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An examination of the role of communication in the process of social organizing: A case study of the Main Street Business Association

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The Ohio State University, 1993
AN EXAMINATION OF THE ROLE OF COMMUNICATION
IN THE PROCESS OF SOCIAL ORGANIZING:
A CASE STUDY OF THE MAIN STREET BUSINESS ASSOCIATION

DISSERTATION

Presented in Partial fulfillment of the requirements for
the Degree Doctor of Philosophy in the Graduate
School of The Ohio State University

By

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* * * * *

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To the staff of the Main Street Business Association
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Without the experience, training, guidance and preparation provided by my graduate studies this research project would have been impossible. It also required the cooperation and participation of the staff and members of the Main Street Business Association. They made me welcomed and safe. And special thanks to Walter Cates, President of MSBA for allowing free and continuous access to the office, the staff, the organizational records, and most necessarily to himself. Without his public support and active encouragement, I would have learned very little. My parents have provided unswerving support throughout my graduate studies. My friends, especially Tim, Becki, Buddy and Linda, provided much needed comfort and a fresh perspective. Special thanks are due to both Sue DeWine for her expression of faith in my professional abilities at a moment I most certainly needed it, and to Mark for sharing in the pain and the joy. Finally, to Tim, Joe, and Algis: you have given to me a gift that can never be repaid.
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CHAPTER I
AN INTRODUCTION TO THE PROJECT

It is 1975, and in Columbus, Ohio in the office of then Mayor Tom Moody, there is a conversation between Walter Cates, an employee on the Model Cities Project and the Mayor. The topic under discussion is Walter’s continued employment. Walter knows that the Mayor is unhappy with him because in 1973 he initiated a law suit against the city of Columbus Departments of Fire, Police, and Board of Education in protest of practices he believes to be racially discriminatory. He is unwilling to withdraw the lawsuit. Says Mayor Moody:

"Are you a house nigger or a field nigger?"

A stunned Cates replies,

"Considering the kind of work I've done all my life, I guess I'm a field nigger."

"Well then, I gotta do what I gotta do." (field notes 6/91)

NOT IN THE STARS, AND NOT IN OURSELVES

Some twenty-five years after the Watts riots came and went, Los Angeles was rocked by rioting in its inner city areas triggered ostensibly by the news that the police officers brought to trial for the use of unnecessary violence in the arrest of Rodney King were acquitted. A little more than a year later, there appeared in business section of the New York Times an article entitled "Patching Up L.A. --- A Corporate
Blueprint" which focused on the efforts of an organization, Rebuild Los Angeles, headed philanthropically by Peter Ueberroth (Stevenson, 1992; F1). A caption under a picture of Ueberroth informs the reader that the organization's efforts are based upon Ueberroth's argument that "companies will profit if they invest against social problems like those that erupted in the Los Angeles riots" (Stevenson, 1992; F1).

The social problems to which Mr. Ueberroth refers are more entrenched and intractable than is an emotional state, such as anger or resentment. They are also much older than a quarter of a century, although undoubtedly the suburbanization which occurred in the late 1950's through the 1960's augmented the number of factors contributing to social disharmony by providing the opportunity for redirecting the attention, and so the material resources, of state and city officials to the development of new communities. That the civil rights movement should coincide with this suburbanization and "white flight" from this nation's cities is not mere happenstance: in some respects, one net result was the affording to blacks the "right" to live in inner city slums and ghettos.

Another net effect is that both inner cities, their inhabitants, and blacks became a symbolically merged entity, and the systematic social short-shrifting of this group has become institutionalized. No aspect of this process, a kind of formalized and structural "minoritizing", is rooted in race nor in biology. It is, rather, a function of the social system; and that same process, applied with the same brutal effects, has been turned
on women and children of all racial and ethnic backgrounds. That is to say, it appears probable that the system (society) has a mechanism for potentially treating any collection of individuals as a social and economic minority. This is not to deny the existence and practice of bigotry and racism, but rather to make note of their roots in the social system, for their residence in the minds and hearts of individuals is a subject for a different investigation.

My interest in socio-economic marginality, and in the processes, forces, and consequences of social organizing was peaked and then sharpened by my early graduate research experience working with local Indochinese refugee populations, during which time I gained firsthand insight into the problems of acculturating across a dizzying span of cultural differences. I also experienced an aspect of social bureaucratic governance to which I had never before given thought: the social service delivery system. Although well-intended, and comprised of both salaried officials and volunteers, the system responsible for the delivery of aid to those refugees was clearly and woefully inadequate to the task. While the system succeeded at delivering shelter and food assistance, and even aided in connecting the refugees with the welfare system, it failed at truly smoothing the pathway to acculturation; that is, in securing for these individuals, not only what they required for immediate survival in an alien land, but in enabling them to develop the requisite skills and understanding for the eventual achievement of social
integration and economic autonomy. Instead, the delivery system most often fostered social, economic, and psychological dependency.

