

Empowerment



A QUARTERLY NEWSMAGAZINE
THE METROPOLITAN BOARD OF THE CHICAGO URBAN LEAGUE

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Celebrating 20 Years of Mixing Business With Pleasure

By Janice Farrar

The year was 1983. The vision was that of Chicago Urban League President and CEO James W. Compton. He knew that Chicago needed a pioneering group of young professionals. The person who caught and led this vision was John W. Rogers, Jr., hence the Metropolitan Board of the Chicago Urban League was born. The Metropolitan Board immerses young professionals of color into a variety of community service, professional development, educational, and fundraising programs. The Metropolitan Board helps to develop its members into future leaders of the community.

Twenty years later, the Chicago skyline was the backdrop as members stood on the 66th floor of one of Chicago's greatest treasures, the Sears Tower, and celebrated this monumental occasion. On September 24, 2003 the Metropolitan Board of the Chicago Urban League celebrated 20 dynamic years of service to our community. This exclusive members only event was a simple thank you from the Chicago Urban League for keeping their dream and hope alive. It is because of the Chicago Urban League that the Metropolitan Board is able to be such a force in the Chicago community today.

der John W. Rogers, Jr., chairman and CEO of Ariel Capital Management, Inc. Rogers shared how proud he was that the Metropolitan Board was still going strong 20 years later. Additionally,

he spoke to the fact that it is our generation's responsibility to make sure that our youth, as well as our communities are provided for. So Metropolitan Board, it is up to us to continue the legacy set before us!

I would like to thank the Executive Board as well as the Membership Committee for all of their help and efforts in making this evening a memorable one. Last, but certainly not least, I would like to thank our general membership for making the Metropolitan Board of the Chicago Urban League one of the best chapters in the National Urban League Young Professionals (NULYP) Movement! 🎉



MB President Edgarrt Melton, Mercedes Carnethon, and MB Recording Secretary Renee Byrd enjoy the evening's festivities



MB Founder and Ariel Capital Management Chairman & CEO John Rogers, Jr. addresses attendees of the event.

The evening was filled with joy and excitement as the Metropolitan Board had the distinct honor and pleasure of having not only all of our living past presidents in attendance, but also our foun-

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METROPOLITAN BOARD PRESIDENTS

John W. Rogers, Jr. - *Founder* ~ 1983
Carmen Gonzales ~ 1983 - 1986
Harold Jenkins ~ 1986 - 1989 & 1994 - 1995
Sidney Givens (*Deceased*) ~ 1989 - 1991 & 1993 - 1994
Carl Byrd ~ 1991 - 1992
Adrienne L. Bryant ~ 1992 - 1993
Eddie Jones ~ 1995 - 1999
Steven Casey ~ 1999 - 2003
Edgarrt Melton ~ 2003-Present

LEADERSHIP

The President's Corner

"The training of the schools we need today more than ever, - the training of deft hands, quick eyes and ears, and above all the broader, deeper, higher culture of gifted minds and pure hearts. The power of the ballot we need in sheer self defence, - else what shall save us from a second slavery."

-W.E.B. DuBois

In *The Souls of Black Folk*, DuBois reminded us that the problem of the 20th century was the color line. Looking at the educational system in America, the problem of the color line still exists 101 years later. As this country celebrates the 50th anniversary of the Brown v. Board of Education decision that officially ended sanctioned segregation in public schools, one is reminded that we are commemorating one of the most significant judicial decisions in American history. At the same time we need to be cognizant that the decision made to equalize educational opportunity is constantly being met with resistance, as proven by the NAACP Legal Defense and Educational Fund's (LDF) ongoing court battles regarding school desegregation. Over the years opponents of school integration have changed tactics altogether. Clear, direct, "stand in the schoolhouse door" resistance to integration has evolved into lengthy litigation battles in a judicial climate hostile to school desegregation cases.

While the Bush administration's "No Child Left Behind" act is supposed to address the dire need to improve the quality of the public school system, this punitive approach to accountability is a roadmap for failure if we don't give the students the tools they need to meet these high standards, namely qualified teachers, state of the art technology, and a proper learning environment. This holds especially true for students for whom little has been expected in the past. Unfortunately, many of the national discussions around education reform have focused on standards, assessment, and accountability only, leaving out the issue of support for all students – the unequal education issue – and the ability to achieve these standards.

One of the major contributors to the lack of educational opportunities for minorities is the persistence of residential segregation within the public school systems of many large urban areas; minorities often attend lower quality, under-funded public schools. This leaves minority children less prepared to compete for slots in competitive universities and jobs.

Unequal Education: You Have To Have Boots In Order To Pull Up Your Bootstraps

Today, despite a period of progress, many school systems are more deeply divided along racial lines than ever. According to a recent study by the Civil Rights Project at Harvard University, the nation's public schools are going through a new period of segregation and the results have been chillingly familiar: school settings for minorities too often are characterized by old books, obsolete technology, uneven instruction, and overcrowded facilities.

In his book *Savage Inequalities*, Jonathan Kozol writes about the gross disparities between affluent and poor school districts. The aforementioned points support Kozol's argument that underserved children from poverty stricken areas are having their futures limited by under-funded schools in less affluent suburbs. Kozol challenges the unfair standards and expectations we place on underprivileged children in comparison to children in affluent areas where the quality of education is exponentially higher (Fig. 1).

