A Letter to President Obama

As you prepare to present your Jobs Plan to the nation on Thursday, I hope you will find the recommendations I have developed useful. I am owner of a large business, former Assistant Secretary of Commerce for economic development in southern states under president Jimmy Carter, former Coordinator for Education under Florida governor Reubin Askew, president of The Harvest Institute, a think tank, policy and educational organization that advocates for Black America, and I am author of four best selling books on Black history, problems, and solutions. (Continued on p. 3)

Freedmen Litigation Update

The Harvest Institute Freedmen Federation, LLC (hereinafter “HIFF”), is seeking economic justice for the descendants of Black Indians and Freedmen, guaranteed by an 1866 Treaty that mandates that the tribes and federal government provide specific rights and economic benefits to Black freedmen and Black Indians and their descendants. It also forced Indian Tribes to release their Black slaves, provide specified benefits to the freedmen and Black Indians, and provided benefits to Indians in general. Various court decisions and government actions have allowed other Native Americans corrective action but have denied corrective action to Freedmen and Black Indians who used identical legal arguments. (Continued on p. 8)
DID YOU KNOW?

What is the difference between a neighborhood and a community? A neighborhood is a place where people eat and sleep. It is like a bucket with a hole in it. Whatever resources you pour in run right out. A community is where you store your wealth, power, businesses, culture and political power. In PowerNomics: the National Plan to Empower Black America (p.63), Dr. Anderson describes a community, a sense of community and the importance of both. He says:

A group’s ability to compete is determined by its internal cohesiveness and self-interest. Black America must therefore build functional communities within which they can ethno-aggregate then practice group economic and group politics. A functional community can best be defined as a grouping of people who come together and organize for their own self-interest rather than misdirected altruistic interests. Once built, whether based upon geographical boundaries, ethnic or racial commonalities, a community cares for the collective interests of its members. Building our own communities will allow Black America to become economically and politically competitive, but will also give us something we have never had – a chance to compete from the vantage point of our own physical space, cultural values, resources, institutions and history. For the first time, we will be free to organize and work in our own best interest rather than the interest of a universe of ethnic and class competitors.

Historically, societies were built upon three institutions that served as pillars – the family, the church and the community. True communities are communities of the mind and physical structures within a space. Both are important, but no traditional society built on land that it did not own or control has been successful or prospered. Neither the landless European serfs nor the landless Jews, under the Pharaohs of Egypt were able to do it. For this reason, Black Americans need a solid foundation of communities upon which to begin empowering ourselves.

Like Moses, we must begin to build physical communities and maintain a strong sense of community. Moses used his vision of the promised land to mobilize his people for a 40 year journey to a land upon which Jews built functional communities – families, religious institutions, commerce, schools and a strong sense of a community.

These words were written in the year 2000. In those 12 years, Blacks have lost majority status in Detroit, Washington, D.C. and the trend is evident in other previously Black urban areas. As Blacks lose ownership and control of the cities where they have dominated in population, it will be increasingly difficult to compete economically and politically. Blacks have no communities and most of the neighbors have moved leaving only the “hoods.”
In the job producing recommendations I offer to you for our country, I have applied the principles I proposed in my book, *PowerNomics: The National Plan to Empower Black America*, a book I wrote to help Black America become more economically self-sufficient and competitive as a group. Black America is a significant population segment within the country. The entire United States would benefit if Blacks could increase their economic strength. The actual unemployment rate for Blacks in America is over 50 percent. The total number of people unemployed in the United States is more than 25 million. For Blacks to survive and prosper, the nation’s economy must turn around and produce more jobs. The national plan that I offer today can immediately produce businesses, jobs, tax revenue, and wealth building opportunities. This plan is based on PowerNomics® principles and does not bow to Republicans, Democrats, liberals or conservatives. It is offered to strengthen our nation. It is based in realities, not political correctness. It is designed so that the funds from recommendations that generate revenues can be used to finance the recommendations that require funding.

