ST. LUKE'S INN OF COURT INTERNATIONAL

presents

A SPEECH TO THE SUWANNEE COUNTY BRANCH NAACP

"Economic Discrimination and Civil Rights in the 21st Century"

By

Roderick O. Ford, Esq.

at First African Baptist Church Live Oak, FL.

November 5, 2011

Harry T. Moore and Henrietta Moore were founders of the Suwannee County Branch of the NAACP during the 1950s. In 2011, its local President was Mr. Samuel Beasley, who was featured in Marvin Dunn's landmark book on Florida history, called *The Beast in Florida: A History of Anti-Black* Violence.(Univ. Press of Florida, 2013). Mr. Beasley and other members of the local NAACP invited Attorney Roderick Ford to be the keynote speaker at its annual Freedom Fund dinner banquet. Attorney Ford's uncle, Robert Ford (a retired Army officer), helped to coordinate this event at the historic First African Baptist Church. In attendance were various local public officials, including members of the County Commission, Sheriff, and the local school board. This theme of this speech was inspired by the debate between Booker T. Washington and W.E.B. Du Bois at the beginning of the twentieth century, particularly in order to highlight the relationship between economic development and civil rights. It is clear that the speaker believes that both economic development and civil rights are critically necessary; and that there can be no civil rights without economic and cultural development. Portions of this speech pertain to the speakers personal ties to the local community and family relations and thus have been omitted. This is not a transcript of the actual speech itself. However, there are only minor

variations between the actual speech that was presented and this essay. What follows below is a reprint of the original written design of the speech as it was subsequently delivered orally with only slight variations.

I. Introduction

Thank You and Greetings!

There is an African Proverb that says, **"It takes a Village to Raise a Child!"**

- And I am happy to be home tonight in that village that raised me, and that helped to mold and shape my values when I was a child.
- Many of you in the audience were citizens of this Village which nourished and shaped my values early on in life.
- [list names special thanks....]
- Each of the persons that I mentioned, and a host of many, many others—the list would be to long for me to mention everyone-- have in some way or another, contributed greatly to the nourishing environment that gave me the confidence to not only begin my walk of Christain faith at an early age, but to keep on keeping on-- through trials and tribulations!

Thank you so much for being such of great citizens of this Village....

And so, I am grateful tonight because I get to say, "Thank You, for everything that you have done! In helping me to become the man who I am today!"

[Remaining section of Part I of speech has been omitted]

PART II

Tonight I would like to talk about the American economy and its impact on Civil Rights....

... Black America also has a Debt Crisis and it has been in a crisis mode for a very long time. ...

Since the Great Depression and World War II, the second Great Migration of African American small farmers, croppers, and share-croppers commenced the steady trend of sending thousands of African Americans out of the rural districts into America's small towns and cities.

President Roosevelt's New Deal measures slowed this process up somewhat, with the Agricultural Adjustment Act of 1933 and the Farm Security Administration act of 1937—these measures were designed, in measure, to assist small farmers and sharecroppers to readjust to new economic realities.

A few thousand African American tenant farmers benefited from the Farm Security Administration's policies but on the whole, these policies did not establish enough independent black farms to stem the tide of the rising Black migrations out of the rural south into the urban, industrial North, West, and to Southern cities. More than 5 million African Americans left the South, due in large part for economic reasons, to escape Racial Segregation and Oppressive Debt, and to seek a better life in cities such as New York, Los Angeles, Philadelphia, and Chicago.

In **1920**, there were nearly a **million African American farmers** in the South, owning about **15 million acres of land**.

In **1969**, the year that I was born, there only about **87,000 African Amrican farmers** left, owning about **3 million acres of land**.

And, in **1987**, the year when I graduated from high school, there were only about **23,000 African American farmers** in the United States, and only about **2,000 of those farmers** were under the **age of 25**, at that time.

And so, little did I know it at the time, but by growing up in a predominantly African American community, on a farm, I got a rare glimpse into a way of life that had molded and shaped African American character, values, and religion since the end of the Civil War.