Here was a pattern that was to become thematic in our own research as we moved into working with non-chartered community organizations, ethnic minority (grassroots) groups, and eventually the residents of public housing complexes managed by the Columbus Metropolitan Housing Authority (CMHA). It was in the process of uncovering the perceptions, attitudes, and experiences of those residents while developing and encouraging leadership and community initiative, that we came to identify and articulate the pattern involving a lack of both trust and power as characteristics of the local social system operating among (and beyond) those residents. We used the perspectives of the residents, our own observations, and discussions with the on-site CMHA staff to develop a theoretical perspective which accounts for, or at least makes sense of, the social and economic context without resorting to either moral bankruptcy, psychological handicaps, or biological/genetic mandates as explanatory structures (see Widman et al., 1989; unpublished report and Pilotta et al., 1991).

Our interpretation of the data and its concurrent theoretical perspective avoid both of the common "blame the victim" interpretations, namely assessing the subjects as biologically, genetic, and/or psychologically incapacitated, or as hapless and helpless pawns of social and educational disadvantages. Instead, it is our assertion that the system can be characterized as punishing initiative and autonomy
and rewarding compliance and dependence. From this perspective the behavior of these individuals living within this system appears as (remarkably) adaptive behavior (in stark contrast with the more common explanations in agreement in characterizing such behavior as maladaptive) given the social context. Parallel analyses have been made of the behavior of prison populations, hospital and psychiatric patients, and of individuals suffering from disassociative personality disorders (including multiple personality disorders) brought on by severe childhood trauma in the form of emotional, physical, and sexual abuse.

Unfortunately, understanding from the point of view of the individual diagnosed as in need of "help" --- usually code for simple change --- is not typical of either scholars, researchers, nor policy planners. This self-serving bias undergirds even many humanitarian efforts, and too often characterizes educational initiatives: a graduate course in the psychology of reading and hearing led me to the conclusion that so basic a skill as reading is taught in a manner antithetical to nature of the skill (see Smith, 1984). It is remarkable that many of us learn to read despite the wrong-headed approach used to teach us. This approach is to a large extent the result of an outsider's, top-down perspective --- one uninformed by the actual experience of learning to read. Although this is an illustration of a different character than the issue at hand, it demonstrates that the unwillingness to ascertain and understand the experience of others is endemic to our academic and policy leaders.
Nor is this bias a recent phenomenon. In the conclusion to Tally’s Corner, a cornerstone study of urban black males published in 1966, Elliot Liebow notes that:

It is precisely the discontent of the poor, and their expression of it, which lie behind recent attempts to change the life conditions of the poor. The refusal to see clearly and state frankly the self-serving character of recent efforts to assist those at the bottom of our society is a disservice to everyone concerned and stands in the way of real progress. If Negroes had to wait upon the good will and largesse of professional and political leaders --- which they will not and are not doing --- they would have to wait, to put it conservatively, a long time. There is undoubtable much goodwill among white middle class persons; there always has been, but it was never (and is not now) sufficiently widespread and deep-rooted as to constitute an invitation --- much less a helping hand --- to Negroes to come and share in the good things in our society. Of much more importance than goodwill is the increasing awareness of self-interest, the growing certainty that unless Negroes are permitted, even encouraged, to share in these things, neither we nor our children shall continue to enjoy them (229-30).

It is disturbing to note that these words, historically situated during the civil rights era have today a prophetic ring to them. Likewise an article from the August 17, 1992 edition of the New York Times headlined, "Citizens' Unit Urges Los Angeles Police To Curb Use of Dogs" recalls uncannily similar problems from the news of the 1960’s (A14). The
article reveals that a report by a subcommittee of the citizens' unit was constructed as the result of "complaints that the dogs have needlessly hurt hundreds of people, mostly from minorities" (A14). The article also indicates that the officers release the dogs without first issuing a verbal warning. This sort of institutionalized violence targeted in this way indicates a systematic force at work.

The obvious question, then, is "What force is at work?" One clear answer has been to view the behavior of minoritized groups, whether we identify those group members by skin color or geographic region, as indicative of cultural or subcultural differences. Thus, the force is culture or cultural values. This perspective is reinforced by tying the behavior of a group to their ethnicity, that is to their self-identification as members of a subunit of the larger social order. The difficulty with this position is that in at least appearing to validate ethnic identity, it fails to take into account membership of these individuals in the larger social structure. Explanations of behavior fail to allow for the affect of the dominant attitudes, beliefs, and values of society on the behavior of these groups.

A counterposition was clearly delineated by Liebow when he states that his study was primarily concerned with "the inside world of the streetcorner Negro man" and was an effort to "see the man as he sees himself, to compare what he says with what he does, and to explain his behavior as a direct response to the conditions of lower-class Negro life rather than as mute compliance with historical and cultural imperatives" (208, emphasis added). He goes on to cite several scholars
who collectively express the inadequacy of viewing the problems of the "lower class" through the lens of culture, reminding the reader that any way of viewing a problem is only one of many, and is useful only if enlarges our understanding and so brings us nearer a solution (see his discussion 208-217).