This plan incorporates recommendations in the areas of **URBANIZATION**, **PUBLIC WORKS**, **DEFICIT REDUCTION**, **FOREIGN POLICY**, and **IMMIGRATION**. All recommendations would require hiring millions of workers in both the private and public sectors and would make America a more competitive, economically stable, and safer nation.

**URBAN REVITALIZATION**

According to Harvest Institute research, which was validated by the PEW Foundation, the most economically depressed areas and dangerous places to live are the large urban inner cities which have a majority Black population and a Hispanic minority population such as Detroit, Atlanta, Cleveland, Baltimore, St. Louis, New Orleans, Philadelphia, and Newark.

The extraordinarily high unemployment rates in urban centers are structural and a drag on the national economy. Mainstream businesses and industries abandoned urban inner cities forty years ago but seventy percent of Black Americans presently live in and around these cities which are burdened by poverty, crime, high unemployment, dysfunctional schools, limited number of businesses, deteriorated infrastructure, declining social and medical services, and hopelessness.

**Urban Revitalization Recommendations**

Urban job policy should be founded on the concept that businesses create jobs and government policy should help residents build industries with businesses they can own, operate and work in. Just as following World War II, America crafted and funded a Marshall Plan to rebuild war-torn Europe and a Point Four Plan to rebuild bombed-out Japan, the recommendations below urge a similar rebuilding effort for America.

1. Establish a Revitalization Development Fund that can be used for economic development in our most economically distressed urban inner-cities. The funds could be used to finance building businesses, industries, and helping residents to become stakeholders – owners and workers. Community pride, jobs and economic well-being will follow. Revenue generated from other recommendations in this plan can be used to finance the Revitalization Development Fund.

o Make Revitalization Development Funds accessible to aspiring entrepreneurs in these communities through established community banks in the largest
Black America is a significant population segment within the country. The entire United States would benefit if Blacks could increase their economic strength.

A Letter to President Obama (continued from p. 3)

urban areas through low interest, long term, subordinatable, revolving loans. The banks would be stewards of the allocated funds, evaluating, dispensing funds to, and monitoring projects.

Use Revitalization Funds to attract major manufacturing corporations to faltering urban areas, especially those who moved their operations overseas to Third World countries in the 1960s and 1970s. Manufacturing provides jobs and additional business opportunities.

2. Appoint an Urban Czar of Business and Trade who functions as a liaison between the federal government, the urban governments and the Revitalization Development Fund. Strong productive cites are so fundamental to the economic strength of the entire country that this position should have the rank of a United States government department head and report directly to the president.

PUBLIC WORKS JOBS
A person can only do three things to earn a living - work, seek public or family assistance, or steal. If a public job provides a needed service, it is just as important as a private sector job. Consequently, all levels of government should be obliged to create jobs for tasks that are necessary for the nation’s well being, to increase the number of workers who can provide for their families and buy consumer goods. A modern day New Deal type program with updated versions of the Works Progress America (WPA), the Civilian Conservation Corps (CCC) and Kennedy’s Peace Corps could be designed and implemented to reduce unemployment, stimulate the economy, and restore public confidence.

Public Works Recommendations
1. Establish a National Infrastructure Revitalization Project to upgrade water and waste disposal systems, repairs streets, highways in urban areas as well as dams and bridges in rural areas. Many sewage disposal plants are inadequate and impede business and industrial growth. Water pipes that carry drinking water in urban areas are crumbling and creating health hazards. These needs are critical and could directly employ thousands of workers.

2. Establish a Mobile Disaster Corps, like the Peace Corps, under Federal Emergency Management Administration (FEMA) to provide supportive assistance to communities impacted by the increasing number of man-made disasters such as oil spills, and climatic generated natural disasters such as hurricanes, tornados, forest fires, floods, and earthquakes. Unemployed youth, from college graduates to inner-city residents, could be employed, trained and temporarily dispatched to work in disaster areas. This program could aid people in distressed areas, offer jobs to the unemployed, and address the realities of climate change.