I got a rare glimpse into unique problems facing African American farmers; I heard first-hand accounts of their struggles, and the of the discrimination that they faced, and, fundamentally, I understood that their problems was one of Debt, and of the Inability to earn Sufficient Income to cover the cost of Seeds, Supplies, Labor, Insurance and Transportation costs.

· · · •

While in law school at the University of Illinois,....I began my studies of history of African Americans on the farm since Emancipation in 1865, through Reconstruction, the Downfall of Reconstruction ins 1877, through the Turn of the 20th Century and the early 1900s, through the Great Depression and World War II era, and through the Civil Rights Era. What I discovered was that the history of African American family farming is the history oppressive debt, low income, and child labor—which is why millions of African Americans-- myself included-- fled both the farm and the South, for urban, industrial life in towns and cities.

•••

In 1982, the U.S. Department of Agricultures's Civil Rights Office was Closed. Therefore, there was no longer an administrative agency set up to investigate complaints of lending discrimination against black farmers.

Next, throughout the 1980s, the U.S. Department of Labor openly discriminated against African American farmers in its lending practices, in terms of operating loans, land-ownership loans, and soil & conservation loans.

Between 1982 and 1992, a ten-year period, the percentages of Black farm operators were decimated, loosing up to 60 and 70% of Black farmers nationwide, as a direct consequence of discriminatory lending practices by the U.S. Department of Agriculture.

In 1996, about a 1000 black farmers filed a \$3.5 billion class action suit against the Department of Agriculture, exposing its illegal denial of loans. This was the famous <u>Pigford v. Glickman</u> case, which settled in 1999, resulting in about \$50,000.00 to be paid to about 22, 000 African American farmers.

The <u>Pigford v. Glickman</u> case, was re-opened since 1999, [known as the Pigford II case] allowing thousands of Black Farmers who missed the first deadline to file and to join in on the first lawsuit.

In 2010, Congress approved Pigford settlements another \$1.2 billion to be paid out to about 94,000 African American farmers. However, many of the African American farmers, who victims of discriminatory lending practices, such as my Step-Father, are long gone, and the African American family farms have all but disappeared—wiping out a whole way of life in African American culture, leaving only the shell of vacant, uncultivated farmland in jeopardy of foreclosure.

Though the two <u>Pigford</u> cases reflect the Greatness of America's ability to eventually provide Freedom and Justice, they also shed light on the suffering of Black and Brown people—most of whom are honest, hard-working, and law-abiding citizens—who suffer in silence and who suffer alone.

The two Pigford cases shed light on a very dark side of America's financial, banking, and lending policies, when it comes to providing loans to Black and Brown people in general—this is Economic Discrimination!

My challenge to the NAACP and to its individual members is that you redirect more and more of you focus and emphasis to economic discrimination.

For if the NAACP is to remain relevant in the 21st Century, it must take the lead in addressing America's Income Inequality and its Economic Discrimination, particularly against Brown and Black people in this nation.

Dr. King once said that "Justice too long delayed, is justice denied."

But Economic Justice too long delayed-- as with the case of the Black Sharecroppers immediately following the Civil War, and as with the Black farmers during the 1980s and 90s— is to erode the very foundations of Religion, Family Life, Community Life, and Culture.

The Color Line has been Pulvarized: the Problem of the Twenty-First Century is the Problem of Economic Justice Across the Color Line.

For it is the Problem of Providing a High Quality Education to anyone who want to learn.

For it is the Problem of Providing Living-Wage Jobs to anyone who want to Work.

And it is the Problem of Providing a Social Safety Net for the Disabled, the Lame, the Weak, and of the Elderly—of those no longer able to engage in productive employments.

If the NAACP is to have an impact in the 21st Century, it must be honest with itself and recognize that without a solid economic foundation—without money—without jobs—without assets— African Americans (*and those similarly situated*) will be in no position to avail themselves the Civil Rights Laws.