_Tally' Corner_ is Dr. Liebow's dissertation published very nearly in the form in which it was written. It is a landmark study on several counts: it examines the daily world of working class or poor black males; its approach is ethnographic, and the research entailed much participant observation work instead of relying upon formal interviews or surveys or culling data obtained by state and federal agencies; it attempts to make sense of the experience of its subjects partly on their own terms, and in consideration of the larger social reality in which these individuals are also situated.

Liebow's work still stands out in each of the ways delineated above, and so functions as a model for research attempting to address urban and minority issues. It is the last characteristic which sets it significantly apart in its orientation from much other research which deals with either inner city or minoritized groups. For that reason, in designing this project I have adapted Liebow's approach to suit the parameters of this situation.

The most obvious difference between these two projects is the nature of the subjects. While many of the members of the Main Street Business Association are black, by no means are they all. Nor is
membership restricted to legal, minority, small business owners. Similarly, MSBA members are not welfare recipients, and are not living below the poverty level. And not all of the members and business owners are male. What they have in common is their status as small business owners operating (in most cases) in the inner city of Columbus, Ohio.

Liebow’s methodological approach was grounded in ethnography, and so he discusses spending large amounts of time "hanging out" at a convenience store which served as a gathering place for the men he was interested in observing. In the parlance of the trade, he virtually "went native". His work is mostly descriptive, although he draws conclusions about various aspects of 1963 American society, about Negroes, and about intervention strategies.

Although the color of his skin placed him at risk in the setting (Washington, D.C.), he did not have to face the deep suspicion with which university academics are greeted today by researchers calling upon the cooperation of subjects all too familiar with such ventures. It is considerably less prudent and largely unethical for an academic to impose such unilateral conditions upon any well-used subject population. To put it in the current vernacular, "that don't play" anymore.

Doing ethnographic research in the particular social context in which I elected to operate required of me a more streetwise and responsible attitude. I could not have hoped to have gained cooperation at any level if I had insisted upon conducting research for only my
(academic) self-motivated reasons. I had to establish a genuinely mutual working relationship with MSBA: I had to make certain that the organization also stood to gain something from their cooperation and participation in the project.

And while it is clear that Liebow gained the trust and acceptance of his subjects, and further that these feelings were mutual, I was not able to rest on the possibility of mutual benefit at only the interpersonal level. It was clear to me on the basis of my previous research experience, and made more clear and certain in my early negotiations with Walter Cates, President of MSBA, that this needed to be a genuinely joint project: the terms had to be mutual and established up front.

So, instead of allowing (or hoping) that reciprocity would emerge in the relationships established and developed over the course of the project, I built it in deliberately. Like Liebow, I sought to create the possibility and opportunity to garner an understanding of the experience of my subjects on and in their own terms. It was our preconditions which differed. Similarly, I eventually organized the data around themes, ideas, expressions, and problems which were both self-identified by the subjects and which still remained valid and reasonable in terms of the larger social system.

Finally, unlike Liebow who was operating within an anthropological orientation, I aimed to bring to bear upon all of this a uniquely communicative perspective, and so provide a slant on the explanation at
the level of the social system which might both be consonant with the experience articulated by the subjects and shed a different light upon that experience.

Of course, labeling a circumstance as a problem is already to have selected a particular lens. Nonetheless, Liebow's point is well taken in light of current social and political realities. He is clear that it unfairly and self-servingly burdens the research subjects to regard their behavior as categorically different or differently motivated than that of the social mainstream. He is adamant about the need to take into account the rules and mechanisms of the larger social system in analyzing this subgroup:

This inside world does not appear as a self-contained, self-generating system or even subsystem with clear boundaries marking it off from the larger world around it. It is in continuous, intimate contact with the larger society --- indeed, is an integral part of it --- and is no more impervious to the values, sentiments, and beliefs of the larger society than it is to the blue welfare checks or to the agents of the larger society, such as the policeman, the police informer, the caseworker, the landlord, the dope pusher, the Tupperware demonstrator, the numbers backer or the anthropologist (209).

Clearly, such a perspective seeks to avoid the pitfall of (falsely) creating a difference which is then used as a justification for devaluing that which is different, as is too frequently the case with presumed gender differences (see Fausto-Sterling, 1985; Leacock 1981; Bleier, 1984; and Jasko, 1989, unpublished conference paper). The issues of whether or
not there is in fact some significant difference, or the exact extent and nature of that difference become overwhelmed by the tendency of the social system to consistently devalue that which is deemed "different". Put another way, we appear lack any genuinely reasonable way of articulating and understanding differences among humans.

One possible alternative to this problem is to explore an analytic alternative which does not rely upon presumed differences among individuals, nor upon culture, nor upon psychology, nor upon biology as its basis for explanation of social phenomena. A communication based perspective such as that articulated by Nicklas Luhmann offers such a conceptual possibility, while enabling us simultaneously to view the behavior of individuals and of groups as system driven, or as manifestations of social system mechanisms.

More specifically, we can profitably view individual and collective behavior as resulting from system mechanisms designed to 1) enable a high level of differentiation within the system while simultaneously operating to cohere diverse and scattered elements; 2) reduce complexity and order contingencies involved in the transactional communication among system elements; and 3) ensure the continuation of the system through replication of those very mechanisms.