DEFICIT REDUCTION
President Bill Clinton left the White House with a $5 billion surplus. President George Bush ignited an economic downturn that evaporated the sur-
plus when he invaded Iraq and Afghanistan and changed the income tax code to award nearly seven trillion dollars to the wealthy. The Bush tax cuts and wars created a $4 trillion to $5 trillion dollar budget deficit.

Deficit Reduction Recommendations

1. Ignore the anti-tax, anti-government mantra of conservatives and Republicans who want to eliminate governments, increase the power and authority of corporations, and represent the wealthiest 1% of the population.
2. Rescind the Bush Tax cuts, close non-essential corporate loop-holes, and raise taxes on the wealthy rather than cutting basic entitlement programs for those who can least afford economic and medical losses. Reversing Bush tax cuts would restore trillions of dollars into the United States Treasury within a ten year period.

Provide Tax Relief to Consumers to Promote Spending

3. It is consumer demand for products and services that creates jobs in businesses. Today consumers are not spending money. Companies are not hiring because of lowered consumer demand for their products. We could stimulate spending by changing the federal income tax code to allow consumers to deduct interest paid on credit cards, student loans, and state sales taxes.

4. Enact Repatriation Policies that require major American corporations who have used offshore banking to shift $1.2 trillion dollars in profits to tax havens around the world like Panama, the Cayman Islands, and Singapore, back to this country. Tax the corporations that comply at a maximum rate of no more than 10 percent, without penalties, if they declare the funds and deposit them in American financial institutions by a date certain.

FOREIGN POLICY

World War II era military expansion policies have cost our treasury trillions of dollars. Financial commitments America made to rebuild Europe with a Marshall Plan and Japan with a Point Four Plan, are financial commitments that remain intact and have spread to an endless number of other countries. The role our nation has assumed of super cop and military interventionist has depleted our treasury, sapped our resources and hampered our ability to care adequately for our own people, including the ability to stimulate job creation when necessary. Every rocket fired into Libya costs a million dollars; the fighting in Afghanistan costs $10 billion dollars a month. Yet, the nation receives no quantifiable returns.

Continued on next page
Foreign Policy Recommendations

1. Institute a Foreign Policy of Reciprocity to correct the problem that America receives no material or financial benefit for its military expenditures in nation building. Requiring Reciprocity means that before the United States sends its military into a country to benefit that country, the country must agree to reciprocate by giving the United States tangible or monetary resources equal to our investment and involvement. If applied to Iraqi, Libyan, or Afghan, for instance, Reciprocity would mean that we should have received trillions of dollars of oil, or other assets, in exchange for the trillions we have invested in ten years of military action.

Negotiating an exchange of tangible resources in advance of military conflicts has numerous advantages. Reciprocity would create new areas of employment directly and indirectly. If Libyan, and Afghan, for instance, paid us in oil, just creating the infrastructure to handle that oil would employ thousands of workers and business to build underground oil storage facilities, operate oil haulers, build and operate new oil refineries. The cost of gasoline could drop. Low cost oil could reduce the cost of energy and the price of consumer goods would also drop.

2. Close most of the 700 military bases the United States operates and funds around the world that are no longer necessary for our security and use the savings to revitalize our urban cities and national infrastructure.

3. Institute new trade policies that stimulate businesses and jobs in the United States.

End current policies that provide incentives for manufacturers and producers to locate outside of the country and outsource jobs. Existing trade policies have caused this nation to lose its dominance in automobile manufacturing, electronics, clothing and textiles, footwear, toys, seafood, and other areas of manufacturing. These losses represent lost jobs, income, wealth, businesses, and international power.

4. Institute new anti-dumping trade policies to stop other nations, especially Third World countries, from dumping surplus products into our market places.