For the Link between Economics and Civil Rights is clear. For

"As [Minnesota] Senator [Hubert] Humphrey explained to the Senate [during a debate on the 1964 Civil Rights Bill]: 'What good does it do a Negro to be able to eat in a fine restaurant if he cannot afford to pay the bill? What good does it do him to be accepted in a hotel that is too expensive for his modest income? How can a Negro child be motivated to take full advantage of integrated educational facilities if he has no hope of getting a job where he can use that education?'" *Steelworkers v. Weber*, 443 U.S. 193, 203 (1979). If the NAACP is going to have an impact in the 21st Century, it must first come to grips with the startling gross income and wealth disparities in the United States and begin to implement strategies to close these gaps.

For, as James Baldwin once wrote, "In our image of the Negro breathes the Past we deny, not dead but living yet and powerful. The Beast in our Jungle of Statistics."

Ever since the slavery ended in 1865, and the denial of the proverbial "40 Acres and a Mule" and the redistribution of land to the freed Slaves, African-Americans *they started off their march to freedom in Debt.*

And Black America's Debt Crisis has been passed down from one Generation to the Next, with few exceptions, in an unbroken cycle.

For example, the 2006 edition of *The Covenant With Black America* reported:

"African Americans have a median net worth of \$5,998, compared to \$88,651 for whites. Even more alarming, 32 percent of African Americans have a zero or negative net worth. Although African Americans are more than 13 percent of the nation's population, their total net worth is only 1.2 percent of the total net worth of the nation. *This number has not changes since the end of the Civil War in 1865.*"

In November 2011, many African Americans find themselves in a very similar tenuous economic position due in large part to the Great Recession of 2007-the present.

(1). White Americans and Black Americans are moving n opposite directions, even as I speak.

(2). While for white Americans the Great Economic Recession which started in 2007 is slowly easing, Black Americans appear to be headed toward another Great Depression.

(3). The Unemployment rate for Whites have slowly decreased to 8%, but for African Americans, over the past twelve months, the unemployment rate has increased from 16% to 16.7% as of September 2011.

(4). Nearly 8 percent of African-Americans who bought homes from 2005-2008 have lost them to foreclosure, compared to 4.5 percent of whites, according to an estimate by the Center for Responsible Lending.

(5). Even the African American middle class is loosing ground: According to a recent MSNBC.Com report, "many... in the black community, where unemployment is still rising, job loss has knocked them out of the middle class and back into poverty. Some even see a historic reversal of hard-won economic gains that took black people decades to achieve."

(7). In **2004**, the **median net worth of white households** was **\$134,280**, compared with **\$13,450** for black households.

(9). By **2009**, as a result of the Great Recession, the median net worth for white households had **fallen 24 percent to \$97,860**; but the median black net worth had **fallen 83 percent** to **\$2,170**.

(10). In 2009, for every dollar of wealth the average white household had, Black households only had two cents.

What these statistics show is that Black America is in a very dire and dangerous economic crisis.

And Economic Justice too long delayed will most certainly further erode:

- 1. the 2-Parent Family Life Structure,
- 2. Black-Male Incarceration Rates,
- 3. the Black Female Teenage-Pregnancy Rates;
- 4. Black High-School Drop Out Rates,
- 5. Dwindling African American college enrollments and graduation rates; and
- 6. Black Community and Cultural Life in general.

PART III. Economic Revolution

We are living through an <u>Economic and Financial Revolution</u> that has dire racial implications.

And I believe that it is going to take an organization like the NAACP—the oldest civil rights organization in the nation—to articulate that Economic and Financial Revolution as a "Civil Rights" issue, if African American workers and their families, and those similarly-situated, are going to regain their recent financial and job losses and to prosper financially in the Twenty-First Century.

In my view, the central question facing the NAACP and Black America is this:

"How and Where are African Americans going to earn a living the United States under the current Economic Crisis and beyond?"

Stated differently, "How Can We Lift as Many African Americans (and those similarly-situated) out of poverty and destitution, through education, economics, occupational and industrial re-training and re-orientation?"

