



# The NAACP Advocate

A Newsletter of the Research, Advocacy & Training Division

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## International Affairs

### Stop the Genocide in Darfur

The NAACP's International Affairs Department has been engaged in a campaign to end the genocide in Darfur. The western Sudanese region of Darfur is acknowledged to be a humanitarian and human rights tragedy of the first order with as many as 5,000 people—overwhelmingly civilians—dying every month. The situation continues to deteriorate as atrocious crimes continue, and although humanitarian access has improved, people are still dying in large numbers of malnutrition and disease. The international community has failed to protect civilians or even influence the Sudanese government to do so.

In Darfur, various media reports and organizations have said the Sudanese government is behind a group of rebel soldiers collectively known as the Janjaweed. However, the Sudanese government has denied those allegations and the United Nations has not been able to verify a connection between the Sudanese government and the Janjaweed.

Nearly two million people have fled Darfur seeking refuge in nearby African countries and approximately 400,000 people have died, according to media reports. The first to call the atrocities “genocide” was the Congressional Black Caucus. President

*See Darfur - continued, p. 6*



Photo courtesy of Peter Brooks

*On April 30, 2006, thousands of demonstrators marched in Washington, D.C. to call on the U.S. government to bring an end to the genocide in Darfur.*

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### Welcome!

## Research, Advocacy & Training Division Launches Newsletter

Welcome to the inaugural issue of *The NAACP Advocate*, brought to you by the Research, Advocacy and Training Division. The Division develops research, training, and capacity-building tools to strengthen the Association's advocacy efforts as they relate to the elimination of racial disparities in key focus areas. The Division includes the departments of Civic Engagement, Criminal Justice, Economic Empowerment, Education, Health, and International Affairs—as well as the administrative, research,

and training units that support the work of the departments.

The monthly *Advocate* will be a vehicle for information exchange about public policy victories and challenges at the local, state, and national levels. The national office will highlight its work in various advocacy areas, and local units, state conferences, regions, and youth and college chapters will showcase what's happening in their respective parts of the country. Please let us know what *you* are doing in the way of advocacy!

## The NAACP Advocate

*A Newsletter of the Research,  
Advocacy & Training Division*

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## Health

### 25 Years of HIV/AIDS

The African-American community is facing a state of emergency. This emergency stems from the epidemic we all know as HIV/AIDS. Since it was first reported in the U.S. in 1981, at least 1.6 million people have been infected with HIV/AIDS, while more than 500,000 have died. African-Americans, who only comprise 13 percent of the nation's population, account for more HIV/AIDS diagnoses, people estimated to be living with AIDS, and HIV-related deaths than any other racial/ethnic group in the U.S.

The statistics are mortifying:

- African-Americans account for over 50 percent of all new HIV/AIDS cases.
- Seventy-two African-Americans are infected with HIV/AIDS everyday.
- Nearly 70 percent of women with AIDS are African-American. In 2004, the rate of diagnosis for African-American women was 23 times the rate of white women.
- The AIDS rate among African-American men is eight times that of white men.
- 36 percent of all new HIV/AIDS diagnoses occurred among African-American men who had sex with men during 2001 through 2004.
- African-American adolescents and young adults between the ages of 13-24 accounted for 61 percent of newly diagnosed AIDS in 2002.
- In 2002, HIV/AIDS was among the top 3 causes of death for African-American men ages 25-

54 years and among the top 4 causes of death for African-American women ages 25-54 years. It was the number 1 cause of death for African-American women ages 25-34 years.

Equally devastating is the fact that research has found that racial and ethnic disparities, including inequitable access to medications, care and quality, exist. Such disparities are exacerbated even more for minorities infected with HIV/AIDS. In fact, while the Center for Disease Control (CDC) reports that 40,000 new infections occur each year, an estimated 42 to 59 percent of all people living with HIV/AIDS in the United States do not receive regular care.

As we commemorated the 25<sup>th</sup> anniversary of HIV/AIDS in the African-American community on June 5, 2006, NAACP President and CEO, Bruce S. Gordon joined with other leaders, activists, and celebrities from the African American community to announce a national Black AIDS mobilization and further solidify the Association's commitment to battling the disease. The NAACP advocates a multi-layered approach to eradicate the epidemic that is decimating the African-American community and is committed to eliminating the disparities that exist in the contraction of HIV, access to treatment, and quality of care for racial and ethnic minorities. Stay tuned for more information on how you can join the NAACP Health Department in the fight against HIV/AIDS.