5. Institute a national public relations campaign to ‘Buy American made products first.’

IMMIGRATION

Unchecked illegal immigration across our southern and northern borders supplies cheap labor but exacts a high socioeconomic cost. The Center for Immigration Studies (CIS) estimates that as of 2009, there were 20 million illegal immigrants in the country and that as many as 5,000 cross the borders every day. The cheap labor they provide drives down wages of native low-skilled workers, displaces natives from jobs, increases welfare, public assistance costs, and criminal rolls. The United States allows illegal immigrants access to unearned benefits such as social security, reduced education costs, and participation in affirmative action programs. Their numbers are so great that cities are often forced to suffer overcrowding or build new schools, add more public transportation, and absorb more medical costs. Hospitals, especially emergency rooms, are overwhelmed by the sheer number of illegal immigrants they must treat and the complexity of their medical issues. This compromises the overall quality of medical care. CIS estimates the net annual cost of illegal immigrants is between $67 billion and $87 billion.
The National Academy of Sciences says that in addition to the estimated $166 billion and $226 billion a year in direct costs to American taxpayers, illegal immigrants also displace Americans in the job market.

Immigration Recommendations

The following recommendations aim to protect the security of this country while preserving its jobs, wealth, businesses, health and culture.

1. Halt the uncontrolled flow of illegal aliens and create jobs for Americans by hiring thousands of border patrol agents.

2. Cease rewarding illegal immigrants with preferential status and unearned benefits such as affirmative action, job preferences, social security, free medical care, and free college tuition.

3. Charge illegal immigrants a naturalization fee which would be used to finance the Urban Redevelopment Fund.

I hope these recommendations are helpful to you. Please contact me at harvest623@aol.com if you wish further information.

Sincerely,
Dr. Claud Anderson, President

A Letter to President Obama  (continued from p. 6)

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Sincerely,
Dr. Claud Anderson, President
The Harvest Institute Freedmen Federation, a coalition of The Harvest Institute and the Black Indians United Legal Defense and Education Fund, is fighting for economic justice and against the overt racial discrimination to the descendants of Black Freedmen and Black Indians. This is a status report of our efforts.

HISTORICAL BACKGROUND

The historical fact that is excluded from textbooks and few people seem to know is that all of the Civilized and most other Indian tribes in America, were slave holders. They used their slaves to do the hard work of clearing land and making it productive. These slave holding Tribes sided and fought with the Confederacy during the Civil War, thereby abrogating previous treaties, which required loyalty to the United States. When the Civil War concluded in 1865, however, these tribes refused to release their slaves. The United States government intervened and forced the Tribes to enter into the Treaty of 1866, which required the Tribes to release their slaves, to treat the Black freedmen and Black Indians the same as all other tribe members and gave freedmen and Black Indians benefits such as land, allotments of money, free health care, education and numerous related economic benefits, equal to other Indians.

The United States government did not administer those benefits responsibly to Black Freedmen or other Indians. The claims of the Freedmen arise from post Civil War treaties and congressional enactments which also form the basis for the recent $3.4 billion settlement between the United States and Native Americans in the case of Cobell v. Salazar, United States District Court for the District of Columbia, Case no. 96-cv-1285 (TFH). Eloise Cobell, a Cherokee, filed a lawsuit against the United States Department of Interior claiming it had failed to administer and protect billions of dollars of resources that should have been allocated to Indian Tribes as required by the 1866 Treaty. After 17 years of litigation, in December 2010, President Obama signed an Executive Order settling Cobell vs Salazar and awarding the descendents of those Tribes $3.4 billion. Neither the Cobell litigation, founded on the 1866 Treaty, or the President’s executive order, even mentioned Freedmen or Black Indians.

The federal government through the Cobell settlement formally recognized the validity of breach of trust claims against the United States by Native Americans arising from violation of the aforementioned post Civil War legislation. However, on grounds of pure racial discrimination, the federal government refuses to recognize the validity of claims of the Freedmen who under the express terms of the relevant post Civil War legislation underlying the Cobell case, are supposed to be accorded status equal to Native Americans in all respects, including citizenship, land and related benefits. The legislation required the Department of Interior to protect Black Freedmen and Black Indians because the government knew that it had been illegal to educate slaves and anticipated that there would be those who would try to take advantage of the new resources of former slaves and Black Indians. The Department of Interior did not protect. In fact, it colluded in denying them benefits. (See Exhibit A on website.)