The education gap clearly shows how the income gap can lead to an economic disadvantage. Studies unfairly compare income levels for minorities and whites who have completed the same level of education *regardless* of the quality of education received.

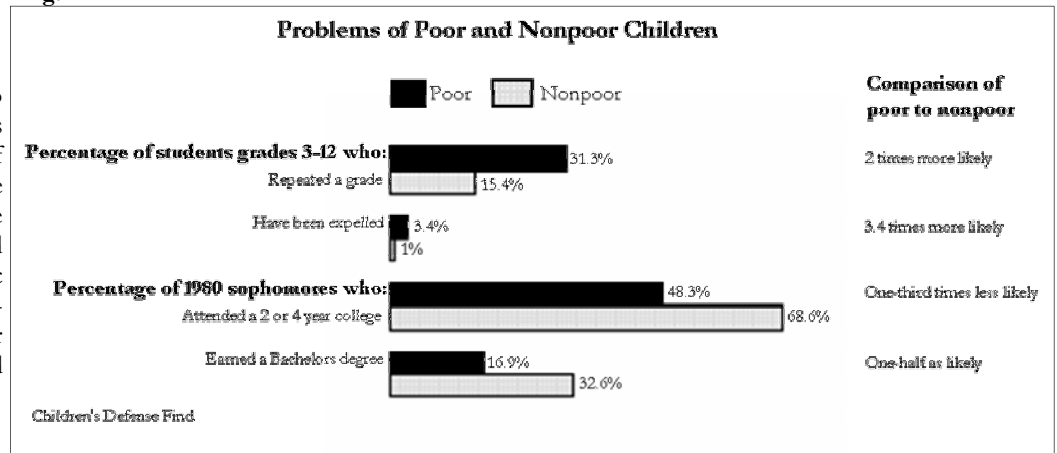
"When you measure educational achievement — not by the time you've spent under a school roof, but by what you know — the disparity in racial income mostly disappears. People of different races with equal levels of cognitive skills have earned about the same amount of money in our society for the past 25 years. Even if employers aren't discriminating at all on the basis of race, they are paying higher-skilled workers more."

- Harvard Professor Stephan Thernstrom

Children are the biggest victims of unequal education and pay a larger and more personal price, but they are not the only ones who suffer:

- Schools and social services pay when children need special

Fig.1



LEADERSHIP

education or must repeat a grade.

- **Businesses pay** when children grow up to become less educated, less productive workers — workers who require more training, who cannot work as fast or cannot learn new machinery and new techniques quickly, who cannot read and understand a manual, or who make costly mistakes with customer orders or valuable equipment.
- **Consumers pay** when higher business costs and lower productivity are passed on to them in the form of higher prices, limited selection, or lower quality goods and services.
- **Property owners and insurers pay** if a child becomes a thief or vandal.
- **Citizens pay** if a child lashes out due to circumstances beyond their control by becoming violent and unstable.
- **Society pays** police, prosecutors, courts, and prisons to catch, prosecute, and lock up offenders who more often than not tend to be uneducated minorities.
- **Taxpayers ultimately pay** for all of these losses in higher expenditures on social services, medical care, criminal justice, and cash assistance in future generations, or in the diversion of government attention and resources from other pressing needs such as maintaining good schools and establishing pre-school services. Taxpayers also pay higher tax rates to compensate for lower contributions from those whose earning potential has been shrunken by poverty.

Considering the impact on our society, it would make more sense to spend money to prepare our children for the future instead of spending a great deal more money in the future on public assistance and prisons to support them. As mentioned, educational funding is not the only issue; it is, however, central to the problem. Additional funds could be the beginning of change in under-served schools. Repairing existing buildings or constructing new schools; updating lab equipment, technology, and texts; and hiring qualified staff members and teachers would help to improve the education these students receive. Improving the learning environment is the first step to rebuilding our inner city schools. More importantly, programs for the students and families will improve their future.


.....
“It is precisely because education is the road to equality and citizenship, that it has been made more elusive for Negroes than many other rights. The walling off of Negroes from equal education is part of the historical design to submerge him in second-class status. Therefore, as Negroes have struggled to be free they have had to fight for the opportunity for a decent education.”

-Rev. Dr. Martin Luther King, Jr.

Echoing Dr. King’s sentiment, setting high standards with no value is a recipe for failure or could be considered a slight to children who know that deep down they are not receiving an equal

education, and may feel as though they do not deserve one. These children have ambitions and aspirations that most will never achieve due to the lack of educational opportunities made available to them because of under-funded schools and economic disadvantages.

Our parent, The Chicago Urban League (CUL), has recently joined The Campaign for a Better Illinois, a coalition comprised of: The Metropolitan Planning Council; Voices for Illinois Children; Metropolis 2020; The National Center on Poverty Law; The Center for Budget and Tax Accountability; MAC; Better Funding for Schools; and other organizations. This coalition was formed to address the issue of educational reform in Chicago. I am proud to say that the Metropolitan Board will be assisting the CUL with their portion of this campaign.

With a large percentage of school-age minority children enrolled in our public schools, we have a vested interest in holding the public school system accountable to deliver quality and effective education for all children. The 1954 Supreme Court decision in *Brown v. Board of Education of Topeka* was a great legal triumph as it destroyed the constitutional foundation upon which legalized segregation in the South rested, and made future gains possible. This journey is far from over, however, and as we enter this election year let us be mindful of our responsibility as voters to support those leaders who are attuned to this issue and are prepared to take steps to remedy this gap. Educational systems have many faults, but if more people become aware, things can only improve. I truly believe that we can change things, and with time maybe equal education for everyone won’t be just a far away dream but a reality. 