## Join the NAACP Freedom Fighter Fitness Challenge!

To sign-up, visit the Health Department exhibit at the Convention Health Fair, or log on to [www.naacp.org](http://www.naacp.org).

## Value Our Vote!

The NAACP Civic Engagement Department is principally focused on informing the Association's national Voter Empowerment Program, or comprehensive strategy, to support Voter Registration, Voter Education, Election Administration, Election Protection, and Get-Out-The-Vote (GOTV). One of the principal goals of the Civic Engagement Department is to empower African Americans and people of color by increasing the awareness of, and participation in, the electoral process. In an effort to achieve this goal, the Department provides units across the country with tools and information needed to support eligible voters in casting their ballots and ensuring that they are all accounted for. **The local, state, and national NAACP 2006 Voter Empowerment Goal is to increase African American voter turnout by 5% more than the 2002 turnout.**

This year the nationwide program also places special emphasis on 5 Gulf States: Louisiana, Mississippi, Alabama, Florida and Texas in addition to Michigan, Georgia, Ohio, Pennsylvania, and Maryland. The Civic Engagement Department will be launching a series of tools and resources to help units strengthen their voter empowerment strategies and prepare for both the 2006 and 2008 election cycles. Featured in this newsletter are two of the Department's cornerstones: The 2006 "Value Our Vote": NAACP Voter Empowerment Guide and the "Arrive with 5" Campaign.

### "Value Our Vote": NAACP Voter Empowerment Guide

The Voter Empowerment Guide is a user-friendly manual designed to assist units in developing their 2006 Voter Empowerment Plan. This step-by-step guide walks units through Voter Registration, Voter Education, Election Administration, Election Protection, and Get-Out-The-Vote

(GOTV). In an effort to equip units to galvanize voters, the Voter Empowerment Guide outlines strategies to register voters, engage them in learning about the issues that are most relevant to the civil rights agenda, assist them in getting to the polls on Election Day, and ensure that each ballot cast is counted. To learn more about this resource and download a copy, please visit [www.naacp.org](http://www.naacp.org).

### NAACP Civic Engagement Department Launches "Arrive with 5"

The NAACP Civic Engagement Department officially kicked-off its national "Arrive with 5" voter empowerment campaign at the Essence Music Festival in Houston, Texas on July 1<sup>st</sup>.



This campaign is aimed at increasing voter registration and participation in the November 7<sup>th</sup> elections. The NAACP asks participants to identify five (5) friends or family members who they are committed to helping get registered to vote and "Arrive with 5" to the polls on Election Day. In an effort to "Value Our Vote", the NAACP is creating awareness about the need to do more than simply cast our own ballot. In order to amplify the sound of our collective voice, we need to commit to help others register to vote and cast their ballots as well. Wal-Mart and the SAM'S CLUB Foundation have recently awarded a \$200,000 grant to the NAACP in support of this effort to make our votes count. Together we can Value Our Vote and Vote Our Values! For more information about "Arrive with 5," please visit [www.naacp.org](http://www.naacp.org).

## The Learning Curve: College Students & Credit

College students are graduating with a lot more than degrees these days. Current students and recent graduates are packing on credit card debt at alarmingly high rates and with little regard to what it will do to their financial futures.

"Credit card debt, to the extent that we're paying high interest to any expense that doesn't give us value back and takes away from our future earnings, is hurting our financial future," said Christopher E. Boyd, financial advisor for Merrill Lynch in Columbus, Ohio. "Retirement seems like an eternity to college students so [they] think they have plenty of time to take care of debts."

According to a published 2005 study conducted by Nellie Mae, the nation's leading provider of loans for college students, 72 percent of undergraduates ages 18 to 24—undoubtedly the largest consumer group—have credit cards, with 43 percent obtaining them during their first year of college. Of these, the average outstanding balance is nearly \$2,200. This figure more than doubles for graduate students. Though this amount has dropped since 2001, Nellie Mae says college students will increase their number of credit cards and the amount of debt from the time they step onto campus to the time they graduate.

