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Why the Democrats are losing black votes

We are about to witness one of those political axis turns that comes perhaps once in a lifetime. We are about to watch the Democratic Party lose its stranglehold on the black vote. In the long run, the change will be good for both parties and will help take the sting out of the race issue in party politics.

Political parties perform a continuous square-dance on various political issues. Remember, if you will, that Lincoln's Republican Party was the party that freed the slaves. The stalwartly racist southern-dominated Democratic Party was the party of slavery in the last century. More recently, remember when President Nixon rightfully accused the Democrats of being soft on crime. Now Republicans side with outlaws like the isolationists at Ruby Ridge and take

up against federal agents, while Democrats put more people in jail than at any time in the history of our nation.

And it's easy for most Americans to forget that just slightly more than two decades ago, President Nixon founded the Environmental Protection Agency, and Democrats were softer on the environment. Now the Republicans have virtually ceded the environmental issue to the Democratic Party, and Democrats defend what few clean, green spaces we have left. What a wild and woolly political world it is.

Well, we are about to experience a similar turnabout on black voter party allegiances. It was not so long ago that then-Gov. Strom Thurmond stormed out of the 1948 Democratic Party convention over a racial dispute and joined the Republicans, then the party of segregation. But in the 1980s, the late Republican strategist Lee Atwater recognized the importance of the minority vote and coined the "big tent" description of the Republican Party.

Ronald Reagan's party offered blacks little by way of public policy. But Asians and Hispanics joined up like purchasers of

snowcones on an August day. In the early '90s, with the large-scale emergence of the black middle class, more blacks placed tax reform on the top of their agenda and welfare reform at the bottom. Blacks — 83 percent of whom supported Bill Clinton in his first presidential run — are now realizing that they may have more in common with the "family values" crowd. Like conservative Christians, many middle-class blacks are deeply religious and feel stronger ties to Republican Party values than they do to affirmative action policies propounded by Democrats. Thus, they are considering defections from the Democrats in large numbers now.

Republicans, who claim only one black representative in Congress, Rep. J.C. Watts of Oklahoma, fielded more than 100 black candidates for local, state and federal office in the last election cycle. And in one frightful sign for Democrats, Republican gubernatorial candidate Jeb Bush of Florida recently sported polling data showing between 16 and 21 percent support among blacks — higher than any Republican candidate could have boasted in a long time.

But what's bad news for Democrats now may be good news for them and for the country in the long run. As Republicans seek to woo black voters, they are less prone to use race as a wedge issue, as they did in the now-infamous campaign commercial by Sen. Jesse Helms, R-N.C., signifying blacks taking jobs away from whites via affirmative action. And Democrats, who badly need to find a way to lure white males back into the party, will be prompted to find ways to do so.

I stood on the floors of both national party conventions in 1996: with the Republicans in San Diego and the Democrats in Chicago. The Republican delegates were overwhelmingly lily-white, Southern Christian conservatives. The Democrat delegates were majority minority, with a minority of whites. Neither picture represented America as it is today. A more realistic balance for both parties is what's best for the country.

Bonnie Erbe, host of the PBS program "To the Contrary," writes this column weekly for Scripps Howard News Service. Her E-mail address is 102404,3317@CompuServe.com.

OPINION



**BONNIE
ERBE**

Understanding banks

Commercial banks are the largest source of outside financing for small businesses, but getting a bank loan can be tricky.

Bankers see small firms as high-risk businesses and qualifying for bank lending means winning the banker's confidence in the firm and its management. The key to doing so is developing a strong banker/client relationship and this article outlines a strategy for getting it done.

Bankers are typically cautious souls when it comes to making loans and there is more than a little truth to Mark Twain's wry observation that "a banker is a man who lends his umbrella when the sun is shining and puts it back the minute it begins to rain."

There are two reasons for this conservative approach to the bank's principal business. First, although commercial banks are privately owned, they are closely regulated by the eagle-eyed federal or state agencies through which they are chartered. This

regulation is designed to push banks toward safe operations and prudent management of their depositors' funds. Second, banks receive only limited returns on their loans and investments and must, therefore, limit the risk they can take.

Understanding what the banker is looking for when considering a loan request produces a better financing proposal and increases the odds of obtaining the loan. When evaluating a business loan bankers look:

■ At the amount of owner's capital invested in the business, the firm's capacity to generate the cash flow and profits necessary to sustain the business and repay indebtedness, the credit worthiness of the firm and its owner and, if necessary, the quality of the collateral available to support the loan.

■ At the success rate of past investment projects, how the loan proceeds will be used, and the likelihood the investment will be successful.

■ For carefully documented, convincing financial projections to accompany the loan proposal.

■ For alternatives that will protect the bank if the firm's plans fail.

■ At the entrepreneur's experience and managerial ability.

It is important to understand that experienced bankers have

ENTREPRENEUR



**DR. ART
DeTHOMAS**

BUSINESS

ers important in seeking

heard all the hopes, dreams, and expectations of entrepreneurs excited about the prospects for their businesses, witnessed the failures, and have a feel for the amount of risk involved in expectations actually working out.