For, in 1940, W.E.B. DuBois, an original founder of the NAACP, forewarned us:

"Unless the American Negro today, led by trained university men of broad vision, sits down to work out by economics and mathematics, by physics and chemistry, by history and sociology, exactly how and where he is to earn a living and how he is to establish a responsible Life in the United States or elsewhere—unless this is done, the university has missed its field and function and the American Negro is doomed to be a suppressed and inferior caste in the United States for incalculable time."

My friends, this is where we are today in the current crisis.

For <u>if the NAACP is going to remain relevant in the Twenty-First Century, it</u> <u>must take the lead and to function as the forum for discussion for this Future</u> <u>Economic Planning</u>.

That means that the NAACP must begin go conceptualize itself as an Economic organization, transforming itself from being a Racial Equality Advocacy Organization into being an Economic Justice Advocacy Organization.

It must not only remain the National Association For the Advancement of Colored People, but it must also conceptualize itself as ...

- the National Organization for the Advancement of the working poor;
- the National Organization for the Advancement of those who have been swindled and cheated;
- the National Organization for the Advancement of those who have unjustly received predatory home loans;
- The National Organization for the Advancement of Convicted Felons who are trying to get a job paying a living wage.

PART IV. Historical Origins Of the Debt Crisis

The great Twenty-First Century Challenge, as the Great Recession is more and more revealing to us, now more than ever, mandates that the NAACP work on Black America's Debt Crisis as the economic component to civil rights struggle.

Historically, racial discrimination has always been only half of the problem.

<u>Economic discrimination</u> in the form of debt oppression by Southern employers and creditors has been the other half.

And that <u>Economic Oppression was supported by the American Legal</u> <u>System:</u> from the United States Supreme Court on down the local small claims courts.

The African American southerner, during the early 1900s, had to grapple

with many of the same economic challenges which, unfortunately, most African Americans in both North and South still grapple with today: for example:

- 1. During the early 1900s, African Americans suffered from unequal Educational opportunities and a Lack of Job Skills, which severely limited or restricted what types of jobs they could get;
- 2. They possessed minimal assets and dependence upon loans to make ends meet;
- 3. The criminal court system which tended to perpetuate re-enslaving African American males; and,
- 4. They faced severe competition in the labor markets from their fellow white workers who discriminated against them, and as well from white employers and labor unions which also discriminated against them.

PART IV. Washington and DuBois

Two of the leading African American voices that piloted the Black community during those difficult days were Booker T. Washington and W.E.B. Du Bois.

In 1903, Mr. Washington said:

"There is still doubt in many quarters as to the ability of the Negro unguided, unsupported, to hew his own path and put into visible, tangible, indisputable form, products and signs of civilization. This doubt cannot be much affected by abstract arguments, no matter how delicately and convincingly woven together. Patiently, quietly, doggedly, persistently, through summer and winter, sunshine and shadow, by self-sacrifice, by foresight, by honesty and industry, we must re-enforce argument with results. One farm bought, one house built, one home sweetly and intelligently kept, one man who is the largest taxpayer or has the largest bank account, one school or church maintained, one factory running successfully, one truck garden profitably cultivated, one patient cured by a Negro doctor, one sermon well preached, one office well filled, one life cleanly lived-- these will tell more in our favor than all the abstract eloquence that can be summoned to plead our cause. Our

pathway must be up through the soil, up through swamps, up through forests, up through the streams, the rocks, up through commerce, education and religion!"

W.E.B DuBois, however, challenged Mr. Washington's theory of self-help and self-reliance. The fundamental problem with Booker T. Washington's ideas, according to Du Bois is that no economic development was possible, so long as White merchants and creditors were free to extend credit to African Americans on predatory terms; or to foreclose on African American without regard to State and Local exemption laws; or to manipulate the price of meat, bread, and farm supplies in order to keep the black farmer and sharecropper in perpetual debt; or to play the white worker off against the black worker, in order keep them both in economic bondage; or to lynch and segregate African Americans with no repercussions.