This perspective enables us to draw upon general systems theory principles while focusing our attention primarily upon the mechanisms which guide communication between individuals in such a way as to directly manipulate behaviors.
in communication studies see Littlejohn, 1989). By locating these mechanisms at the level of the social system, we avoid the necessity of focusing upon the individual or the group, and can thus avoid the constructs of culture and intra-psychic phenomena as explanatory vehicles. We can, instead, understand behavior in terms of system conditions and expectations communicated to individuals through the use of specific system-wide mechanisms.

In this way, by bringing to bear a perspective distinctly communicative in the examination of the conditions and experiences of some inner city inhabitants, we can hope to develop a potentially useful and heuristic understanding of the current tensions which have galvanized at least some urban neighborhoods, and left others teetering on the verge of violence.

THE SETTING

This research project is organized as a case study of the Main Street Business Association, which is a grassroots, mostly minority organization comprised primarily of black small business owners, most of whom operate their business in or from a location on the near east side of Columbus, Ohio. The label "near east side" refers to a contained geographical region within the city of Columbus adjacent to the downtown area of the city (see Appendix ---). It is bordered on the west by downtown Columbus (the state capitol), on the south by Interstate Route 70 and an area of Columbus designated German Village, on the
east by an incorporated village of Bexley, and on the north by a primarily residential suburb. But what actually marks the near east side is an unpleasant set of physical, social, and economic conditions.

Driving east along Main Street from the intersection of Main and High Street in downtown, one becomes clearly aware of having arrived in the near east side not only because one has crossed over either interstate route 71 or route 670, but also because of a general and striking decline in the physical conditions of the neighborhood. Here the buildings are partially vandalized, some unoccupied, the streets have an unattended look, and the housing is rundown and frequently shabby. The pedestrians are not the suit-and-tie or suit-and-hose clad individuals to be sighted downtown just a few blocks west of here; instead, there are fewer pedestrians about, many of those dressed in jeans, sweats, or haphazardly, young men are in small groups, and some women have young children about them, or carry infants, and a few are dressed to attract attention as they loiter. There is occasionally the individual dressed shabbily, in disarray, appearing to wander aimlessly. Many of the automobiles are ten to twenty years old, large and fuel-guzzling models, and showing their age. From them, and from the boomboxes carried by others, blares, most commonly, rap music.

About half of the storefronts appear to be occupied by functioning businesses ranging from convenience stores to beauty parlors, from a medical supply distributor to a bar and restaurant, from a gas and repair station to a pharmacy. Yet some kinds of businesses are conspicuously
missing: clothing stores, book stores, a chain grocery store, a video store, a florist, a stationary and/or office supply store, a jewelry store, small cafes or restaurants, galleries, a music store, a movie theater, an imported foods store, a kitchen supplies store, a tobacco shop, an outlet of any regional or national merchandising store, and neither a bank nor a post office branch stand along this section of Main Street.

In short, the near east side of Columbus is the economically blighted, politically neglected, and socially disdained urban inner city region. That small businesses operate and endure amid this collection of entrepreneurial obstacles is a testament to the adaptability of humans and a wonder: How is it that some individuals survive in the socio-economic gutter of the modern American urban environment? And why do they survive in that gutter, yet never gain entrance into the socio-economic mainstream?

STATEMENT OF THE PROBLEM

This study is of necessity exploratory in nature. It seeks to develop a conceptual framework in which it will be possible to offer explanations and answers to the two questions posed above. That is, this study seeks to examine the role of communication in the process of social organizing, specifically as that process contributes to the maintenance and survival of the larger social system. Further, it hopes to develop a conceptual framework based on the modification of systems theory principles as
initially articulated by Nicklas Luhmann. In so doing, this research will make an original contribution to the study of human communication through the development of this conceptual framework as a tool for analyzing communicatively shaped social behavior.

ORGANIZATION OF THE DOCUMENT

The exploratory nature of such study, in combination with the need and intention of informing the conceptual framework with the experience of its subjects as well as that of the researcher necessitates the use of both methods and a methodology which can operationalize these concerns. To that end, Chapter Two presents and discusses the theory of communication codes as proposed by Nicklas Luhmann, followed by a presentation and explication of both the methodological orientation and the specific methods employed in this research project in Chapter Three. Chapters Four, Five and Six all deal with the data in the following order: the presentation, including a summary of the results of the interviews and a synopsis of observations of the organization and of Walter Cates; interpretation, organized thematically; and analysis on the basis of the application of the theory of communication codes to the data. Conclusions about the results of this investigation and analysis and suggestions for future research in this vein conclude this writing in Chapter Seven. Appended are several documents intended to provide points of reference for the reader less familiar than the author with the specifics of the research project: a map of the Columbus area, a resume
and additional biographical information about Walter Cates, President and founder of the Main Street Business Association, a copy of the Memorandum of Understanding between the representatives of BankOne and those of the Main Street Business Association, a listing of the interview questions, the membership list, and the MSBA Year End Report.
CHAPTER II
A DISCUSSION OF THE THEORY

One of the most problematic aspects of conducting social scientific research lies in the investigator's recognition that the "answers" to research problems are largely determined by the precise way in which the research question is asked. Operationally speaking, it is the theoretical basis of a research endeavor, its conceptual underpinnings, which guide the nature of the question raised, and thereby narrowing the range of possible answers to be generated, or rather, recognized by the researcher. Just as the selection of the tools or methods to be employed determine which aspects, qualities, and components of the phenomena are rendered perceptible to the researcher, the selection of a theoretic orientation highlights some kinds of explanations while obscuring many possible alternatives.