HARVEST INSTITUTE FREEDMAN FEDERATION LITIGATION

The Harvest Institute Freedman Federation and the families of Leatrice Tanner-Brown, Angela Molette, William Warrior and other descendants of persons held in bondage by the Five Civilized
Indian Tribes (hereinafter “the Freedmen”), are seeking United States Supreme Court review of recent rulings by two United States federal appellate courts that perpetuate over a century and a half of overt racial discrimination against the Freedmen by the government of the United States.

The Freedmen have pursued redress from this blatant racism in three separate federal appellate courts.

1. United States Court of Appeals for the Sixth Circuit Case No. 11-3113. Harvest Institute Freedmen Federation v. United States of America. This is a challenge to the constitutionality of the Claims Resolution Act (hereinafter “The Act”) of 2010. This Act authorized the United States to enter into the settlement in the case of Eloise Cobell v. Ken Salazar. Cobell is a class action against the United States for mismanagement of trust assets from transactions in land allotted to Native Americans and Freedmen following the Civil War. The HIFF and Freedmen have challenged The Claims Resolution Act on grounds of racial discrimination. The 1866 Treaty defined Indian Tribes and Freedmen as equals and required that both groups share equally in Tribe resources. The Claims Resolution Act authorizes the settlement of the Cobell breach of trust claims but makes no provision for resolution of the breach of trust claims by the Freedmen, thereby perpetuating past racial discrimination. This appeal was submitted to the Court on briefs on April 10, 2012.

2. A second appeal was decided on March 1, 2012, in United States Court of Appeals for the District of Columbia Circuit, Case No. 10-5158. This was an appeal from an order of the Cobell trial Court that refused to permit HIFF and the Freedmen to appear at the Cobell Settlement Fairness Hearing to object to the Cobell Settlement on grounds of racial discrimination.

3. A third appeal was decided in the United States Court of Appeals for the Federal Circuit Case No. 10-5104, in December 2011. This was an appeal from the dismissal of the original lawsuit filed in 2006 by HIFF and the Freedmen challenging the proposition of the United States that:

   a. The HIFF breach of trust claims against the United States are barred by the statute of limitations but identical claims by Cobell are not barred; and
   b. The position that the United States owes no general trust obligation to Freedmen, only to Native Americans, despite the fact that the 1866 Treaties conferred equal civic status upon the Freedmen as upon the Five Civilized Tribes.

   The Freedmen filed a Petition for Review in the United States Supreme Court on March 14, 2012.

   Exhibit A (available in newsletter version on www.harvestinstitute.org) attached to this Petition is a copy of important correspondence the HIFF obtained. The 1941 correspondence is a letter from the head of the Bureau of Indian Affairs to Tribes who sought guidance on ways to get Black Freedmen out of their tribes. In that letter, the head of the Department of Interior describes strategies the Tribes could use to achieve that goal and to get around the 1866 Treaty requirements.

RECOMMENDATIONS:
Demand the nation, all elected officials, the Congressional Black Caucus, Civil Rights organizations, clubs, fraternities and sororities address and support HIFF litigation for economic justice for Black Freedmen and Black Indians. Use every means of communication possible including mass media and social media.
A Word of Explanation

You will notice that The Harvest Institute capitalizes the words Black and White when referring to people. This may feel unfamiliar, but we do it out of respect for both the Black and White race. It is inappropriate to capitalize Asians, Hispanics and other groups and not give Whites and Blacks the respect to which both are entitled.

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Black America, Who Will They Hear?
By Dr. Rosie Milligan

Which voice will you listen to? The ones that urge Blacks down the road to fight for economic rights, group empowerment, and taking their place in America?

Black America, we are in a critical baseball game-like position. We are in the last inning, the bottom of the 9th, the game is tied. The bases are loaded with two outs, and the last batter is up to bat. The umpire has called three balls and two strikes. As the pitcher winds up to throw the ball, the crowd is yelling, “Let him walk you!” The batter’s instinct is telling him to hit a home run. Which voice will be heard and listened to? The batter is in the old fork-in-the-road position.

