

Opinion

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EDITORIALS

Truth in lending

Bias looks to play a role, as blacks pay higher mortgage rates

One of the time-honored ways Americans climb out of poverty is to own a home. One of the most effective ways to stabilize a struggling neighborhood is to increase the number of owner-occupied homes.

So when a pattern emerges that looks like biased mortgage lending – in which black borrowers pay higher rates and take on higher risk of foreclosure – it should outrage any of us who care about the American dream of equal opportunity and about stable neighborhoods.

In today's front-page package, "The Hard Truth in Lending," reporters Binyamin Appelbaum and Ted Mellnik show how black and Hispanic home-buyers get a raw deal compared with white buyers of similar income levels.

The reporters analyzed 2.2 million 2004 mortgage applications made to large U.S. lenders. This year, for the first time, lenders had to disclose which loans were "high interest" – which for 2004 was usually 8 percent or more. Among the Observer's findings:

- Overall, about 1 borrower in 10 was charged a high interest rate. Among white borrowers, 6 percent paid high rates. But among Hispanics, 14 percent did, and among blacks, it was 27 percent – more than one in four borrowers.

- Black borrowers got high-rate home purchase loans much more often than whites with similar and even smaller incomes.

- Higher-income blacks living in white communities got high rates much more often than their white neighbors.

It's hard to prove pure race bias, because other factors also influence mortgage rates. Borrowers

with a rocky credit history pay higher interest rates because the lender takes a greater risk. The size of the down payment makes a difference, too. So does the borrower's financial savvy, such as shopping around and comparing offers. That may put black borrowers at a disadvantage. Their parents are less likely to have owned homes and to offer guidance on mortgages.

Further, decades ago bank lending practices were blatantly biased, and many blacks today don't trust banks. They're more apt to use independent mortgage brokers, who make the bulk of the high-rate mortgages, and many of whom advertise heavily in low-income neighborhoods.

Several things need to happen:

- Congress should tighten laws governing mortgage lending. Many laws intended to protect borrowers were written decades ago, and no longer apply to most mortgages. Industry, consumer groups and regulators agree the outdated laws need revising. But Congress hasn't acted.

- Lenders, who are required to disclose data on income and interest rates, should also have to disclose credit scores and down payments. That would give a more direct picture of possible race bias. Given the long history of discrimination in lending, a "just trust us" response from lenders isn't good enough.

- Schools must teach basic consumer finance, such as managing credit cards and how mortgages work. It's an important life skill.

None of us benefits when families are driven to bankruptcy or lose homes because they weren't protected from predatory mortgage lenders. Congress must step in and make needed reforms.

Bottoms up in Raleigh

The alcohol lobby carries more weight than safety

Any law-abiding North Carolinian would cheer stricter requirements for purchasing beer kegs, or tougher punishments for felony death by vehicle, a charge used in drunken driving cases.

Those are just two measures a task force proposed to strengthen the state's drunk driving laws. Yet the state Senate has left those provisions and others on the table. The House passed a key driving-while-impaired bill that would have allowed the state to treat and convict more drunken drivers. The Senate has not.

That failure is inexcusable. Coupled with two alcohol-related changes that *did* take place, it raises a question: What comes first in Raleigh – the alcohol lobby or public safety?

The bill proposes reforms the state needs. One of the most critical is stipulating that a reading on an Intoxilyzer of 0.08 or greater is enough evidence for a driving while impaired conviction.

Without that provision, drunken drivers are getting off. Even though the law sets the legal limit at 0.08, an investigation last year by the Observer showed some judges routinely acquit defendants who test just over it. They – and defense lawyers – point to wiggle room in the law's language. State Supreme Court Chief Justice Beverly Lake issued a strong statement that directs judges to observe the

law. But the DWI bill would erase any doubts.

It's maddening that the honorables in the state Senate do not see an urgency for these reforms. Yet they clearly saw an urgency to allow beer with higher alcohol content to be sold in North Carolina.

That measure in itself doesn't have much to do with drunken driving. Those beers are mostly pricey custom brews – not the kind of thing you throw down eight or 10 of at the local watering hole.

Yet it's apparent the alcohol industry had little trouble persuading lawmakers to pass that provision – or convincing state alcohol regulators to put liquor ads on billboards. Meanwhile, a solid slate of reforms aimed at keeping drunken drivers off the state's roads winds up in the ditch.