While the number one way to solicit students with credit card offers is through direct mail, one can't help but be overwhelmed by invitations at every turn on college campuses. Offers of free t-shirts, soft drinks, baseball caps, recreational toys, and other gifts lure students to the table; however, it may be a little more than a free Frisbee that gets students to sign on the dotted line.

"We want the young, rich dream," Boyd said. "Couple that with what the  
*See Credit- continued, p. 4*

## Norwich Branch Stamping Out Bullying

Bullying is a widespread problem in our schools and communities. According to the National Association of School Psychologists, bullying is the most common form of violence in our society, and between 15% and 30% of students are exposed to bullying either as victims or as bullies themselves. The relationship between bullying and race is a serious one because many victims of bullying are singled out primarily because of their difference. As such, many African American, immigrant, or other children often find themselves victims of bullying.

Bullying also has serious academic consequences in that victimized students may experience a decreased interest in school and increased absences. Finally, bullying often has important repercussions for children later in life. The National Association of State Boards of Education (NASBE) states that one in four children who act as bullies will have a criminal record by age 30.

In response to these trends, the Norwich branch of the NAACP is pushing for the creation of strong and effective Anti-Bullying legislation in Connecticut. The branch has been working with the Greater Norwich Anti-Bullying Coalition since early 2005. Recently, the branch was able to ensure that several key amendments were included in the current version of a state anti-bullying bill, PA No. 06-115. Among the highlights of the bill resulting from the work done by our Norwich branch and the local anti-bullying coalition were: (a) an expanded definition of bullying to now include “overt acts with the intent to harass another student;” (b) a focus on bullying acts that take place outside the actual school setting if the behavior impacts student academic performance; (c) clearer instructions for how students, parents, and legal guardians can report the offensive

behavior; and (d) increased guidance to schools on intervention techniques.

On June 2, 2006, Connecticut Governor Jodi Rell signed into law Public Act No. 06-115, and on the same day, the Norwich branch of the NAACP held a press conference to further celebrate this victory. This Act took effect on July 1, 2006. However, despite this victory the Norwich branch is not entirely content and plans are currently underway to work on additional amendments for 2007. Specifically, the Norwich branch would like to revise the language of the law so that authorities can begin investigating when a verbal complaint is lodged as opposed to beginning only when a written complaint is filed. During the upcoming legislative session the branch will likely continue to meet with the chair of the Education committee and the Kids Committee.

Today, attitudes among parents, educators, and policymakers toward bullying are changing, and it is no longer accepted as a part of normal childhood experiences. Bullying is now considered a marker for serious or violent behavior, and information about how to effectively respond to bullying is readily available. The bad news is that tens of thousands of children are still afraid to go to school because of teasing, harassment and intimidation from other students.

As our Norwich branch well understands, the battle against bullying is still being fought across our country and in widespread contexts. However, with the continued presence of knowledgeable and passionate people such as those in our Norwich branch who are willing to push our causes forward, we will continue to mark victories towards the larger goals of justice, equality and tolerance. For more information visit the National Association of State Boards of Education ([www.nasbe.com](http://www.nasbe.com)) or the National Association of School Psychologists ([www.naspcenter.org](http://www.naspcenter.org)).

## Credit - continued from p. 3

media forces down our throats, especially to the African American community. [The media] is feeding us propaganda. Most of us are from modest economic backgrounds. We bought into the ‘American Dream.’”

In 2002, CNNMoney.com said 55 percent of African American and 58 percent of Latino college students graduated with insurmountable credit card debt.

“We get out of college and we want that [celebrity] lifestyle right now. There’s still a process of accumulating such a lifestyle,” said Boyd. “The media desensitizes the effort it takes to achieve these things.”

It’s not always the desire to live and dress glamorously that gets us in trouble.

Trinity Jeter was only 17 years old when she received her first credit card in the mail.

“To this day, I don’t understand how it happened. By my senior year of high school, I had two credit cards, both with \$500 limits” said the now 24-year-old graduate student. Jeter believes her activities in academic-based forums at various prestigious Ohio-area schools allowed her name to be placed onto the “Who’s Who” lists of credit card companies.

