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Serving San Diego County's African & African American Communi

Cannot be Heard

REDIANS

**1ST GUARDIAN FALL FESTIVAL – PAGE 10** 

Thursday, November 1, 2018

#### The Voice & Contract of our paper only pare o

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### **PUBLISHER'S ALERT**

"People Without a Voice

The Voice & Viewpoint is experiencing tremendous theft of our papers from newsstands every week. We are the only paper that remains at 50¢. Each stolen paper takes away from our service. Please encourage one paper per person. Your integrity is our only security. -Dr. John E. Warren

Completed List of ENDORSEMENT & VOTERS GUIDE

# THE STATE OF LENDING IN COMMUNITIES OF COLOR

Over 53 million consumers unbanked or underbanked, CRA at risk after 41 Years



By Charlene Crowell NNPA Newswire Contributor

New research that measures how well banks serve communities found that America's access to banking expanded from 2015 to 2017 – except when it comes to more than 53 million Black and Latinix consumers or others with low incomes or less education. uated in the survey were more likely to be in this condition than white households."

"The good news is that our nation's banking



### By Jeffrey L. Boney NNPA Political Analyst

That is such an empowering statement, when you think about it, especially considering how important voting is for Black people at this critical time in this country.

The voting rights of Blacks are being targeted and threatened

See VOTE page 13





Choosing

NOT to Vote

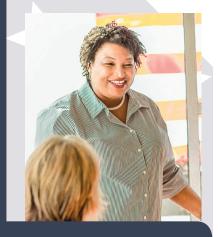
**Still Impacts** 

You

# **#BLACKWOMENVOTE** WEBSITE HELPS BLACK WOMEN FLEX THEIR COLLECTIVE VOTING POWER

EARLY VOTING NUMBERS SIGNAL BIG TURNOUT FOR MIDTERMS AS VOTER SUPPRESSION LOOMS

**SEE PAGE 17** 



Photography by Abrams would be the first African American female governor elected in history if she wins. (Photo: staceyabrams.com / Flikr)

In summarizing its new survey findings on banking activity during the past 12 months, the Federal Deposit Insurance Corporation (FDIC) noted that one in five U.S. households — 22.7 million — did not use mainstream credit and that "Black and Hispanic households at every income level evalsystem is serving more Americans than ever before," said FDIC Chairman Jelena McWilliams. "The bad news is that even as the overall number of people who are unbanked has declined, 8.4 million households continue to lack a banking relationship."

McWilliams' statement did not directly address how FDIC found that another 48.9 million adults are underbanked. The difference is important.

See LENDING page 2

BlackWomenVote.com is the independent and trusted voice for Black women leading up to and beyond Election Day 2018

### Newswire Voice & Viewpoint

NEW YORK -- Higher Heights, a leading, independent and trusted voice for Black women leading up to, and beyond Election Day, has rolled out its #BlackWomenVote campaign for the 2018 cycle. The nationwide effort is aimed at ensuring that Black women raise their voices, and mobilize their networks to get out the vote on Nov. 6.

During the next week, leading into Election Day 2018, #Black-WomenVote will help prepare Black women to get ready to go to the polls, by encouraging them to activate their networks, by using the make a vote plan tool that can be found on BlackWomenVote.com, and by hosting a series of online activities to further energize Black women and emphasize the importance to get out the vote in November, as well as staying active beyond Election Day.

See #BLACKWOMENVOTE page 13

Part III

By Lauren Victoria Burke

#### NNPA Newswire Correspondent

In Georgia, close to three times the number of people who voted early during the last midterm election have voted early. The numbers went up over the first week of early voting in a state featuring one of the biggest races for governor in the U.S: Democrat Stacey Abrams vs. Republican Brian Kemp.

Abrams would be the first African American female governor elected in history if she wins.

Over 482,000 people have voted in Georgia in advance which included 92,000 on October 19 alone. According to the New York Times, "vote totals have increased almost 200 percent at the same point since the last gubernatorial election." Typically high turnout favors the Democratic Party.

The news regarding record turnout predictions have collided with the news of voter suppression.

Election officials in Kansas closed the only polling

See SUPPRESSION page 2



# SOUTHWESTERN COLLEGE:



### By Dr. John E. Warren

Publisher

While this series of articles has highlighted a number of problems at Southwestern College, perhaps one of the most telling statements in the Report from the University of California's Race and Equity Center was this: "The final issue affecting Native American, Asian American, Pacific Islander, and Multiracial employees is their erasure on campus. Accordingly, they are often forgotten about. Conversations about the needs and experiences of people of color rarely focus on them. Consequently, they feel unimportant and less valued by their colleagues." The report ended with what the Center said it hoped would be "useful and reasonable recommendations for institutional leaders and everyone else who helps shape campus climates: the following highlights could be considered some key recommendations:

The School Should Issue a Formal Apology to African American Staff.

The report stated that "perhaps more heartbreaking than the stories African American classified staff shared is the fact no institutional leader has privately or publicly apologized to them for the racial trauma and disrespect endured at the college. The experiences were written about in newspapers and presumably well known at the institution.