Black America is in a position similar to that of the batter. Which voice will we hear and what action will we take? Dr. Claud Anderson’s voice sounded the alarm for Black America to wake up because they were going the wrong way and in danger of being locked into a permanent underclass of beggars and criminals by the year 2010. In his media appearances, lectures, The Harvest Institute newsletters and his four number one best-selling books, Dr. Anderson uses graphic descriptions and time lines to show how nearly 100 percent of this nation’s businesses, wealth, resources, and political power were mal-distributed into the hands of the dominant society, and that Blacks will be locked into the lowest level of a real life monopoly game. It is now 2012. Did we listen?

Anderson’s book, PowerNomics: The National Plan to Empower Black America, offers a group-based, socioeconomic empowerment plan. The book analyses Black America’s socioeconomic dilemma and lays out blue prints and road maps to guide Blacks to group-based, socioeconomic self-sufficiency and independency. All of Anderson’s writings are loaded with realistic, workable research-based solutions that revolve around having functional physical communities or at least a Black sense of community. Anderson invited Blacks from across this nation to come to Detroit and help build a Black business community in the same spirit of Detroit’s Asian Town, Arab Town, Hockey Town, Pole Town, Mexican Town, Cork Town and Greek Town. (Continued on next page)
Black America, Who Will They Hear?
Continued from p. 11

Over one-thousand Blacks attended his meeting. Approximately 20 Black manufacturers and product producers as well as 15 retailers pledged to relocate their businesses to Detroit to give the Black business community a foundation. At no other time in history have Blacks from other cities agreed to invest and relocate their business into one city to show unified support for Black socioeconomic empowerment. The Mayor’s office and city council took the wrong fork in the road. The Mayor’s office reneged on promises and the city council let itself be intimidated by the voices of Detroit’s media and white, Arab, Asian and Hispanic communities who did not want Detroit to take a new road. They insisted that building an economic business community for Blacks was racist. Dr. Anderson pulled the plug on the development. But his constant warnings were ringing in our ears — that we are in a race and in competition with every other racial and ethnic class to survive and prosper.

Other important Black thinkers have urged Blacks to place our own interest first and to choose a road built on group economic self-interest, just like every other racial and ethnic group. W.E.B. Dubois said: “To be a poor man is hard, but to be a poor race in a land of dollars is the very bottom of hardship. Booker T. Washington said to us over a century ago, that: “Now is the time, not in some far off future, but now is the time for us as a race to prove to the world that we have the ability and the inclination to do our part in owning, developing, manufacturing, and trading. Let’s act before it is too late, before others come from foreign lands and rob us of our birth rights.” Even Dr. Martin L. King, Jr. reached the same conclusion nearly 50 years ago, saying: “The emergency we now face is economic.”

Which voice will you listen to? The ones that urge Blacks down the road to fight for economic rights, group empowerment, and taking their place in America? Or will you be tricked by the voices who say the fight is over, there is no more racism, we are all the same? If you choose the road toward empowerment, you will join the fight.

The two most important legal fights of our times are the Black Farmers discrimination lawsuit and the current Harvest Institute Freedmen Federation law suit (see page 1) against the federal government for not enforcing the 1866 Treaty benefits due Black Freedmen and Black Indians. These lawsuits represent an effort to recapture the billions of dollars that Blacks have been denied over the last 140 years. How can you participate?

You can contribute to the expenses of the Institute’s law suit. You can contact and pressure all politicians, ministers and civil rights organizations and demand they support these issues? Withhold your support from any politician or political party that fails to support the Black Freedmen and Black Farmers’ lawsuits. To find your representatives, visit www.911forblackamerica.com and click on How to Contact My Representative. Put in your zip code and your representative’s information will pop up.

Dr. Claud Anderson and other historical warriors have warned us and taken us to the fork in the road. Will we listen to them and act accordingly? Or will we turn a deaf ear and take the wrong fork in the road?