*Edgartt J. Melton
President, Metropolitan Board*

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MEMBERSHIP

MB Power Hour

The Metropolitan Board (MB) hosted its first quarterly membership mixer, MB Power Hour, on Thursday October 23rd at the newly renovated Crocodile Lounge in downtown Chicago (221 W. Van Buren St). Mellow music, a friendly staff, and a mature crowd fused to create a comfortable atmosphere from the start.



MB Power Hour attendees demonstrate that mixing business with pleasure is sure to make you smile!

The opportunity to mix business with pleasure was certainly abundant. At one end, two tables were merged to accommodate the bulk of our group. On the other end, the fundraising chairs could be seen mingling with other lounge patrons and informing them of our next fundraising event along with general information about the MB. Business cards were also freely exchanged in the midst of conversation, a sign that new relationships were being formed.

It is safe to say that everyone in attendance had a great time. The next MB Power Hour will take place on Thursday, January 29th at Café Penelope (230 S. Ashland Ave.). Be sure to mark your calendars and don't wait until the next newsletter to find out the half of it! 📅

- by Sean Kelly

SAVE THE DATE!

2004 National Urban League Conference
Young Professionals Training Ground
Wednesday, July 21st—Sunday, July 25th
COBO Center
Detroit, MI
www.nul.org

Membership Orientation: A New Member's Perspective

On Saturday, October 18th, 2003, the Metropolitan Board (MB) of the Chicago Urban League hosted its Fall orientation for new members. The theme of this session was reminiscent of a James Bond film; materials such as the invitation and new membership information file were labeled "Confidential," which inspired a sense of anticipation for the orientation and the subjects to be discussed that day.

Throughout the morning, senior MB members gave informative presentations about the history of the organiza-

tion and the purpose of its committees. New members or "secret agents" were also assigned interactive tasks, such as "The Member Hunt," so that we could become acquainted with other members and practice the future roles we would play in this organization.

This orientation was very enlightening. Besides learning the rich history of the MB and the Chicago Urban League, we learned helpful tips to navigate through the group's listserv system, as well as what it truly means to be a MB member. Although there are many wonderful

social and business opportunities associated with the organization, being a MB member is more than agreeing to pay an annual membership fee. The true agreement is to serve the community through programs and projects that reflect the commitment of the National Urban League— "equality for all people."

As new "agents" (members), we must keep this commitment in mind and we will be successful with any assignments that we are given in the future. 📅

-by Rebecca Dailey

FUNDRAISING

Fine Art and Fine Wine Enhance One Swanky Affair

It is kind of nerve-racking to prep for your first event as Co-Chair of the Fundraising Committee of the Metropolitan Board (MB). You want everything to be the best it can be to prove that you are capable of handling this important role within the organization. If something goes wrong or if one minor detail is not handled, it can throw off an entire event causing you either to miss your profit goal or deter people from attending another MB event.



Metropolitan Board members gather for a group photo during the evening's festivities

These are all of the things that race through the mind of a "worry wart" and rookie committee leader.

However, after working with my Co-Chair Zakia Davis for a few months, we were confident that our first event as fundraising co-chairs was going to be a wonderful success—and that is exactly what happened! Aside from the

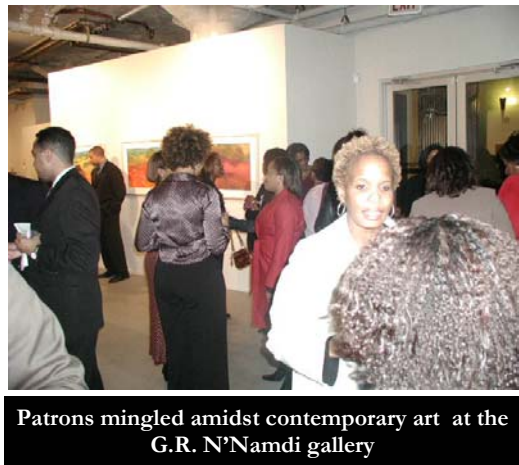


Guests sampled fine wines and enjoyed conversation during the event

stellar urban chic ambiance of the G.R. N'Namdi African American art gallery in the West Loop, our guests truly made the experience of *A Swanky Wine and Art Affair* come

to life. What we envisioned fused with reality that evening: a space filled with young, urban professionals mingling on business and social levels; enjoying music, wine, and light food; and finding a common ground in ways to support the community.

Swanky, which was held on November 20, 2003, raised over \$2,000 for the Metropolitan Board's community service initiatives. This event exceeded its estimated net profit goal three times over. In addition, over 120 people visited the gallery that evening!



Patrons mingled amidst contemporary art at the G.R. N'Namdi gallery

Swanky also provided a medium to spread the news about our upcoming gala affair, *Rio de Chicago: Experience Carnavall*, which will take place on Saturday, February 28, 2004. The fundraising committee is extremely excited about making this event come to life and to exceed our set profit goal again. Metropolitan Board, get ready for another unparalleled "party with a purpose" like no other!