In choosing to conduct a case study of an organization which is comprised largely of racial minority members who work and live in a geographic area also predominantly inhabited by the members of the same racial minority, it is doubly tempting to employ as a theoretic orientation the concept of culture, for the study of racial and ethnic minorities is often focused through such an anthropological lens, as has
been the study of organizations, particularly during the last decade (the work of scholars such as Deetz, Putnam, Pacanowski, Hirokowa, and Kreps comes to mind; see for example Communication and Organizations: An Interpretive Approach, 1983 Putnam and Pacanowski eds.) While such research has yielded heuristic benefits and did much to broaden our collective thinking about behavior, communication, and meaning in organizations, the concept of culture as an analytic tool carries some limitations, even dangers in its application in such settings, which are not those from which it historically emerged (for a related discussion see Jasko, 1985). By first analyzing some of the pitfalls of employing culture as an analytic tool, we will be able to delineate more clearly the heuristic potential of applying instead the conceptualization of communication codes as proposed by Nicklas Luhmann.

USING CULTURE AS AN ANALYTIC TOOL

It is the nature of the motivation (or rather of the mechanism implied/assumed for motivation) which comprises the crux of the philosophical, socio-political and policy consequences of the use of culture as an analytic tool in application to issues of human social organizing, and therefore, human action.

The problem here is two-fold: using culture as a shorthand for a relatively rigid, deterministic, prescriptive set of codified expectations governing human action (or the selection thereof), often results in the reification of what are, after all, dynamic, symbolic, and often rhetorical
processes. The picture and understanding generated from this perspective reflects most clearly the outlne of human collective behavior ---- its formal structure.

But such a perspective deals with the problems of ambiguity and selectivity by "wishing" them away. That is, such a theoretical orientation fails to account for these problems in any meaningful way, but by disallowing for the probability/possibility of their occurrence. This structuralist orientation requires as an operating premise certainty. And as such it accounts for nearly exact replication and a high degree of repetition/redundancy in the realm of actions, but not for adaptation of change or significant variation.

The second difficulty is the by-product of the first. If culture is understood as a formal structure, then participation in that structure requires that social actors rationally concede or accept the terms (the guidelines/expectations) of action. What this is generally and commonly interpreted to entail is the acceptance (if not embracing) of certain ends produced by the structure/system. This amounts to a kind of motivation --- both the "how" and the "why" of participation is wrapped up with the ends/products of the structure. If the structure stands abstracted entirely from human actors and enactment, then the success of an actor's participation is the result of his/her own choices; hence, motivation is understood as a psychological and individual phenomenon.

Suddenly, we find ourselves addressing the issue/problem of human collective action (organizing) by examining individuals. It seems
logically suspect and theoretically weak to seek and provide an explanation of phenomena originally described/identified as components or products of collective action (and interaction) by focusing upon individuals, and especially upon individual intrapsychic mechanisms. If there is nothing unique or singular about collective human behavior as distinguished from individual psychologies, then the labels "collective" and "social" ought to be dropped entirely. But if we maintain that there is some set of phenomena (even if they be symbolically constituted) which appear, at least, to be derived from collective human action/interaction, then it would be potentially useful to develop a perspective which is not predicated upon assumptions about individual psychic states, and which takes into account the (theoretical) need to manage (allow for) variation, change, and ambiguity, as well as for replication and consistency within the system, among the actors, and inherently in the communication (see Brown, 1963; 165 - 193).

Several questions have been raised in critiquing the application of culture as an analytic tool. Three of these are immediately relevant:

1. How can culture be redefined/reconceptualized to escape the emphasis upon redundancy?

2. If motivation is not a psychological phenomenon, then what sort is it?

3. How can variation, change, and ambiguity be "allowed for" within human organizing?
simultaneously be able to recognize or acknowledge and manage choice (of actions) and the ambiguity inherent in human communication (and all communicative contexts necessarily involve ambiguity), instead of relying upon the rational willingness of individuals to participate by the system's rules.

LUHMANN'S COMMUNICATION CODES

One answer to this problem is the adaptation of systems theory initially developed by Nicklas Luhmann. Luhmann's work focuses upon the idea that human collective behavior is organized hierarchically and operates at a level of complexity which exceeds ordinary human capacity to manage, necessitating the evolution of mechanisms (communication codes or media) for controlling (by reducing) complexity (1982).