In 1907, Du Bois proclaimed:

"We will not be satisified to take one jot or tittle less than our full manhood rights," Du Bois added. "We claim for ourselves every single right that belongs to a freeborn American, political, civil, and social; and until we get these rights we will never cease to protest and assail the ears of America. The battle we wage is not for ourselves alone, but for all true Americans."

Today we are both world-wise enough and saavy enough, particularly with the advantage of 20-20 hindsight, to see that both Dr. Washington and Dr. DuBois were correct in their prescriptions for solving what was then known as the "Negro Problem."

Today, we understand that Washingtons' emphasis on black Self-Reliance and Economic Development, and Du Bois' emphasis on Civil Rights are but two sides of the same coin.

On the one hand, as Booker T. Washington emphasized: Civil Rights are meaningless without economic development and jobs with living wages.

And other the other, as Du Bois emphasized that Economic development is impossible without civil rights.

The great challenge of the NAACP of the 21st Century will be to merge Economic Development and Civil Rights together in order to thoroughly and completely bring African Americans (and those similarly-situated) into the mainstream of American life.

PART V. The Disappearing Middle Class

Just as many of us here have lived to see the proud, independent African American farmer slowly fade away into extinction.

The backbone of the African American Middle Class—the proud, highly-paid African American artisan, engineer, construction worker, mechanic, foreman, and manager—is fading away as well.

And the upwardly mobile African American professional class of physicians, lawyers, university professors and C.E.O.s is also fading away, as a result of the Great Recession of 2007 to the present...

America is more and more becoming an Oligarchy of the Super Rich on the on hand and the Working Poor on the other.

On the one hand :

The Creditor Capitalists; The Producers; and The Super Rich;

And on the other hand was:

The Debtor Class Laborers; The Consumers; and The Working Poor;

The American middle-class has all but disappeared.

The African American middle-class is on life-support.

So that today, the African American population in the United States is more and more comprised of the "working poor" and the unemployed.

Because of the Great Recession, more and more of the African American middle class have fallen down into the ranks of the working poor and unemployed.

And as more and more members of this African American middle-class slip

back towards unemployment and poverty, the African American Debt Crisis becomes acute.

And so, I believe, from first-hand professional experience, more and more, that the NAACP of the 21st Century is going to have to re-double its efforts in dealing with African-American Debt and with Gross Income Equality.

And so, my friends, looking over our options, what on earth are we to do?

Ralph Waldo Emerson once said that **"We must take up all the Wisdom of the Past, All of the Ability of the Present, and All of the Hope for The Future."**

And when I think of the Future, I think of our Children and our Young Adults and our Education System—for it starts there.

I think that we have got to figure out a Way to invest in quality K-12 Education, and to supplement that with a Culture of high academic achievement.

We've go to teach our children at an early age about how to avoid bad debts.

That means teaching them at the junior-high and high-school levels about credit, debt, finance and economics, so that they do not make the same mistakes that so many Black and Latino home-buyers have made in recent years with the purchase of home with high-interest, subprime mortgages.

We've got to teach our children our to focus their learning—both inside and outside of the classroom—on academic subjects that will best prepare them for the Jobs of the Future.

We've got to steer African American college students into college majors for which there are real demands for employment in the Labor Market. And we've got to instill in them the ideas of Booker T. Washington, who once said,

• "The great problem confronting us, as a race, is what to do with the education we have in our heads."

- "Learn all you can, but learn to do something, or your learning will be useless."
- "We shall prosper in proportion as we draw the line between the superficial and the substantial, the ornamental in life and the useful."
- "The student who goes to school with no special plan, who has no time to study this or that, who has no regular hour for eating or sleeping—you will find that very soon that student will be left behind. No matter how brilliant or active a mind he has, success can only come by planning work."
- "The Negro in this country must become, in a more potent sense, a producer of wealth as well as a consumer. He must become more of a business man, must enter all avenues of industry. Even now, in almost every part of our country, there are industries that mean our life-blood, as it were, that are fast slipping from under us. From being the head and centre of these industries, as of yore, we are fast being relegated to the ragged edge of some of the most important. I repeat that we must, as a race, enter business, for we are constantly being required to measure ourselves by the side of the business world, and by this test we rise or fall."

