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Gov. Deval Patrick (third from right) presents a Congressional Gold Medal to James McLaurin of Weymouth, one of five surviving members of the Tuskegee Airmen honored during a Veterans Day ceremony at the State House in Boston on

Sunday. Also honored were (seated, from left): Charles Diggs of Boston and Willis Sanders of Roxbury, of the Tuskegee Airmen, the first group of African American fighter pilots allowed into the U.S. Army Air Corps. (AP photo/Josh Revnolds)

Home economics

The subprime mortgage crisis provides a chance for blackowned banks to restore financial credibility

Howard Manly

In normal times, a bank offering a 30-year fixed at 5.75 percent wouldn't register a blip on the national mortgage Richter scale.

But these aren't normal times. At last count, the costs of the subprime mortgage crisis are in the billions, CEOs of major financial institutions are resigning or cost-cutting thousands of jobs, and the number of foreclosures in Massachusetts alone has ballooned 76 percent from last

About 1,000 of those foreclo-

sures occurred in the last six months and were concentrated in minority and low-income neighborhoods in Mattapan, Roxbury, Dorchester and Hyde Park. The saddest part is that industry analysts say the worst is yet to come.

In the context of the overall crisis, the recently announced 30-year fixed mortgage at an interest rate of 5.75 percent by OneUnited Bank is not the silver bullet to make the entire problem disappear.

But it is a potential start for firsttime homebuyers, a chance for transitioning homeowners with adjustable rate mortgages to avoid ever-escalating monthly payments and, most important, yet another example of a black-owned bank serving the community in a time of need.

"This is an opportunity for us," said Robert Patrick Cooper, senior vice president and general counsel of OneUnited Bank. "OneUnited has the credibility in the community and has served as a safe haven from these financial scam artists and predatory

"As such," Cooper continued, "it is more important than ever that Mortgage, continued to page 11

Ethnic diversity strong for Mass. Nigerians

The 2000 Census

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Kenneth J. Cooper

As sound trucks slow-rolled up the hill in Roxbury, the rhythmic music from outsize speakers thumped the chests of spectators, and young female dancers in skimpy, colorful costumes pranced and gyrated in the street. Processions flowed past waving the national flags of Trinidad, Jamaica, Barbados, Guyana, Panama and Haiti.

One contingent in Boston's Caribbean Carnival in August, though, didn't dance, sing or play music. About a dozen people wearing traditional African attire in the national colors of green and white marched silently in the festive parade, holding aloft the banner of the Nigerian-American Community Organization.

It was the second year that Nigerian Americans, the second-largest group within a rapidly growing population of African immigrants in Massachusetts, joined the annual carnival.

Besides historical ties from the slave trade, Nigerian Americans say they find a cultural bond with people of Caribbean descent.

"Culturally, we are the same," said Kamalu (Kah-mah-lóo) MacPhilips, a Nigerian who owns a printing shop in Hyde Park. "If the Jamaicans have a cultural festival, if you come to the roots of it, it is an African festival."

The state's Nigerian American community started with college students who arrived in the 1970s and 1980s and stayed because of the economic turmoil and political corruption in their homeland.

Many are reluctant émigrés who, like others of the first generation, remain focused on affairs back home. Most, though, have become naturalized citizens.

Africans are one of the best-edu-

cated immigrant groups in the country, and the Nigerians of Massachusetts are generally a professional and entrepreneurial

Most of the community lives in the Boston area, in the neighborhoods of Hyde Park, Roslindale, Dorchester and Roxbury, as well as Cambridge, Brockton, Ran-

dolph, Lynn and other suburbs.

There is also a Nigerian presence in the Worcester area.

"We live all over the place. We don't have a set Nigerian area," said Shola (Show-láh) Muyide (Mooyee-dáy), an accountant who lives in Milton.

The 2000 Census estimated the Massachusetts Nigerian community at about 4,000, outnumbered only by Cape Verdeans among state residents with ancestry in sub-Saharan

Nigerian Americans say the number is much higher, perhaps Nigerians, continued to page 10

Activists look to future after Arroyo's defeat

Yawu Miller

The mood at Slade's Bar & Grill in Roxbury turned from tense to somber last Tuesday night as the vote tallies pouring in from precincts across the city confirmed Felix Arroyo's fifth-place finish in this year's race for the four atlarge seats on Boston's City Council.

Arroyo's defeat dealt a crushing blow to both the Team Unity black-Latino-Asian voting bloc on the council and the growing political movement activists of color have built over the last five years.

"This sets us back," said Giovanna Negretti, executive director of ¿Oíste?, the Massachusetts Latino political organization. "[Arroyo's] position on the City Council was a symbol of the changing times. He represented the

new diversity in Boston."

When the dust settled, Arroyo was 3,421 votes behind challenger John Connolly, who secured an atlarge seat on the council with 21,980 votes. The other three incumbents retained their seats, with Michael Flaherty gaining the highest number of votes (25,847), Stephen Murphy placing second (23,641) and Sam Yoon finishing third (23,210).

Taking the stage at Slade's, Arroyo sounded a hopeful note as he thanked the gathering of mostly black and Latino campaign volunteers, many of whom have been with him since his first bid for the council in 2001.

"When I leave the council I will leave with dignity and with my hope for a better Boston," he said, accompanied by his fiancée, Selene Acosta. "The future is still here and it's ours. I may not be on the council, but the council needs your attention."

This year's low-turnout election stood in stark contrast to 2005, when both Arroyo and Yoon secured at-large seats, enlarging the Team Unity bloc and seemingly making real the promise that blacks, Latinos and Asians can work together to increase their political power.

But that council election coincided with a mayoral campaign, an arrangement that generally drives higher turnout. In a so-called off-year election, turnout in com-

munities of color and among progressives is generally lower.

Compounding the problem of low turnout was the City Council's deci-



Felix Arroyo, accompanied by his fiancée Selene Acosta, delivers a concession speech at Slade's Bar & Grill in Roxbury after learning he had been defeated in his bid for re-election to an at-large seat on Boston's City Council last Tuesday. Arroyo lost by 3,421 votes. (Yawu Miller photo)

sion to forgo preliminary balloting in the at-large race, despite having a field of nine candidates. In 2003, the last off-year election, Arroyo placed

fifth in the preliminary, but was able to use his poor showing to rally campaign volunteers for a second-place **At-large,** continued to page 8

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