Zakia and I would like to thank all of those fantastic individuals on the Fundraising Committee who worked hard to make this event possible. We would also like to extend many thanks to Jumaane N'Namdi of the G.R. N'Namdi Gallery for allowing us the use of his space for the evening. Finally, thank you to all of our guests for supporting us through their attendance at this marvelous affair. 🍷

-by Michelle Connley
Co-Chair, Fundraising Committee

COMMUNITY SERVICE SPOTLIGHT

Lions, Tigers, & Bears: Rediscover What’s Within at the Brookfield Zoo

If you are like me, it has probably been years since you visited the zoo. If that is the case, it may be time to grab a buddy and see what you have been missing! On Saturday, October 25th, Metropolitan Board (MB) members had the opportunity to do just that by re-discovering what was new within the Brookfield Zoo.

A cool fall day set the perfect atmosphere for the MB’s October visit to the Brookfield Zoo. In conjunction with Chicago Cares, an organization that develops, coordinates, and executes volunteer projects for individuals and businesses, MB members volunteered their time by chaperoning students from Henderson Elementary School around the zoo. Approximately 100 children, grades 3-6, enjoyed a morning of seeing birds, mammals, and reptiles from all over the world.

Each MB member was assigned to a group of 6 or 7 children. Yours truly had the opportunity to chaperone a group of energetic (and I stress energetic), 6th grade girls. Our group’s “safari” started with a visit to the zoo’s *Pachyderm House* where elephants, rhinoceros, and alligators dwelled. We were then on to the wild outdoors of the *Australia House*, where we saw ostriches and kangaroos. Next, we visited the dark caves and peaks of *Ibex Mountain*, where owls and exotic birds flew above and klipspringers (small animals with great running and climbing ability) ran below. But by far,

the highlight of our group’s excursion was *Habitat Africa!*, where we saw a baby giraffe that was just 3 days old, but stood 5 feet high. Henderson students were also able to see zoo favorites such as gorillas, bears, and lions.



Some Henderson students enjoy one of the many exhibits

With over 200 acres worth of animals to see, but only 2 or 3 hours to see them, we were only able to sample a few of the sights that the zoo had to offer. Despite our time constraints, most of the students from Henderson were interested in their surroundings and eager to learn.

Open every day of the year, the Brookfield Zoo has approximately 22 exhibit areas, each catering to a different type of animal or region of the earth. If it is time for you to re-discover what is within, visit the Brookfield Zoo, located at 1st Avenue and 31st Street in Brookfield, IL. 📍

-by Jennifer Gist

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A Happy Halloween for Lamb Shelter Residents



Community Service Chair Josefina Aguayo helps residents at the arts & crafts table

On Saturday, November 1, 2003, Metropolitan Board (MB) members volunteered at the Lamb Shelter, a facility that provides a safe living environment to women and children who are in need. MB volunteers planned and facilitated a Halloween party that both the women and children could enjoy. Activities for the children included pin the tail on Humphrey, the pumpkin; bobbing for apples; face painting; musical chairs; pumpkin decorating; and a piñata break. Adult activities consisted of a toilet tissue Halloween costume contest and a Rice Game where participants were blind folded and asked to sort small items from rice in a bowl.

All participants walked away with a prize: the women were given “Pamper Me Pretty” bags that were filled with toiletries and cosmetics and each of the children received a goodie bag filled with candy and small toys. The MB would like to extend a special thank you to LaTonya Ford for coordinating the event in conjunction with all of the Metropolitan Board members who volunteered. Together this team organized and executed a highly successful event! 📍

-by Shona T. Snowden

COMMUNITY SERVICE SPOTLIGHT

Metropolitan Board Helps Others Become Fit by Design

On Saturday, November 8, 2003, the Metropolitan Board (MB) was proud to sponsor its first ever Sports Clinic at Kenwood Academy (5015 S. Blackstone) in Hyde Park. Just in time to warm up for the infamous Chicago winter, the theme of the free half-day event was “Fit By Design” and was open to all who wished to participate, ages eight and up. The sports clinic encompassed a comprehensive range of topics on the subject of physical fitness, health, and wellness and provided participants with prizes, gift bags, friendly competitions, and even complimentary lunch.



Participants start off the day with an energizing warm-up routine

While gearing up for the day’s fun activities, the sports clinic’s apt facilitator, MB member Charles Campbell, explained that the clinic would be divided into five hour-long sessions for participants to enjoy: Kickboxing, Hip-Hop Aerobics, Basketball, Salsa Dancing, and Chicago Stepping. Trained professionals graciously volunteered to conduct each session in their respective area of expertise. Prior to the start of the sessions, Karen Gipson, an aerobics instructor and personal fitness trainer, led the sports clinic in an up-tempo calisthenics warm-up that seemed to jump-start those in attendance.

After the lively calisthenics warm-up, participants were able to catch their breath just long enough to allow instructors to set-up their sessions in Kenwood’s gymnasium and large classroom facilities. Though the sessions ran concurrently, the sports clinic program was structured so that participants had an opportunity to take part in every activity throughout the day.

Volunteer instructors readily conducted sessions with an average of 15 participants per session. The clinic’s Hip-Hop Aerobics instructor, Ori Austin, a professional fitness instructor, offered encouraging words for participants. She stated,

“Don’t be afraid to try out new activities. There are so many ways to burn calories, after all, a burnt calorie is a burnt calorie!” Marcia Scott, a claims adjuster and MB member added, “This clinic is so informative. I learned various exercise routines that I could [and intend to] do at home.”

