

CITIES

Greenlining wins in Brooklyn

For about a month, Brooklyn residents marched in front of one of their neighborhood savings banks, Flatbush Federal. It was a new occupation for most of them. They normally spent their days as office workers or housewives. But they were there like clockwork—every Friday from noon until two and Mondays from about five until seven.

They carried signs that said, "No Mortgages, No Deposits." And they meant business. They collected pledges from depositors who agreed to withdraw their accounts if the banks didn't begin to reinvest in their neighborhood.

Brooklyn organizers call this system "greenlining." It is their response to the banks' practice of "redlining," or refusing to grant mortgage loans to people in the neighborhood.

"The bankers are thinking as people instead of as bankers," says Tom Moogan, chairman of "Bank on Brooklyn," the group which organized the campaign. "They see the cities going to hell, and as part of the general miasma, they decide they shouldn't invest. If they thought as bankers, they'd invest here."

At least two banks have confirmed figures presented by Moogan and his group that show that they make few loans in the city. Flatbush Federal, for instance, made 91 percent of its mortgage loans outside the city last year.

"We'd love to stop picketing, no one likes marching around a bank," Moogan said at the beginning of May, "but we won't stop until the bank pays attention to us."

A few days later, when the group stepped up their campaign and threatened to hold a press conference in front of Flatbush Federal that would include interviews with people who had been denied loans by the bank, bank officials conceded and agreed to advertise the availability of mortgage loans and make more of them in the neighborhood.

Months of organizing.

The Flatbush Federal concession had not been easy. It had taken months of organizing and pressure.

Moogan and his group started meeting last fall after they saw a report on the banks' lending practices compiled by a consumer group, the New York Public Interest Research Group (NYPIRG).

Looking at real estate records block by block, NYPIRG had researched the mortgage and home-improvement lending practices of seven Brooklyn banks. After five months of research they were able to document that only one of the banks had made substantial loans in Brooklyn.

That bank in 1975 granted 722 mortgage loans in Brooklyn, totalling \$10 billion. The other six combined made only 464 loans, for a total of \$25 million.

A NYPIRG organizer then contacted neighborhood residents and from there the group has grown to over 100 members. It is now meeting with other groups in Queens and Brooklyn that are planning similar strategies to the "Bank on Brooklyn" campaign.

Days on Wall Street.

Charlene Gannon, along with 10 neighbors, initially went to a house party to hear the NYPIRG report.

"We'd only been here about a month, and we were a little shy," she says. "We didn't want to get labelled 'activists' or 'troublemakers.' But once the ball got rolling and we saw most of our neighbors were interested too, we didn't care about labels."

Charlene, like other people from the neighborhood, spent many October and November days on Wall Street, looking at disclosure statements for local banks

that NYPIRG had not had time to document. (The disclosure statements had become available to the public Oct. 1 under new state and federal laws.)

After the group collected the information they held a general meeting and targeted three banks for immediate action. They sent letters to the banks stating their displeasure with current lending practices and requesting a meeting with bank officials to discuss four requests.

Four requests.

They asked that each bank reinvest its "fair share" in the neighborhood, calculated through comparison of deposits, assets and loans made throughout the area. In the case of Flatbush Federal they asked that \$670,000 be lent out in the neighborhood.

Second, they asked for the same lending terms as those granted to suburban residents—25 percent down and 25 years to pay.