The message? Bottoms up. Alcohol calls the shots in North Carolina.

That's wrong. Senate Majority Leader Tony Rand, who sponsored a Senate version of the bill, said he expects it to get done next year. It should get done now, not later. On Tuesday, the Senate returns to Raleigh for a floor session. The honorables should pass the DWI bill. No more drunken drivers should get off scot free because the law is not strong enough.



MARGARET SCOTT

FEEDBACK

Pay court workers well, too

Before raising judges' salaries, raise pay of clerks, officers, magistrates

From William G. Hamby Jr., chief District Court judge, Cabarrus County:

Although I appreciate and agree with many of the excellent arguments that were made in the recent editorial regarding the salaries of our state judges, the fact remains that, at this point, judicial salaries do not constitute an immediate crisis to our court system. A cost-conscious family can live comfortably on a judge's salary.

However, there is an immediate salary crisis arising in our court system from the low pay provided to other court personnel. It would be simply impossible for the most able judge in the country to conduct a court session without at least some of these essential persons. This list of essential court personnel includes security officers, probation officers, law enforcement officers, juvenile services personnel, public and private attorneys, judicial assistants, trial court administrators, magistrates and employees of the Clerk of Superior Court in the various counties.

For example, in most of the urban and suburban counties of our state, starting salaries for deputy clerks of court are so low that turnover among new employees has become a significant problem. Years ago, the relatively modest salary of these employees was offset by the superior benefits provided by government employers.

Over the last few years, however, state and local budget issues have eroded the value of these benefits to the point that the total compensation package is not competitive with those of other public and private sector employers.

Court support personnel deal with enormous amounts of responsibility, and it is important that they be able, capable and conscientious. Admittedly, almost every job in America requires paperwork. However, the paperwork that the court clerks are preparing and keeping are public records in which small errors or misfilings can create permanent complications for the parties involved. The orders of judges and decisions of juries have no effect if they are not properly documented, recorded and filed. In Cabarrus County alone, there are over 50,000 court cases filed annually, with many more filed annually in Mecklenburg County, and comparable numbers in every other surrounding county.

Admittedly, many jobs in our area involve direct contact with the public. However, the portion of the public that the court support personnel sees every day is not always a true cross-section of the public. Many of the individuals that the court support personnel meet are intensely emotional, stressed or may be charged with significant criminal or sexual offenses.

Thank you for your concern for preserving good judges in our state, but please don't overlook the more significant challenges of other essential personnel who are at least as important in the effective and fair operation of our courts.

Feedback offers persons or groups criticized in Observer editorials, columns or news stories an opportunity to respond.



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The Observer Forum

CMS priorities off on family involvement

After reading its Aug. 21 ad ("Resolve: to play a more active role...") I'm concerned that maybe CMS isn't hitting the target. The ad, showing a father and son walking down a sidewalk, advocates getting involved in your child's education.

Then I pulled out the previous day's paper and read the news story "Disciplinary overhaul proposed," which reports that "Black students were nearly four times more likely to be suspended than white students" and that CMS will give teachers more classroom management training, focusing on cultural awareness and understanding root causes of behavior.

Involvement, discipline and playing an active role in education go hand in hand. Is CMS going to run ads that address the cultural and root causes of behavior in the home rather than expecting teachers to be fully trained to handle kids with discipline problems?

DOUG JONES
Huntersville

Thanks, Rep. Myrick, for showing you care

In response to "Myrick on wrong path about deportation" (Aug. 24 Forum):

Sue Myrick deserves appreciation for attempting to do something about a big problem. I'm sure that knowing she cares is a great comfort to Scott Gardner's family.

BETTY WILSON
Charlotte

Almonds no sure thing as alternative to peanuts

In response to "Beyond PB&J" (Aug. 24):

As the parent of two children with an allergy to peanuts, I appreciate any effort by the Observer to educate readers about the dangers of peanut products. You fail to mention, however, that many people with peanut allergy are also allergic to any tree nut, including almonds.

I recommend soy butter. It's nut-free and tastes great.

WILLIAM BOWERS
Matthews

At least CMS students are safe from allergy

Thank God our schools are no longer serving peanut butter! Saved from ourselves, again. Just another example of CMS's efforts to keep our kids safe, like expelling violent troublemakers and felons and – oh, that's right. What was I thinking?