The potential contribution of Luhmann's theory to the study of human communication and social organization is an outgrowth of his systems based assumptions, including the view of system characteristics as not structural in nature, but as process. Concentrating upon the phenomenon of highly complex, or differentiated systems, Luhmann places a particular conceptualization of communication at the core of system generation and recreation. It will be useful to provide a summary statement of this much of Luhmann's theory before discussing its potential applications to the problem at hand.

The existence of complex social systems have an a priori requirement. That requirement is for the economic deployment of communication strategies (to be labeled media or codes) in order for the
system to not only operate, but also to recreate itself (1982; 5 - 9). In this context, communication includes all forms of meaning creation, co-creation, coordination, and manipulation. The net result is that communication enables the creation of a social reality sufficiently complex, and yet sufficiently ordered, to yield highly differentiated societies. These highly differentiated social systems require as a precondition the possibility of a symbolic order that is simultaneously a product of, yet abstracted from, the immediate here and now and from the historic past and present. Such an abstraction from the actual lived and historical circumstances of its ontology releases a symbolic reality from the tyranny of experiential time (of an individual or group), as well as from the necessity of accounting for the idiosyncrasies of lived experience (1983; 17). The ability to create such an abstracted order/reality is itself predicated upon a form or forms of human communication which are not wholly (or even mostly) limited by temporal and physical immediacy.

Luhmann argues, therefore, for the necessity of some kind of system-wide mechanism ("communication code") which can transform all kinds of complexity into some standardized format. He further argues that this mechanism must be not limited by the context of specific and individual face-to-face encounters, because this would be too time-consuming and ultimately ineffective (1983; 16 - 22).

While systems theory is readily employed by a host of communication scholars in the examination of organizational,
interpersonal, intercultural, and mass mediated communication (see Littlejohn, 1989: 87 - 91), the above synopsis of Nicklas Luhmann's application and modification of systems theory to the problem of social process is unique. Its potential appeal to communication scholars resides in the formulation of communication as essential to the formation and maintenance of modern society and culture. Moreover, Luhmann squarely addresses the atemporal quality of much contemporary communication as a key characteristic of these codes.

Luhmann's perspective can be summarized as follows. For a number of reasons including the neurological limitations of human beings for coping with ever-present and increasing complexity in a direct (sensory) way, as well as the temporal and contextual limitations of face to face interactions, it is convenient and possible to view the formation of systems as a response to the "problem" of environmental complexity. Social action systems, then, take shape in order to accomplish the reduction of complexity (1983: 16). That is, they simplify life, make it controllable, manageable, comprehensible. In other words, social systems represent "islands of lower complexity ... within fields of higher complexity" (1983; 15). These social systems are constituted and operate through the communication and management of meaning. For Luhmann, systems involve not only great complexity but also must respond to a high level of contingency. The saturation of contingency, in turn, makes problematic the very survival of social systems because those same social action systems are based upon the possibility of
meaning and, therefore, of communication. In particular they rely upon communication of a type/form which somehow manages by reducing the contingency (1983; 17 - 20). As will be clarified shortly, all communication is problematic for a system because communication employs symbols, e.g., language. Symbols are inherently ambiguous (1983; 20 - 26).

For Luhmann, meaning is system contained (system driven). In this respect, his viewpoint can be regarded as the other side of the coin implicit in the phenomenological viewpoint. This latter perspective regards meaning as actor determined, and addresses the conditions for the possibility of meaning. For Luhmann, the object of analysis becomes the state of affairs for which meaning is the condition; in other words, what meaning makes possible. And what meaning makes possible are remarkably effective complexity reducing mechanisms.

As a part of the requirements for the effective functioning of the social action system, there arises a need to communicate meaning that provides for the agreement between possible selections or behavioral choices on the part of social actors. In order to ensure that those choices among actors are coordinated, the alternatives (selections) available to the individuals within the system must be somehow ordered/prioritized. Because communication accomplishes this only through the deployment of naturally ambiguous symbols, the situation is one of high contingency; this contingency further complicates selection. In high contingency situations, it is necessary to develop and employ some means for
efficiently and effectively guiding the transference of selections (guiding choice of a alternative) from one social member to another (1983; 26 - 28 and 1979; 104 - 106).

Contingency is a key concept in Luhmann’s theoretical framework, because it underpins the relationship of communication and communication media to social action systems. It offers a possible explanation for the how and why the creation of shared meaning enables the formation and functioning of social systems. Such systems presume two areas of contingency:

1. rules for joining/leaving because there exist both members and nonmembers

2. the role of membership rules determines what behaviors are to be enacted in the social system. (1979; 107)

The level of contingency of each of these two areas is higher than is the level of contingency of the relationship between the two areas. For the purpose of communicating this meaning, namely, guiding choice, the language code is insufficient. Because, by its very nature, language contains both the possibility of affirmation (compliance) and negation (rejection), what Luhmann calls "double selectivity" (1983; 27). The more complex the action system, the greater the need for a functional differentiation between the language code in general and special symbolically generalized communication media (like power, truth, trust, or money), which serve to condition and regulate the motivation for accepting offered selections. These devices greatly increase the
efficiency of the system by creating generalized motivational reality constructs (1983; 32)

In part, generalized motivational reality constructs account for "the way things are done", for both the typical behavior and the deviations allowed to co-exist. It accounts for the thousand and one day-to-day actions which conduct business in a manner unassuming, reliable, and self-perpetuating. It is the stuff which is the system, the living matter which like the cells in the body renews itself, contains the patterns which are the blueprints for the entity's structure and functioning, is composed of individual units yet supersedes mere collectivity, enables growth and adaptation. These constructs serve also as the coding scheme for the text of the system, as the gatekeepers of ever-present and continually enlarging contingency. This task exhausts the utility of language, and so specialized communication media develop to carry out these functions for the system.