Raised by her grandparents in a low-income household in Sandusky, Ohio, Jeter allowed her family to have one of the cards to help pay the bills and to get household necessities. She kept the other one for emergencies.

“My family had bad credit and they never paid the bill.” By the end of her undergraduate education, Jeter and her family amassed \$1,600 in debt on both credit cards. “I have to pay for the habits and choices that previous generations made.”

“My family wasn’t educated about credit choices. They only paid the minimum on even the [most basic] household bills,” she said. “It became very apparent to me that no one knew about credit.”

The first generation college gradu-  
*See Credit - continued, p. 6*

## Empowering Our Communities through Financial Literacy

*“The goal of education is the advancement of knowledge and the dissemination of truth.”*

-John F. Kennedy

The National Economic Empowerment Department concluded its 2006 Civil Rights Advocacy Training Institute (CRATI), entitled “Closing the Gap.” Many of our NAACP delegates attended the seven regional trainings held throughout the country and the message was consistent from state to state: “Financial literacy is a vital component to closing the wealth gap in African American communities.”

Financial literacy can be defined as the ability to make informed judgments and to take effective actions regarding the use of money. Being financially literate is a lifelong process; as personal and economic circumstances change, individuals need new knowledge and skills to successfully manage and invest their finances. The earlier we begin to understand financial literacy the better we are at making informed financial decisions.

Financial illiteracy, on the other hand, has numerous consequences for individuals, especially those from lower income neighborhoods. Lack of financial knowledge can affect an individual’s or family’s ability to save for long-term goals and make them vulnerable to severe financial crisis. Furthermore, people who are financially illiterate are reluctant to buy (or enroll in) financial products they need but do not understand.

This lack of understanding starts at a young age and continues through adulthood unless intervention takes place. An estimated fifty percent of high school students go directly into the workplace after they finish school with little or no understanding of personal finance management. They encounter credit issues and risk developing a level of debt that could seriously limit their futures.

Many people assume that financial literacy is a modern issue, grounded in the fast-paced, ever-increasing demands of a technological society. But financial education was more common in many American schools in the early 20th century than it is today. In 1917 there was a textbook published called *Hamilton’s Essentials of Mathematics*. The book was written for students in grades two through eight and it explained simple financial concepts such as earning money, paying bills, establishing cash and savings accounts, paying taxes, purchasing insurance, and understanding the federal budget. Over the years, these topics have vanished from school curricula.

Operation HOPE, a national non-profit organization which seeks to bring economic self-sufficiency to America’s inner cities, released survey data on June 8, 2006 demonstrating that African American high school students have low levels of financial literacy, especially compared to their white counterparts. Eighty percent of African-American high school students failed a multiple choice examination which measures the ability to make informed financial choices, compared to 54.6 percent of white students. The survey was commissioned by Operation HOPE with data by the Jump\$art Coalition. The Operation HOPE sponsored survey is the second annual representation of tracking only African-American young adults as a stand alone group. The report is available online at <http://www.operationhope.org/smdev/lfl.php?id=717>.

While financial literacy remains an area of need where our community seeks to gain strength, many organizations, such as the NAACP, are attempting to help “close the gap” as it pertains to African American wealth and financial knowledge. Recognizing the need for financial literacy and

empowerment, the NAACP has long been committed to promoting economic development in African American communities. In 1994, the NAACP established Community Development Resource Centers in partnership with Nations Bank, now known as Bank of America. Through selected NAACP local branches, free wealth building workshops are provided. The workshops cover financial literacy, basic banking, homeownership and business development. Today, that program is known as the Financial Empowerment Initiative (FEI).

Currently, Bank of America has teamed up with the NAACP’s Economic Empowerment Department to work on aspects of the department’s Financial Empowerment Initiative. FEI focuses on advocating for financial literacy and technical assistance programs, as well as increasing credit, capital and financial services. The purpose of this partnership is to develop the best tool for educating NAACP constituents on financial empowerment.

Through initiatives such as FEI, the NAACP remains committed to promoting community wealth building by advocating for increased financial literacy education programs, as well as by promoting consumer behaviors that result in strong credit records, increased savings, smart investments and lifetime planning. Ultimately, the goal of the NAACP Economic Empowerment Department is to reshape the way in which people of color understand their own finances and prepare for long-term financial stability. By changing the way people think about their own finances, we empower them to change their lives.