VINCE SACCARDI
Charlotte

Hodges gave attention to local, regional books

In response to "It's hard to leave a job you'll miss" (Aug. 21 Books):

Sam Hodges deserves commendation for finding books by local, state and regional authors and assigning reviewers with the

QUOTABLE Reason transformed into prejudice is the worst form of prejudice. — DR. ALLAN BLOOM, U.S. AUTHOR, EDUCATOR (1930-1992)

appropriate background. Many of Sam's picks would probably never be reviewed elsewhere.

He will be missed, but I hope he has steered a course that will continue to be followed.

MARION A. ELLIS
Charlotte

Robertson doesn't merit such coverage

In response to "Robertson's shot heard 'round world" (Aug. 24):

I turn to your paper each day because I want another viewpoint, but this publicity for Pat Robertson is over the top.

I protest such full – and sympathetic? – coverage of his latest outburst.

His main intent is to call attention to himself.

CONSTANCE HODGKINS
Quincy, Mass.

Robertson isn't first to tout assassination

In response to "WWJD? Don't ask Pat" (Aug. 25 editorial):

Why is it that the Observer and the rest of the mainstream press make such a big deal out of Pat Robertson stupidly advocating the assassination of Venezuelan dictator Chavez, but never mention a 1997 Newsweek column in which George Stephanopoulos, former top Clinton advisor and current host of ABC's "This Week," advocated the assassination of Saddam Hussein?

JOHN PETRIE
Fort Mill

Assassinations are for terrorists, right?

For years Pat Robertson has exposed himself as a bigot. Now, just like the militant clerics in the Middle East, he's advocating assassination. Doesn't that make him a terrorist?

ALEX MILLER
Denver, N.C.

Dr. Graham, do I have a mission for you!

Billy Graham, I know you're not feeling well – but would you please smack Pat Robertson upside the head?

MARK MILANI
Charlotte

'Good ol' boy' doesn't describe this fan

In response to "Front page: Jan Karon beats ballplayers" (Aug. 17

Forum):

While I too enjoyed the profile of Jan Karon, I turned to the sports page first on Sunday.

I take extreme umbrage at Robert Johnson's characterization of Panthers fans as "middle-aged, beer-gutted good ol' boys."

I am 70 years old, have a degree, am a mother and taught school.

NANCY O. CLOVER
Charlotte

Karon amply worthy of front-page attention

In response to "Front page: Panthers, please, not pudding" (Aug. 16 Forum):

Why, Mistah R.F. Campbell, I do declare that you don't know a living treasure when you see one, simply because it's in the form of a true Southern lady. Jan Karon scored a touchdown for Carolina long before the Panthers twinkled in Jerry's eye.

She fit quite well on the front page among people who can read, thank you.

BEV NEELY BRUCE
Weddington

Here's why Bush can't meet all grieving parents

In response to "Sheehan will move protest of vigil to D.C." (Aug. 26):

Cindy Sheehan needs to get off President Bush's back. Considering that more than one soldier per day has died in Iraq since Bush took office, if he met with every grieving parent, when would he have time to go biking and attend Republican fundraisers?

D.P. ROCHESTER
Charlotte

Baez's heart, music in right place

In response to "War gives Joan Baez time in spotlight" (Aug. 24 Forum):

Anywhere Ms. Baez sings she will draw a crowd that loves her music.

She was right about Vietnam, and she is right about Iraq.

BARBARA SHARPE
Concord

Bush's reading habits need federal aid

In response to "Bush 'reading book'? Oh, how I wish!" (Aug. 24 Forum):

B.C. Crisp makes a great point. Why don't we extend that thinking and lobby Congress to pass a "No President Left Behind" Act?

ROBERT PORTER
Gastonia

WRITE THE FORUM

We welcome letters. Please sign (unless you are using e-mail or computer fax) and include your address and daytime telephone number. We edit for brevity, grammar, clarity and accuracy, and we reject letters published elsewhere. Letters typically address a single idea and do not exceed 150 words. We cannot return or acknowledge letters not used. Published letters will appear in paper and electronic format. — EDITORS, THE OBSERVER

The Observer Forum
The Charlotte Observer
P.O. Box 30308
Charlotte, NC 28230-0308

Fax: (704) 358-5022
E-mail: opinion@charlotteobserver.com