To bring these points home, bankers spend a good deal of time playing devil's advocate by questioning the entrepreneur about the assumptions underlying projections, what can go wrong, and what will happen to the bank's money if they do.

It is the banker's way of minimizing the risk of a costly mistake for the firm and the bank and of insuring that the entrepreneur has carefully thought out plans and alternatives.

Like Rome, a banking relationship isn't built in one day. It takes time to develop a strong bond between bank and business client. This is accomplished by taking the following steps:

■ DON'T PROCRASTINATE.

No matter what, avoid waiting until the firm is in desperate need for cash before approaching the bank. The bank is not a lender of last resort and waiting until a crisis occurs before action is taken indicates the firm's finances are poorly managed and the entrepreneur has no clue about how the bank does business.

■ FIND THE RIGHT BANK.

Banks are profit-seeking businesses and the way they choose to accomplish this goal results in different policies, operating practices, services offered, and the lending risk assumed. It is up to the entrepreneur to identify the firm's current and future needs and then carefully seek out a bank interested in and capable of meeting them.

■ DON'T BE INTIMIDATED.

Take the time for an introductory meeting with a ranking officer of each bank under consideration

king bank loans

and then carefully interview that individual. The goal here is to find an experienced banker who actively seeks the business of small firms; is interested in understanding the firm's business and how it operates; and will identify and explain the bank services that fit the firm's needs. If that banker does not fit the bill, the entrepreneur should find another bank.

■ **DON'T GO EMPTY-HANDED.** At the first meeting, the bank officer should be provided with a narrative describing the business

and its key people, its history, a list of the major suppliers and key customers who can be used as references for the firm, its financial progress to date, and recent financial statements. Also, an invitation for an on-site visit should be extended.

Dr. DeThomas is Professor Emeritus of Finance at Valdosta State University and has been an active business and financial consultant for over 20 years. His E-mail address is: artde@planttel.net."

Wants area revitalized

By JODI M. SCOTT
The Valdosta Daily Times

VALDOSTA — While growing up, Jeremiah Lawton spent his weekends at the home of his mother and aunt on Twitty Lane in south Valdosta.

He remembers the neighborhood as a safe place, where children could walk to the movies, the store or a friend's home without fear.

But over the last 30 years, he has seen the area change. Friends and relatives have moved. Drugs are openly sold on some streets.

Houses and businesses have been vacated, boarded up and allowed to fall into disrepair.

"Society somewhat allowed neighborhoods to deteriorate morally and spiritually and economically as bad elements crept in," he said.

Lawton hopes to revitalize his former neighborhood, as well as two others in south Valdosta. He plans to do it through his new position as director of Valdosta's Weed and Seed program. Lawton began work last week.

"I want to see a cleaner, safer
See LAWTON, Page 2-A



Jeremiah Lawton is the new director for Valdosta's Weed and Seed program. — Times photo by Paul Leavy

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neighborhood, a more united neighborhood, one that returns to a village concept, where everybody is everybody's friend and neighbor," Lawton said.

The federal program provides \$250,000 for "weeding out" crime in designated neighborhoods and "seeding in" programs to promote revitalization. Valdosta was named a Weed and Seed site this year and received funding in July.

The Weed and Seed strategy targets three neighborhoods. The 2.2 square miles are bounded by East Brookwood Drive, Forrest Street, Old Statenville and Hightower Street.

Lawton retired last year after 30 years as a business teacher and co-op coordinator, 29 of those years were spent at Lowndes High School. He supervised vocational organizations and competitions.

"I felt and still feel Seed offers the community an opportunity to bring itself together by supporting its local law enforcement people as they work to rid neighborhoods of violent crime, drug trafficking and other kinds of things that are not good for the community," he said. "I saw the seed side as an opportunity to come in and build the neighborhood by developing prevention programs and help neigh-

bors restore what it once was — a safe place to live."

Lawton is calling on local ministers, church congregations and businesses to provide in-kind services and funds to help with the program. While some residents have "wait and see" attitudes about the program, most have expressed optimism, he said.

As part of Weed and Seed, Valdosta has already started the demolition of substandard houses and drug interdiction efforts. The first safe haven, which provides children with afterschool and summer programs, was established at Southside Recreation Center.

Lawton said work continues on creation of Granny's Place, which will be implemented in 10 houses to provide afterschool care for children. Tutors will be on hand to help students with homework.

Lawton took over the position from Pam Lightsey, who now serves as Weed and Seed coordinator for the Middle District U.S. Attorney's office in Macon.

Lawton is married to Della Johnson Lawton. They have three children, Rodrick, who attends the Medical College of Georgia; Carol, a senior at Georgia Southern; and Rodney, a junior at Lowndes High School.

Xerox develops diversity 'tool kit'

■ Race incident spurs action

The Associated Press

STAMFORD, Conn. — Julie Baskin Brooks is manager of diversity at a company known for being a leader on minority hiring.

But it took a frightening episode with her son to drive home the need to teach racial tolerance long before people enter the work force.

Her son, Kameron, was just 7 when he was confronted by a group of older boys who held a pocket knife to his throat and said, "You're no good because you're burnt."