By midday, participants had worked up a healthy appetite and were treated to a nutritious complimentary lunch. During lunch, two guest speakers presented workshops on health and nutrition. In both workshops, recurring topics were the importance of maintaining a healthy diet and an active lifestyle. Dr. John Mayer of CFYR, Inc., a nutritionist nicknamed “The Teen Doc,” highlighted topics from his recent book on how families can achieve greater fitness by involving each other in physical activities, rather than each member relying solely on self-motivation. Dr. Mayer further noted that parents should themselves avoid sedentary behavior and “surround their children in an environment of good, healthy activity, regardless of the activity.” Ultimately, remarked Dr. Mayer over lunch, people are capable of offsetting the negative influences that can lead to obesity, America’s primary health issue, with positive habits supported by “healthy alternative life choices.”

The Metropolitan Board’s own Renee Byrd followed up Dr.

The Fit By Design Planning Committee would like to thank the following instructors and speakers for participating :

Callisthenic Warm-up

Karen Gipson – Personal trainer & aerobics instructor

Kickboxing

Javon Moss – Self-defense; cardio-boxing techniques; body toning

Hip-Hop Aerobics

Ori Austin – Fitness; hip-hop aerobics; step aerobics; “hard body” fitness techniques

Basketball

Kenny Brame – Head Coach, Simeon High School Varsity Basketball Team

Chicago Stepping

“Stephon & Marilyn” - Expert Chicago steppers

Lunch Workshop Presenters

Dr. John Mayer – Nutritionist; author; & motivational speaker

Renee Byrd – Nutritionist; caloric intake consultant

(Continued on page 8)

COMMUNITY SERVICE SPOTLIGHT

(Continued from page 7)

Mayer's presentation with a lunch workshop centered on a balanced diet and "eating in moderation." Byrd exhibited a "Food Guide Pyramid" that illustrated food choices deemed by the U.S. Department of Agriculture and Health & Human Services as essential to maintaining a nutritious daily diet. A nutritionist and caloric intake consultant, Byrd furnished participants with handouts of a Food Guide Pyramid for young children as well as adults. Additionally, she referred participants to various sources to help increase their knowledge of the benefits of nutrition.

At the conclusion of the clinic, contests were held for each session and gold, silver, and bronze medals were awarded to the winners. Katina, an accountant who "just happened to stop by" the clinic, cheerfully claimed a silver medal in the Chicago Steppin' contest. She remarked, "stepping was really fun, especially since I had always wanted to learn how." Design Engineer and MB member Marjavis Matthis, sang a similar tune as he quipped: "steppin' is a way of life." The Metropolitan Board hopes that participants adapt the same attitude about fitness and realize there are many ways to turn fun and healthy activities into a way of life. 🎤

-by Issa Barrett

See What's Cooking at the Living Room Café!

*Nothing is more important to life,
Than FOOD, WATER, and AIR
But we'd all win a prize,
If everybody would realize,
That God's Greatest Gift was to SHARE.*



The kitchen is the cornerstone of every home. When you think about your happiest family memories, most of them probably occurred around food. But what happens to the kid who does not have a family? What happens to the family that has no food?

Only air, water, and women are more important to human life than food. Yet, the smell, taste, feel, and sound of food combine to power a serious emotional relationship. You are probably not rich (I doubt that P. Diddy, Oprah, Magic, or Michael will ever read this), but can probably afford to eat anything your mind could conceive of tomorrow. Still, we must not forget that there are many people who cannot afford McDonald's.

It should make you proud to know that Metropolitan Board (MB) members are helping to take care of that. When I first saw Arron Fulbright cooking at the Living Room Café (6422 S. Cottage Grove Ave.), my heart filled with warmth because he was taking care of business. This brother was cooking a 7 course meal for 30 people when I first met him (note that is a very small exaggeration — he was even gracious enough to let everybody feel as though they were helping). Needless to say, the meal was delicious, and everyone ate including the 12 MB volunteers in attendance.

You are welcome to join the kitchen crew. Join us on the 2nd Wednesday of each month in 2004. Share your love without spending a dime and savor some delicious delights for your time. Take 60 seconds to think of all the things that people have done because they felt no one cared. Pass this message to at least one person you think might care. Remember: The Life You Save May Be Your Own. 🎤

- The Real

F.Y.I.

MB Members Help The Chicago Urban League Honor Exceptional Students

The Chicago Urban League recognized exceptional students with its 8th Annual *Youth Celebration Day*, hosted Saturday December 13th at the Illinois Institute of Technology. This year's *Youth Celebration Day* was sponsored by Coca-Cola Enterprises along with additional support from the Black McDonald's Operators Association (BMOA), State Farm Insurance and Clear Channel Communication.

Two hundred students received awards and heard words of encouragement from prominent business leaders including Chicago Urban League President and CEO James W. Compton; Morris Smith (Coca Cola); Cirilo A. McSween (BMOA); and Craig Gilmore (State Farm Insurance). The keynote address, given by Congressman Jesse L. Jackson Jr., highlighted that when hard work and preparation meet opportunity, the outcome is almost always success. Jackson encouraged stu-

dents to continue to believe in themselves and to breakdown barriers to identify areas of opportunity.