Dr. Rosie Millibar, Internet Talk-Show Host, owner of Professional Business/Management Consulting Service, Estate Planner, author of Black America Faces Economic Crisis: Solutions Made Simple. 1425 W. Manchester Avenue, Ste. B, Los Angeles, Calif 90047. (323) 750-3592; e-mail Drrosie@aol.com; web site: www.Drrosie.com
In Lafayette, Louisiana, there is Cajun culture (White, French and Spanish) and Creole culture (Black, French and Spanish). Although the city has a predominately Black population, there is little evidence of Creole in the businesses, restaurants, or entertainment. But a change is in the making. JaNelle Chargois, state NAACP vice president and local radio host on KJCB-FM, was convinced that the Black community needed economic empowerment and a systematic plan to achieve that goal. Many in the community agreed with Ms. Chargois. She conducted a book study on-air with her radio audience of Dr. Anderson’s book, PowerNomics®: The National Plan to Empower Black America. After studying PowerNomics, the next step was to invite Dr. Anderson to speak at the local NAACP Freedom Fund Dinner, to meet with existing community and business owners, and to tour their city in order to give them guidance on how to implement some of the principles of PowerNomics.

The first thing Dr. Anderson noticed was that in this heavily Black city, Cajun culture was quite evident but evidence of Creole culture was hard to find, even though there were a number of Creole owned businesses in the area. Dr. Anderson encouraged the group he addressed, to build their economic agenda around their Creole culture and existing businesses and to build a functional community -- a locale that has as its primary purpose, to be a place in which its members can pool their money and wealth, establish businesses, culture, history, schools, families, resources, churches, amass political power, and gain a sense of security.

Ms. Chargois and her group got busy. They formed the NACBLS Community Development Corporation, a collaboration of the NAACP, the Black Chamber of Commerce, the Lafayette Chamber of Commerce and the Southern Development Fund. These previously independent groups came together this time with a singular purpose: to work as a unit toward a new group goal -- Black economic growth and building a functional community. Chargois became director of the new group. Knowing that new and growing businesses would need capital, the group tackled that issue first. The group began meeting with local banks in hopes of convincing them to allocate some Community Development Funds for NACBLS to use to provide loans for African Americans to use to go into business. As a result of those efforts the group has now established a Micro-loan program with loans available from $1,000 to $20,000. To date, the program has provided loans to a chiropractor to expand his business, a female caterer to expand her (Continued on next page)
business to mobile catering, and a young man who needed more acreage to expand his salvage yard business. NACBLS also established a second program for projects that range from $20,000 and beyond. While the bank makes these loans directly, NACBLS assists entrepreneurs to prepare the paper work and to navigate the loan process.

THE POWERNOMICS MOVE

Practicing Group Economics is a foundation PowerNomics principle. NACBLS is in the process of selecting a multi-block section of the city to develop as a Black business district and call “Creole Town.” Once established, Creole Town would give Blacks a physical community and an economy in which to could re-circulate their disposable income, create business opportunities, jobs, commercial services, products, goods and a tax base for their own people. The CDC will use its loan dollars to fund projects in Creole Town which will be both an economic and cultural development.

Ms. Chargois said, “The very first thing the group will do after purchase of the parcel is finalized, will be to put up distinctive Creole Town symbols, to mark their community, a strategy recommendation the group has adopted from PowerNomics. “NACBLS is currently having architectural plans developed and is seeking assistance from government and the private sector for funding this project,” said Ms. Chargois.

*The Harvest Institute salutes Ms. Chargois, the NACBLS and wishes the project well. We urge enthusiastic and continuous community support.*

Information submitted by JaNelle Chargois, Director of the NACBLS Community Development Corporation, 604 St. John Street, Lafayette, La. 70501.

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**PowerNomics Principle**

In this so-called ‘post racism period,’ Blacks have become invisible, irrelevant and abandoned. Mainstream society responds to Black needs and interests with symbolism and ceremonal activities.
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