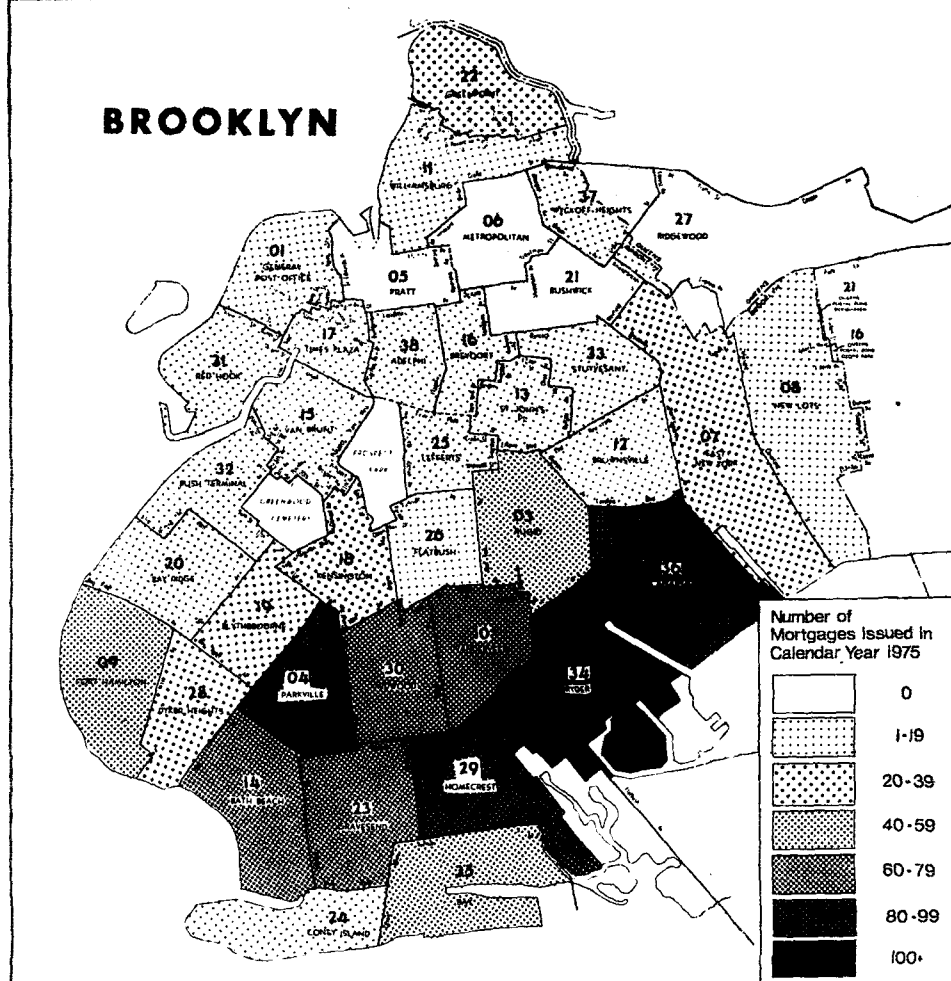
Third, they asked that the banks advertise their lending capability. In the past, the group said, the banks had emphasized "savings" in their ads and neglected "loans."

And fourth, they wanted quarterly public inspections of bank records to assure that the banks were changing their practices.

One bank quickly agreed to everything, except setting an exact figure on the amount of money they would lend in the coming year. According to Moogan, bank officials promised they would loan the requested amount or more, but were hesitant to set an exact figure.

The two other banks were not so receptive. One took its time setting a meeting date with the group but finally acceded to the group's demands. Flatbush Federal, the third, initially turned down every

BROOKLYN



An examination of seven banks revealed that only one had made substantial loans in the city. Some 91 percent of Flatbush Federal's loans, for instance, were outside the city.

request. For weeks bank officials said they would only consider acceding to one demand: changing their required down-payment from 40 percent to 30 percent.

The bank also launched its own public relations campaign to combat the image projected by the picketers in front of the bank, publishing ads in neighborhood papers.

Not enough demand?

Thomas Antonello, vice president of Flatbush Federal, said the bank made few loans in the neighborhood because there was little demand for them. Events following publicity about the NYPIRG study would seem to challenge this argument. After the study hit the New York City papers, Greenpoint Savings, the neighborhood bank that had made the most loans in Brooklyn, was barraged with

loan requests.

I.J. Lasurdo, president of Greenpoint Savings, confirmed that there was a demand for loans in the neighborhood, more than his bank could handle. "From what we can see, the demand for mortgages has been increasing substantially."