Students were awarded in three areas: academic achievement, community service and youth leadership. The top 10 students in each category received state of the art computer systems as an added incentive to encourage them to reach for higher goals. The awards ceremony concluded with a musical performance by Lonnie Hunter & the Voices of St. Mark where students sang and danced to celebrate their achievements!

The Chicago Urban League and Metropolitan Board community service committee would like thank all of the members who volunteered for the event. 🗣️

- by Nailah Franklin



Chicago Urban League Hosts Its 42nd Annual Golden Fellowship Dinner

On Saturday, November 8th, The Chicago Urban League (CUL) hosted its 42nd Annual Golden Fellowship Dinner (GFD) at the Hilton Chicago (720 S. Michigan Avenue). The event, chaired by Betsy Holden, co-CEO of Kraft Foods, raised \$1.2M. Funds from the GFD go to support the wide range of programs and initiatives led by the CUL and comprise a substantial amount of their annual budget. I am proud to say the Metropolitan Board continued its support of the GFD by donating \$2500 towards the program.

Almost 2,000 guests enjoyed the stellar entertainment of R&B singer Jeffrey Osborne and the comedy antics of A.J. Jamal. The event was filled with society's "who's who" with former National Urban League CEO Hugh Price in attendance and the stunning Marion Brooks of NBC5 news serving as the mistress of ceremonies. It was truly a spectacular event! 🗣️

- Edgatt J. Melton

F.Y.I.

Identity Theft: Are You Who You Say You Are?

Identity Theft: What Is It?

If your identity is stolen it means that someone may be opening accounts, financing a car, getting credit cards, or getting medical attention---all using your social security number, driver's license number, address, bank account or any other of your identifying information. Not only can identity theft reek havoc on your credit score, but clearing your name costs time and money. In August 2003, *The Chicago Tribune* reported that Illinois "ranked fifth nationwide in the number of identity thefts reported" in 2002¹.

Do you know someone who has been a victim? Have you been a victim yourself? Consider the following account from a Metropolitan Board (MB) member:

Evelyn's Story:

In June 2003, "Evelyn", a 23-year-old MB member, found out that while she was away at college, her sister was twice convicted of shoplifting and once arrested for prostitution using Evelyn's name. Fortunately for Evelyn, she now knows what "her" criminal background is.

How did she find out? Evelyn's current job involves helping others find gainful employment. While helping one of her clients research his own criminal background, she decided to run a search on her own name out of curiosity. The computer found two shoplifting convictions and an arrest for prostitution. A quick survey of the court's records indicated that her sister had given Evelyn's name when she got arrested. Although, a criminal background check tells another story, the real Evelyn had never been arrested or fingerprinted. After learning that her identity had been stolen, Evelyn went to a Chicago police station to get fingerprinted and then sent those prints to the Illinois State Police Bureau of Identification. Three weeks later, Evelyn received a letter from the Bureau stating that based on her legitimate fingerprints she did not have a criminal history.

Evelyn is months away from completing her academic program, and, like all students who are passionate about getting a job in their chosen field, looks forward to the possibilities. However, in addition to the usual pressures faced by job seekers, Evelyn also carries the burden of having to produce the Bureau's document preemptively to explain the theft and prostitution charges. The only official evi-

dence that Evelyn is not a thief or a prostitute is the document she received from the Bureau. Her criminal record is yet to be cleared. Her identity is yet to be reclaimed.

What Can I Do To Protect Myself and My Family?

These suggestions may seem a little paranoid but they may keep you from the painful ordeal of trying to regain your identity.

- Check your credit reports! When was the last time you actually read your credit report with an eye towards finding discrepancies? If the thought of ordering your reports and reading them on a regular basis is a challenge for you, consider subscribing to a credit monitoring service².
- Whenever possible use a six or seven digit personal identification number for ATMs because they are "harder to crack than shorter ones."³
- Remember that "a professional-looking website is no guarantee of security." Make sure that you are entering your information on a secure site⁴.
- Do not give out your social security number, birth date, or mother's maiden name unless you are confident that the person/entity requesting it is credible⁵.
- Use an online banking service to cut down on information-sensitive paper work⁶.
- Consider purchasing identity theft insurance⁷.

What Should I Do If My Identity Has Been Stolen?

- Contact one of the three major credit reporting agencies (Equifax, TransUnion and Experian)
- File a police report.
- Call 1-877-ID-Theft or file a complaint at www.consumer.gov/idtheft.com
- Monitor your credit reports!

Helpful Websites:

- Federal Trade Commission:
www.consumer.gov/idtheft/index.html

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F.Y.I.

Bits & Bytes

By Jason Spears

Use Your Computer to Check Your Credit Online

Did you know that you can use the internet and a regular desktop computer to manage your finances, namely your credit?

You should check your credit report regularly and any time you get ready to make a major purchase such as a car or a dream home. You can get your credit report from reliable websites so you can get an accurate reading of your credit.

You can order a 3-in-1 report for \$30.00 from Qspace (www.qspace.com). The report will list information from each of the three credit bureaus (TransUnion, Experian, and Equifax.) Or, if you prefer, you can order your credit report separately from each of the credit bureaus listed below.

(Note: Not all creditors report to all three bureaus, so you will want to check with each site if you want the most accurate information.)

- **Equifax (www.Equifax.com):** Equifax also offers a 3-in-1-credit report, but it is recommended that you order the single credit report. The single report will cost you \$9. Simply provide your history and contact information. You will see a print-

able credit report, detailed explanation of each area of the report, and what the information means to you. Revisit your information on the site for free for 30 days.