## Darfur - continued from p. 1

George W. Bush and U.S. Secretary of State Condoleezza Rice have also referred to the conflict as genocide.

We, as people of color, are intricately connected to the rest of the world, especially to Africa and the African Diaspora. Therefore, when a child dies in Darfur it is no less important than a child dying in Northwest D.C. or in Mobile, Alabama. After learning about the atrocities in Darfur, the NAACP passed a resolution calling on President Bush and Congress to help end the genocide in Darfur. We have been actively engaged with the White House, the State Department, and Congressional leaders pressing for an end to the conflict. To help raise awareness, the NAACP has partnered with Africa Action, the Congressional Black Caucus, and the Save Darfur Coalition, among others that are also dedicated to protecting the people of Darfur.

For example, the NAACP supported and helped to organize a major Stop the Genocide rally in Washington, D.C. on April 30<sup>th</sup> with the Save Darfur Coalition. Many of our local branches, units, and youth councils participated as volunteers. We were able to bring attention to Darfur using outlets like CSPAN, The Oprah Winfrey Show, and many other major networks. The rally created a lot of momentum, and now Darfur is in the public eye more than ever. This broadening of the base of support for Darfur advocacy has helped us turn Darfur from a special-interest level issue to a mainstream American issue.

The greatest single effect of the rally was its role in making the just-signed Darfur Peace Agreement a reality. It is no coincidence that the initial deadline for parties to reach agreement in the Abuja peace talks, which had been languishing for nearly two years, was set as April 30<sup>th</sup> by the African Union. The deadline, however, was not enough, and the African



Photo courtesy of Peter Brooks

Union granted two 48-hour extensions for the parties to reach agreement.

The morning after the rally, representatives of the Save Darfur Coalition met with Deputy Secretary of State Robert Zoellick, who helped to develop the final language of the peace agreement. The peace agreement most likely would not have happened without Zoellick's last minute efforts and the attention generated by the rally.

While those efforts were laudable, all parties still have not signed the agreement. Therefore, the NAACP is still engaged on several fronts. In Congress, our main focus over the last several months has been to increase and protect the level of funding for peacekeeping and humanitarian aid within the emergency supplemental funding bill currently under consideration.

There is still a lot of work to be done because people are still dying, women are still being raped, and children are still going without food. The NAACP continues to emphasize the responsibility of the United States government to use diplomatic pressure to persuade the government of Sudan to end objections to UN peacekeeping and to garner the support of the UN Security Council for a large peacekeeping force to protect the Sudanese civilians. For more information about genocide in Darfur and to learn how you can help visit [www.savedarfur.org](http://www.savedarfur.org).

## Credit - continued from p. 4

ate enrolled in a financial management workshop and asked close friends to help her coordinate her finances. Jeter said comparing the net worth of minorities to our white counterparts really affected her. “[They] are more strategic—they are able to sacrifice more in order to get what they want,” she said. “Instant gratification and a lack of discipline leads to impulsive behavior.”

Christopher Boyd, who spent 12 years as a business owner and has been a licensed financial advisor for three years, recommends debt-burdened people find an accountability partner, someone who will encourage good spending habits and regular card payments. “We have to associate with people that won’t allow us to give an excuse,” he said.

Responsible credit card use is a great way to build credit history. Here are some simple guidelines:

- ✓ One credit card is enough!
- ✓ Look for the best (i.e., lowest) interest rate. Companies target young people with high-interest credit cards; rates can even go up after six or 12 months, so read that fine print before you sign!
- ✓ Request a low credit limit. Just because it's low doesn't mean you can max it out. “We should never charge up debt that can't be paid off in three months,” Boyd advises. Contact the credit card company if you cannot make a payment. There may be certain one-time allowances available.
- ✓ Pay off the balance each month. If this isn't possible, always be prepared to pay at least the minimum amount due. Not doing so can ding your credit, increase your interest rate, and add late fees.
- ✓ Use your credit responsibly; better yet, use cash instead. Using your credit card to make even the smallest purchases over and over again will add up at the end of the month.

*Erika Anderson, Contributing Writer*