"We're overcommitted 100 percent. We have no money left to loan out. We have started to turn people away," he said.

The Bank on Brooklyn group is hoping to assure those people of somewhere to go. Having succeeded at three banks, the group has targeted three more, and plans the same tactics they used in the first round of negotiations.

Since the next three banks are much larger, the group is also going to ask for refinancing of multiple dwellings in addition to regular mortgage loans.

Betty Holcomb is a freelance writer in New York.

COALITION POLITICS

July 4th coalition forms Alliance

Representatives of 71 organizations from 45 cities met in Washington, D.C., May 25-30 in an attempt to transform the coalition that organized last summer's national demonstration in Philadelphia, the July 4 Coalition, into a nationwide "People's Alliance." "We are hopeful that we are taking an important step forward in terms of unity among progressive people of this country," says Jose Alvarez of the Puerto Rican Socialist party, one of the groups organizing the meeting. But formidable obstacles remain to this goal.

The nature of the organizations that attended the Washington meeting reflect the left's present fragmentation. There were groups representing minorities—American Indian Movement, Black Panthers, Union of Democratic Filipinos (KDP), CASA-General Brotherhood of Workers (a Chicano group), and others—plus organizations working on particular issues—the Mobilization for Survival (a New York based group that favors re-channeling of the defense budget for domestic social needs), Environmentalists for Full Employment, and some local tenants' rights groups.

Some national organizations, like the New American Movement and Mass Party Organizing Committee were represented, both long-time members of the July 4 Coalition. Others, like the Clamshell Alliance and NOW, were represented by individual members, with the future involvement of the organizations uncertain.

It was, according to Ted Glick of the People's Alliance staff, a meeting marked

The new organization emerges with far too many programs for a loose coalition effort.

by open discussion and frank disagreement. Yet the final program was adopted almost unanimously. It was, he says, the largest multi-national collection of leftists to agree to join work in a long time.

Last year's July 4 coalition brought 50,000 people to Philadelphia July 4, but coexistence among the various interests was uneasy. There were debates, for example, about the legitimacy of some feminist and gay liberation issues, and over how to frame demands for minority rights.

This year, observers say, the groups showed more respect for each others' issues and a spirit of harmony prevailed.

Yet the new People's Alliance emerged encumbered with a program with far too many goals for even a tightly unified organization, let alone the loose coalition that the Alliance remains.

The program calls for support of the J.P. Stevens boycott and the ERA; active opposition to the Bakke "reverse discrimination" decision and to cities' master urban renewal plans such as Plan 21 in Chicago or Year 2000 in Washington, D.C. It commits the People's Alliance to working

for liberation for black Americans, independence for Puerto Rico and the rights of Native Americans. It pledges a fight against forced sterilization, persecution of undocumented workers and repression of gay people. And that's only half the program.

Priorities will be set by a newly elected national committee, that consists of 38 representatives from every sector of the alliance. "Choosing priorities will be a most delicate task," says Alvarez.

The committee is also working with the uncertain commitment of many of the groups to items of the program not already on their agendas.

Although many of the Alliance affiliates are national organizations, cooperation has not always extended to the local level. Whether the constituent groups can work together locally remains to be seen.

Glick reports a spirit of optimism prevailed at the Alliance's first national committee meeting, and predicts the Alliance will surmount the problems.

"The Alliance has the advantage that it is not built on air, but on the July 4 campaign and on work done since. It has proved it can mobilize tens of thousands of people. We see real possibilities of developing something good," adds Alvarez of the PSP.

For more information: People's Alliance, P.O. Box 998, Peter Stuyvesant Station, New York, NY 10009.

—Judy MacLean

Random Samples

Settling the Mayaguez

A potentially explosive case involving crew members of the *Mayaguez* who were "rescued" by President Ford and the U.S. Marines in the waning days of the Indochina War has been settled out of court.