The processes of simplification and abstraction presuppose symbol use and the formulation of symbolically generalized codes, codes which must be known or rather which must have influence over all members of a society so that the social system can remain intact and functioning. It is the quality of reciprocity which serves to ensure the survival of the system by enabling and encouraging replication. This is the case because systems are comprised of not only elements, but the interrelationships among those elements. According to Luhmann, these interrelationships are enacted through and determined by these communication codes.
A communication medium or code is defined as a mechanism communicating meaning in addition to or as a supplement to language; a code of generalized symbols which guides the transmission of selections. Communication media also have a motivating function, which is to "urge the acceptance of (the other's) selections and make that acceptance the object of expectation" (1979; 111). When the manner of one partner's selections serves simultaneously as a motivating structure for the other, a communication medium can be said to be formulated. Such a formulation is self-reinforcing; it makes the following two assumptions:

1. Media-guided communication processes bind partners who complete their own selections and know about this from each other.
2. The transference of selections means the reproduction of selections in simplified conditions abstracted from initial contexts (1979; 112).

The processes of simplification and abstraction presuppose symbol usage and the formulation of symbolically generalized codes. This property of generalization has a curious and significant consequence: It can be said that communication codes secure possible chains of effects independently of the will of the receiver. Not against the receiver's will, but indifferently/independently of that will; for a communication code is not here a cause but rather a catalyst: accelerating events, thereby increasing the probability of the ratio of effective connections between the system and the environment by increasing the likelihood that social actors will make complimentary action selections (1979; 113). In
Luhmann's word, a communication code is an "opportunity to increase the probability of realizing the improbable selection combinations" (1979; 113).

This makes it possible to make a distinction between the code and the communication process, so that power (for example) is not considered a possession of either an individual or of a group, that is, not as an inherent characteristic. Rather, the rules for power attribution are themselves contained in the communication code. The implicit and socially embedded nature of communication media make such a reflexive posture possible. The reflexivity greatly increases the efficiency of the system and serves also to aid in guaranteeing its future and continued effectiveness (1979; 118).

TRANSCENDING THE LIMITS OF INTERPERSONAL INTERACTION

By defining and understanding communication codes as system processes, it is necessary to highlight those aspects of communication which transcend the here and now and the individuals involved. While it is generally acknowledged that interaction patterns are basically socially conditioned, relatively little research attention in communication has been focused upon the ahistorical and atemporal aspects of that social conditioning. What this suggests is that serious consideration be afforded the definition of what is meant by "socially conditioned". If it is not to mean only that children repeat the interaction patterns of their parents, then scholars need to consider how concrete, idiosyncratic events are
translated/abstracted into a portable "pattern", into a way of being and acting in the social symbolic world. Luhmann labels what results from this abstracting process "communication codes". For Luhmann, the existence of such codes enables the enormous complexity of modern society and is necessitated by the limitation of human natural language, which he claims would be quickly overburdened by any efforts to explain the patterns of expectations carried by the codes.

Luhmann’s codes have to be conceptualized as implicit structures or rules, because what is explicit is limited by the normal constraints of the natural world, or more specifically, what is explicit to humans is constrained by the limits of our experience of the natural world; which is to say by real world time, variations in understanding and experience, and by finite energy. While human natural language as a symbolic system frees humans to some degree from the immediate here and now (as described by Burke and others), it is a system still characterized by a large amount of ambiguity and hence uncertainty. It is for this reason that Luhmann dismisses it as sufficient as a mechanism for adequately reducing complexity while simultaneously ordering and prioritizing action choices.

This seemingly sweeping dismissal of language requires further elaboration. It is easy to misread Luhmann’s intent, and therefore regard all conversation as irrelevant in any attempt to uncover these communication codes which so efficiently condense and impart interpretation as well as motivational patterns of action. Communication
codes differ from conversation in the information-exchanging sense; in that, communication codes are not neutral in regard to action selection, nor are they sensory in an ordinary sense. Codes do not carry any explicit articulation of alternatives or choices, rather they carry a motivational force of an expected/anticipated action or behavior. Codes are akin operationally to the motivational force which causes American drivers to stop at stop signs and red lights, regardless of time of day or traffic conditions (or rather, the absence of other traffic) and to the presumed influence that both detergent packaging has on consumer purchasing or the public announcement to vote for a certain candidate has upon voting behavior. Codes operate outside of the conscious consideration and awareness of social actors.