And we've go to instill into teach our Children how to prepare themselves for the Jobs of the Future; and to stay away from illegal drugs, premarital sex, and to stay out of trouble with the law.

And then, we've go to American's business community and the Public Sector and insist that they meaning employment with a living wage to any qualified African American who seeks work.

And that means holding Private and Public Sector Industries accountable for their discriminatory hiring, firing, and promotion practices.

The NAACP is going to have to particularly address the Unemployment or Underemployment of our college-educated African Americans, and to address why so many college-educated African Americans are being forced out of the good jobs, when whites with less education are finding work and receiving about the same level of income.

For if, in the coming Decades, the African American worker is going to regain the losses from the recent Great Recession, he must carefully plan

where and how he is going to earn an a living and on what terms. These things can not longer be left to chance. And the NAACP of the 21st Century ought to play a vital role in that planning.

PART VI. The Golden Rule

Two thousand years ago, a Jewish Carpenter named Jesus of Nazareth, who never wrote a book, never went to school to attain an advance degree, never traveled more than 100 miles from where he was raised, summarized what the NAACP, America and the World must do with two simple commands:

First, he said to "Love the Lord Thy God with all they soul and strength";

Second, he said to "Love Thy Neighbor as Thyself."

On these two Commandments, said he, hangs all of the Law...

I have often wondered whether America and the whole world would be a much, much better place if everybody followed the "Golden Rule"—Do Unto Others, as You would have them Do Unto You-- that is:

1. If the Capitalists would treat the Laborers in a manner in which the Capitalists themselves would want to be treated;

2. If the Employers would treat their workers in a manner in which the Employers themselves would want to be treated;

3. If the Producers would treat the Consumers of their goods and service in a manner in which the Producers themselves would want to be treated;

4. If the Rich would treat the Poor in a manner in which the Rich themselves would want to be treated; and

5. If the Creditors would treat their Debtors in a manner in which the Creditors would want to be treated.

That is all this Whole Thing Is about!— That is what the NAACP, the Civil Rights Movement, and the Struggle For Human Rights—is all about.

Its all about "Loving Thy Neighbor As Thyself."

And, fundamentally, its all about "Doing Unto Others As you would have them to Do Unto You."

That is what President Kennedy meant when he asked Congress to pass a Civil Rights Bill that would provide the sort of treatment for the Negro that "we would want for ourselves."

It is not about engaging in a *Negative Debate* or *Argument*, but it is about the NAACP of the 21st Century engaging in Constructive Dialogue so that we might achieve (1) Justice and (2) Reconciliation

-- so that we might achieve what is right and fair.

--And—

-- so that we might achieve might live and work together in peace during this brief moment in time that we share together on this planet.

Our Challenge—the NAACP's challenge-- in 2011 is a Difficult one.

But the Good News is that We have the NAACP—and its courageous leaders—such as Sam Beasley and Robert Ford-- who are very well endowed with God's Gifts, Wisdom, Courage and Love to lead the Black America and the entire Nation into a more prosperous Future.

The Good News is that we are all God's Children, and He has not forgotten Us!

He did not forget us During the Dark Days of Slavery!

He did not forget us During the Uncertainties of Civil War!

He did not forget us During the Downfall of Reconstruction!

He did not forget us During the Dark Days of Segregation and Jim Crow!

He did not Forget Us during the Upheavals of Two World Wars and the Great Depression!

For, as Abraham Lincoln, the Great Emancipator, once insisted,

"We shall not Fail!"

"Did We Brave All Then, to Falter Now?" Mr. Lincoln asked.

"We Shall Not Fail. Wise Counsel May Accelerate it, And Mistakes May Delay it. But, sooner or later, The Victory Is Sure To Come."

Thank you and May God Bless You!

THE END