Six *Mayaguez* crew members had sued Sea-Land Service, Inc., the ship's owners, for 413 million in damages, alleging that the original seizure of the ship by the Cambodians had been due to negligence on the part of the company and that the Cambodians had been well within their rights in seizing the ship.

The crewmen settled May 24 for \$258,000.

Still to be resolved is their suit seeking nearly \$2 million in damages from the federal government. The crewmen allege that the American government was negligent in failing to warn ships sailing in the area of other incidents and in bombing, strafing and gassing a Cambodian boat carrying the *Mayaguez* crew.



Where's Horatio Alger now?

College costs are skyrocketing. Tuition alone has risen 57.2 percent since 1970. At present inflation rates, it's estimated that a year in college could cost \$47,330 by the time a child born today enrolls. What ever happened to the possibility of working one's way through college?

A slow learner

The creator of the "Dick and Jane" readers says if she could do it all over again, she'd do it differently.

Elizabeth Rider Montgomery, who for four decades has written about the exploits of Dick, Jane, Sally and Spot, says she agrees that her books are sexist.

"If I were writing the books now, I'd have father washing dishes, or mother mowing the lawn. Better yet, both mother and father doing things together like fixing the car."

It's expensive to live

So you wondered why your budget is tight? The Labor department released figures in late April saying that an urban family of four needs a minimum of \$10,000 a year to maintain an "austere" standard of living. It takes \$16,236 for a "moderate" living standard and \$23,759 for one with "some luxuries."

Median family income in the U.S. is \$9800.

Oregon out of Southern Africa

By a margin of better than three to one, students at the University of Oregon voted in mid-May to ban recruiters from American corporations with investments in South Africa, Namibia and Rhodesia from the campus.

They voted four to one to demand that the State Board of Higher Education and the university's Development Fund divest themselves of all stock and holdings in corporations with investments in the three countries.

Millions of dollars in some 27 companies were the target of this nonbinding referendum. University officials have said that the matter is something that should be at and considered by the board of trustees.

So who can you trust?

Acting on the request of President Carter, Sen. Daniel Inouye overruled a 10-1 vote of the Senate Intelligence Committee and withheld a committee report on CIA activities in Micronesia, a U.S. protectorate. According to inside sources, the committee concluded that the CIA had sources inside the Micronesian government and had penetrated the internal political process there.

Meanwhile, it was reported that the FBI had at least 62 informants in the left-oriented Institute for Policy Studies in Washington during the course of a six-year investigation. Most of the information obtained was already publicly available.

Another report revealed that the CIA used as many as 16 agents a day to spy on columnist Jack Anderson and his staff in 1972 to determine the sources of his news

referendum the campus YWCA announced its intention to divest itself of IBM and Texaco stock.

You've come a long way Lester

Lester Maddox, who gained national fame and the governorship of the state of Georgia by opposing desegregation, has a new career. Having lost his last bid for elected office a few years ago, Maddox has taken to the nightclub circuit, with an integrated act.

Billed "The Governor and His Dishwasher," the act costars Maddox and Bobby Lee Fears, a black man who once washed dishes in Maddox's Atlanta restaurant. The two perform a variety of comedy and musical routines including simultaneous renditions of the "Star Spangled Banner" and "Dixie," as well as duets on "Moon River" and "When the Saints Go Marching In."

Security for unwed mothers

A company that fires a woman because she's pregnant and unmarried is guilty of sex discrimination, the Supreme Court ruled May 16. Rose M. Jacobs sued the Martin Sweets Company of Louisville, Ky., for her firing in 1972 when she was unwed and pregnant.

The ruling does not automatically prevent employers from firing pregnant unwed workers, but sets an important precedent that increases the probability that such a worker can sue and collect for sex discrimination.

articles. Then there was the Chicago woman who discovered after reading FBI files released under the Freedom of Information Act that a Welcome Wagon representative reported her family background to the FBI in 1970.