- **Experian (www.Experian.com):** Experian combines information from your credit report and credit score into a single document called the Experian Scorecard. Your Scorecard will set you back \$14.95. The site will also provide you with information about the items on your report.

- **TransUnion (www.TransUnion.com):** At TransUnion you can access your personal information for \$9.95 a month and order a single credit report, your credit score, or a combination credit report/credit score. Visit its pricing guide to find out how much each will cost you, as prices vary by state. The site also offers a credit-monitoring service for people concerned with identity theft. Before you sign up, keep in mind that your credit card companies will notify you of suspicious account activity as well.

Keep in mind that there are a few instances where you may qualify for a free copy of your credit report, usually for a maximum

of one report per year. Below are some instances where you may qualify for a free copy:

- If your credit card was used fraudulently, be sure to file a police report, notify the three credit reporting agencies, and put a fraud alert on your account. Victims are entitled to a free credit report.
- You can request a free credit report from the bureau that supplied information used to deny you credit, housing, insurance, or employment within 60 days of the denial.
- You are on welfare.
- You are unemployed and plan to become employed within 60 days.

If you find incorrect information on your credit report, contact the reporting bureau explaining your dispute, using the account number from your credit report. Get the full detail about all the information you should provide from

www.DebtAdvice.org. The bureau is required to investigate your claim free of charge. Lastly, you can find more information about credit cards, debt, and your credit report and score at

www.Myvesta.org 

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- Federal Reserve Bank of Boston: www.bos.frb.org/consumer/identity/index.htm
- Identity Theft Resource Center: www.idtheftcenter.org
- Privacy Rights Clearinghouse: www.privacyrights.org

 - by Diana Kakoma

Independent Associate, Pre-Paid Legal Services

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KER MAGAZINE, Oct.-Nov. 2003, v5, i6; David McGuire. "Avoiding Identity Theft: A Primer." *THE AMERICA'S INTELLIGENCE WIRE*, Oct. 17, 2003.

³"Stopping Thieves From Stealing Your Identity: What you can do." *CONSUMER REPORTS*, v68, i10.

⁴*BROKER MAGAZINE*, *CPA CLIENT BULLETIN*, p3; Jackson, Lee Anna. "Prevent Bad Things From Happening to your Good Name—and Credit Line." *BLACK ENTERPRISE*. February 2003, p.156.

⁵*BROKER MAGAZINE*, p12.

⁶Chatzky, Jean. "Ending the Paper Trail: It Makes Sense That Banking and Paying Bills Online Saves Time—and Trees. But Who Knew it Could Protect You from Identity Theft?" *MONEY*, Nov. 1, 2003, v32, i12; Taylor, Deborah. "How to Combat Identity Theft." *JEWELERS CIRCULAR KEYSTONE*, July 2003, v174, i7.

⁷Jackson, p.156.

PERSPECTIVE

Some Stains Don't Go Away

By Christopher Brown IV

“The Human Stain,” starring Sir Anthony Hopkins and Nicole Kidman, is one of the most thought provoking films I have seen. I believe it is one of the year’s best. It surprises me that so few people have heard of it. I also find it odd that in a major market such as Chicago, one would have to do some searching to find a theatre that is showing the film.

If it had not been for my friend Tammy, who attended the film’s premiere, I would not have known about “The Human Stain.” Even now that the movie has been out for longer than a month, I have heard and seen very little about it in the press.

Coleman Silk, the film’s main character, is a classics professor at a small New England college who one day made the mistake of uttering the word “spooks” in reference to two of his students. Unbeknownst to him, they were both African American. Despite it being obvious that Silk was using the term denotatively and not pejoratively, the college’s administration abided by the ethos of political correctness and forced him to resign. Shortly thereafter, and in Silk’s mind because of the controversy, his wife died. In the wake of her death, Silk convinced a novelist, played by Gary Sinise, to tell the world his story and set the record straight—almost.

Toward the end of the film, Silk’s most closely held secret is revealed; he was actually a black man who, because of his appearance, successfully passed as white during his entire adult life. Imagine watching a character played by Anthony Hopkins for almost two hours and then learning that his character was a black man, with his closely cropped, straight white hair, blue eyes and white skin.

Some of us don’t have to imagine, because we have family members, friends or associates who could pass for white. Those who don’t may have read about such blacks in the book, *Our Kind Of People*, in which Lawrence Otis Graham tells of attending social outings with people whom he presumed to be white until they spoke.

It is a near certainty that every black person born in America, including those who could pass has *at least considered*—if only briefly—what life as white person would be like. Of course, many of us who have would deny it, but the idea of being white is appealing to some blacks for a variety of reasons, not the least of which being the fact that whites enjoy privileges and mobility that no black person in America will ever know.

Tammy, who is black but is often mistaken for being Asian, asked me to call her as soon as I had seen the movie so that we could discuss it. As I walked to my car and dialed her number, I knew what she was going to ask.

“So, Chris, if you could pass for white, would you?” she asked, and then told me of a conversation she had with one of her girlfriends who’d seen the film before I could respond. Her girlfriend said that she wouldn’t pass even if she were able to. In the film, Silk, as a result of his assumed identity, was required to lie about his family and had to think twice before getting married and having children, lest the features of his black forebears manifest themselves in his offspring. Understandably, Tammy’s friend said she wouldn’t want to live her life on the edge of a lie. She also said that in present day America, blacks have no reason to pass because we are on equal footing with whites. I couldn’t disagree with her last reason more, but I believe her statement captured the essence of Tammy’s question and the discussion any answer is sure to spark.