The episode left both Brooks and her son shaken. But instead of simply getting angry, Brooks, a manager at Xerox, came up with a tool kit to help parents talk to their children about diversity and racial differences.

"I was so incredibly devastated by what happened to my son. I said I can either cry because this terrible thing happened or I can fight and try to prevent this from happening to anyone else," said Brooks, who is black.

Since it was first offered in June, more than 1,500 Xerox employees have asked for the free kit, geared toward children ages 3 to 8.

The kit, called: "Who am I? Who are you? Raising Children in a Diverse World," contains a primer for parents on what they can do to help their children develop healthy attitudes about differences between people. It also includes multi-colored construction paper to show children the

different colors of people's skin. An activity book includes various suggestions on how to explore differences with children, including baking "people cookies" using dough that allows children to sculpt them to look like real people — in different shapes, sizes and colors.

Other suggested activities include: making a family heritage album to help kids learn about earlier generations; learning American Sign Language expressions to discuss physical disabilities with children; and using a globe or atlas to teach children about different parts of the world and the people who live there.

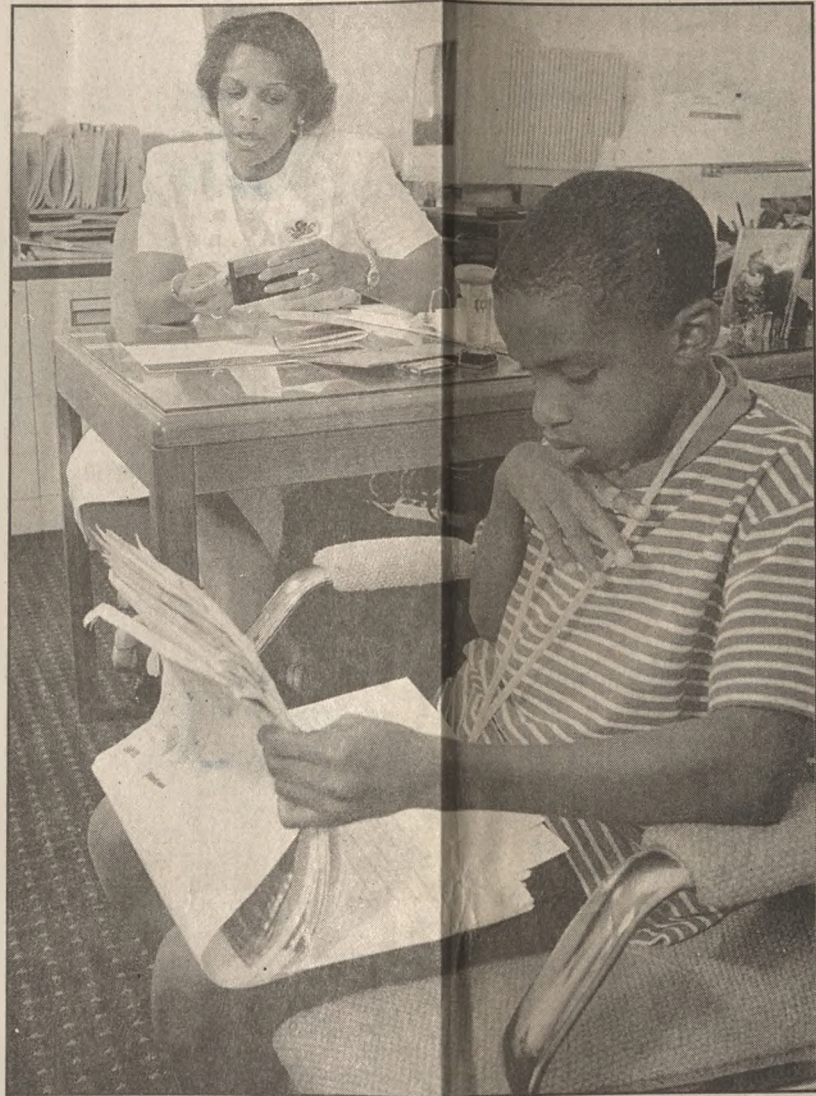
Joseph Cicero, a housekeeping supervisor at Xerox's Rochester, N.Y., plant, has used the kit with his 12-year-old son, Joey.

Cicero, who is of Italian heritage, said he wanted his son to also learn about different cultures and people.

"When he's going to school, he hears all these little remarks about this type of person and that type of person — prejudice — and I just wanted to open him up, so if he heard it, he would know how to handle it," Cicero said.

Xerox, which has won several national awards for hiring and promoting minorities, has a U.S. work force made up of 14 percent blacks, 7 percent Hispanics and 5 percent Asians and others. Women make up 33 percent of the total U.S. work force of 50,000.

WFD, a Boston-based human resources consulting firm, helped Xerox develop the tool kit. So far, it has been offered exclusively to Xerox employees, but beginning next year, WFD will offer it to its other corporate clients.



Kameron Brooks, 9, looks at drawings as his mother, Julie Baskin Brooks, manager of diversity at Xerox Corp. headquarters in Stamford, Conn., reviews a tape on diversity July 21 at her desk. Brooks came up with a tool kit to aid parents in talking with their kids about racial differences. — AP photo