Bad news for the bookworms. Rep. Don Edwards has been informed by the CIA that it will end covert funding of English language books as part of its propaganda operations. As of 1967 (ten years ago) the CIA had underwritten more than 1,000 books, about 250 of which were in English.

The *New York Times* recently awarded the CIA the "grand prize for euphemism" in an article on federal jargon. According to the *Times*, the CIA once referred to an assassination unit as a "health alteration committee."

Is rape normal?

A Madison, Wisc. group is working to recall Judge Archie Simonson who ruled May 25 that a 15-year-old boy's rape of a high school girl was a "normal" reaction to sexual permissiveness and women's clothing.

Dane County Citizens to Recall Judge Simonson, began circulating petitions in an effort to gather the 22,049 necessary for recall after the judge, citing advertisements, prostitution arrests, bars with nude dancing and young women who appear "even in court" wearing revealing clothing, gave the youth one year's probation.

"The community is well known to be sexually permissive," said Simonson. "Should we punish a 15 or 16-year-old boy who reacts normally?"

Meryl Manhardt, Assistant District Attorney in Madison, said Simonson expressed "a general male philosophy that the way a woman dresses provokes a sexual attack." She protested light treatment of "the most serious crime in the history of Madison's public schools."

A three-hour rally May 31 drew hundreds of protestors, including "a lot of men," according to a NOW spokeswoman. "We want to get across that rape is a crime of violence and power, not a normal response to certain kinds of dress," says Pam Pierson for the citizens' group.

The 15-year-old was charged with two other boys with second degree sexual assault for the rape in a high school stairwell last November. In March a 14-year-old accomplice was sent to a home for boys, and charges were dropped against the third boy.

At week's end Simonson was express-

ing regret that he had not consulted his transcript more carefully before commenting on the case, but no regret over the comments he made in court. He hired a lawyer and left for an unscheduled week's vacation. Meanwhile, the committee announced it had gathered one-third of the necessary signatures for recall in a week of petitioning.

Illinois scuttles ERA

The Illinois House of Representatives turned down the Equal Rights Amendment June 2, making its passage in that state this year extremely unlikely. A parliamentary maneuver by the ERA's sponsors avoided an official roll call, leaving consideration of the measure open for the remainder of the session. The unofficial vote tally was six votes short of the necessary three-fifths majority.

Eleanor Smeal, president of the National Organization for Women (NOW), says the defeat is "an outrage, although it has been expected."

The ERA's chief House sponsor, Alan J. Greiman (D-Skokie) says he is "watching very carefully" for the right time to reintroduce the measure, but it probably won't be before the June 30 adjournment of the spring session.

Monopoly pays

According to Joe Cappel in the *Chicago Daily News* of May 17, a Harvard study has revealed that "profitability is directly related to market share." Some 57 corporations involved in 620 separate businesses were studied and the results were found to be:

Market Share	Return on Investment
under 7%	9.6%
7-14%	12.0%
14-22%	13.5%
22-36%	17.9%
over 36%	30.2%

Now who was it that says that monopoly—or more properly oligopoly—doesn't pay? (Fred Thompson)

Homosexuality causes drought

In an interview in *Miami* magazine anti-gay crusader Antia Bryant stated that there is evidence that God punishes civilizations that show tolerance for homosexuality. She noted that after the passage of a gay rights ordinance in a Southern California city (presumably Los Angeles) "now California is having its worst drought in history." When the *Miami* reporter asked her if there was a connection between the ordinance and the drought, she replied, "Absolutely."

She also widened her attacks on "crimes against nature" to include heterosexual women who engage in oral sexual activities. (Gay Community News)

Army found

Finally, for those who've always wondered: Archeologists digging in the sands 300 miles west of Cairo, Egypt, report that they have uncovered the skeletons of a complete army of Persian soldiers who invaded Egypt 2500 years ago only to vanish into thin air.

The scientists say the troops were apparently buried alive by a violent desert sandstorm. Thus ends the mystery of King Cambyses, The Second of Persia and his army.

—Compiled by Doyle Mannan