Race is and will remain a point of contentious debate in America, interracial as well as intraracially. Within the African-American community, those who are equivocal in their declaration of black pride are treading near the third rail of blackness: One misstep and they are labeled a “sellout.” A most crippling vestige of slavery is the schism between blacks who are able pass for white and blacks who aren’t. There also exists a seething resentment of blacks who are perceived to want

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PERSPECTIVE

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to look or act white. The generally low regard that many in the black community have for Tiger Woods and Dr. Condoleezza Rice is evidence of this resentment.

These thoughts raced through my mind as I listened to Tammy talk about the discussion she had with her friend.

“Well, I understand the points your friend made,” I said. “It would be awful for a person to have to lie about his family and not be able to have kids if he wanted to.” Then, I asked her what she would have done if she’d been in Coleman Silk’s position: a distinguished scholar who, before he went away to college, explained to his mother that he didn’t “want to be known as a *Negro* classics professor.”

“Um, I don’t know,” Tammy said. “I mean, I wouldn’t want to have to lie and say my own family was dead and never be able to have children,” she said.

Pressing her, I asked, “Would you say that America is a hierarchy of oppression?”

“Yes,” Tammy said.

“And whom would you say sits at the top of that hierarchy?” I asked.

“White people.” Tammy said.

“Whom would you say is at the bottom of that hierarchy?” I asked.


“Black people, definitely.” Tammy said.

“So, if you could choose between being discriminated against from birth or living a life relatively free of the effects of racism, which would you choose?” I asked.

“But that’s not the point, Chris!” Tammy said, realizing that she’d been backed into a corner.

On the contrary, isn’t that the point precisely? It’s counter to being *human* to choose to be oppressed. For all of the white people who are seen trying to look and act black, how many of them would claim to be black when they were pulled over by the police in a predominantly white suburb or applying for a bank loan? Conversely, how many of the black people who say they wouldn’t pass would change their minds if they thought it would spare them a beating (or worse) from a racist white police officer, or a letter from the bank stating that they were an unfavorable credit risk? Indeed, to be born black in America is to be born under some degree of oppression. When seen within the context of oppression, choosing whether or not to pass would be a matter of practicality versus self-loathing or feelings of shame and embarrassment. Remarkably, many blacks have been conditioned to believe the opposite is true. Those who haven’t, but still insist they would choose not to pass, are either masochists or liars.

“So, Chris, you’re saying that you would pass?” Tammy asked.

“I’m amazed you still have to ask me that, Tammy,” I said. “Some things are black and white.” 

F.Y.I.

Lagniappe (lan-yap): *(Creole, French): something given or obtained gratuitously or by way of good measure*

If I Could Not Be Black

I've been through storms.
I've been startled by lightening
And shaken by thunder.
But what it would be like
If I could not be Black?
I wonder.

I've been cold.
I've spent winters in Chi-Town,
Chills to the bone.
Standing on dark corners
Waiting for slow buses to arrive.
But if I were told today that I
Could not be Black,
How then would I survive?

I've cried.
I've cried because my heart was broken.
I've shed tears out of frustration.
Disgusted with racism and stereotypes,
Tired of playing the corporate game.
But if I did not possess the strength
that
Comes with being Black,
How then would I stay sane?

I'd be like a flower without rain,
A student without a brain,
A pimp without game—
I'd be lost.

Tell me how much and I'll pay the
cost
To keep my Black.
And if my money is short,
I'll just drop my pride and beg for it
back.

I need my Black,
I don't know about you
But if I could not be Black,
I'd be Blue.

If I could not be Black like you
I'd be green with envy.
Because that soul that lies in you
Would not be in me.

And whether you got public aid or
salary
Wouldn't matter to me
Because I'd admire your ability to
Appear confident, with no doubt.
If I were born anything but Black,
I'd be a sell-out.

See, I am Black.
And Black is me.
So if I could not be Black,
I could not be.
Take away my freedom,
But leave my Black alone
And I'll still be free.

Take away my car,
My credit card, my clothes,
But please, let me keep my Black
nose,
Let me keep my soul.
You can curse me, deny me,
Like me or not,
But don't take my Black,
It's all I've got.

Leave me naked in a dark,
Empty room if you like.
Just leave me a pen and paper
So I can write.

About being Black.
If I could not be Black in the summertime
When my skin glows at its best.
If I could not go to cook-outs and
Family reunions and see my auntie's
Who bring my cousins by the
dozen,
And my uncle who schools me
When school is out.
And my grandmother who has seen
And knows everything.

So let the blood of kings and
queens
Remain in my veins.
And the blood of slaves.
Cause' I'm not ashamed of my past
Of being an outcast.
So let the blood of Nefertiti and
Harriet
Remain in my veins.
The blood of Pharaohs and Frederick,
Or I'd go insane.

If being Black is a crime,
Then sentence me to life
And I'll gladly do my time.

Because if I were not Black,
I don't know how I'd survive.
If I could not be Black,
I think I'd die.
And come back,
Black.

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Questions? Comments? Story Ideas? Please contact Tiffany E. Rockette (boogey4u@yahoo.com)