Luhmann suggests that the motivational power of the communication codes is partly a result of its embedding in the web of social conventions which constitute a society (1983; 134). Yet codes are not reducible to social convention because social conventions are typically historically and contextually specific and codes are both ahistorical and atemporal: they predicate convention by qualifying social interrelationships in a way which ensures system survival. Also, codes are not as transient as are some social conventions.

What Luhmann is observing as regards language is that it would take at least one and possibly several lifetimes to explain all of the social conventions and expectations which underlie both the daily activities and the pivotal life decisions faced by each member of a social system. This
difficulty is magnified geometrically in the case of a highly complex and
differentiated social system, within which individuals are often
simultaneously members of more than one subsystem, each in a variety
of ways and differing in various degrees. If individuals were bound by
linguistic explication, such crossovers of multiple subsystem
memberships would be impossible. Likewise, if language (e.g., natural
language) were the only communication medium available, the
deployment of social complexity would restricted by its natural
limitations. Luhmann does not preclude the possibility that language
might function in an adjunctive capacity or even an elemental capacity to
other communication codes. In looking to language as a code adjunct it
is necessary to bear in mind the salient qualities of communication
codes: because they are condensed and motivational, these codes must
be atemporal and ahistorical. In order to relieve the need for explication,
the content of communication codes must be in a highly abstracted form,
comprehensible instantly, as well as independently of, the context of its
origin.

Talk, or verbal exchange can in some regard be said to function as
a model for much communication research. Often in communication
research, language is largely taken for granted as a code. Communication
researchers are frequently concerned with the content of that code, and
occasionally with its surface and deep structures (e.g., syntactic
characterization by sentence type such as interrogative, command, etc.)
and thereby focus on language as a noun.
In seeking to examine language not only as a noun but also as a process, communication must recognize and distinguish its approach from that of other interested disciplines currently cooperating under the rubric of cognitive science to examine language as a psychological or cognitive process, as a neurophysical, neurochemical and neuro-electrical process, and as a mechanical process. Luhmann's theory of communication codes provides one means of examining linguistic phenomena as a social process or social code.

The examination of language as a social code would require a shift in focus from the now predominant psychological and cognitive emphasis to those aspects of communication which transcend (yet encompass) individual use and divergent episodes/acts. I am not here referring to the schema of communication act with which all communication scholars and students are familiar; a sender/encoder, a medium, a message, a receiver/decoder, an environment potentially disruptive (containing "noise"). While this scenario clearly depicts a number of communicative acts and enables a kind of post hoc (and largely superficial) analysis of a given event, it possesses little capacity to explain those aspects of human communication which create and recreate the necessary social knowledge which facilitates social process. Put another way, inasmuch as individuals both feel themselves a part of and can refer to membership in a collective non-material entity labeled as "society", what role or roles does communication play in the maintenance of such a dynamic entity? Luhmann might suggest that the communicative mechanisms by which
individuals accomplish social interaction are the product of the history of
the social system. In this regard, these mechanisms are also in process,
so that they are comprised of the past episodes and all the contingencies
to these episodes. Yet these mechanisms/codes are abstracted from that
history and time.

What makes the codes or mechanisms ahistorical is that they
compress and abstract elements or features of their original interaction in
a manner which does not require knowledge of that original context and
episode as a precondition for use of that code. These codes are
atemporal in their abstraction of information and motivation, so that
through the employment of these communication codes, the action
choice of individuals is structured to produce a selected outcome
moments, months, even generations removed form the original context.

In some sense, all language employs, or can employ, atemporal
and ahistorical qualities. It is this potentiality upon which the poet draws
in creating meaning. The use of these qualities in the form of metaphors
and metonymy appears to be a common linguistic phenomenon (see
Levinson, 1989 and Clark, et al 1982). While communication has turned
some attention to metaphor, additional investigatory possibilities exist.
An example of one such possibility is the work of George Lakoff and his
recently published Women, Fire and Dangerous Things: What Categories
Reveal About the Mind (1987). As the title suggests Lakoff uses
linguistic data to uncover cultural models which are assumed to inform
our reasoning.
In a chapter of *Cultural Models in Language and Thought* (editors Holland and Quinn, 1987) Lakoff et al examine the possibility of a cognitive model of anger resident in American English. Lakoff discusses a model of anger in cognitive and not affective terms because one of his goals is to tap into a larger model, one operative at a cultural level. Anger, or at least its expression, becomes an aspect of a larger social system. An extension and application of Luhmann’s systems theory conceptualization would focus at this point: the code which transmits the conditioned expression of anger. However, the justificatory structure connecting some version of Luhmann influenced theory to any specific (in this case linguistically based) methodology does not exist.

Because communication codes are system elements, they potentially prove an explanatory structure for a large range of actions within the system which appear otherwise to be irrational. And while Luhmann’s theories require an abstraction from lived experience (most people don’t consciously consider which code must be employed to achieve a particular goal), they concurrently require a system-participant view and knowledge.

Communication codes are characterized by abstraction, condensation, ahistoricity, atemporality, and reciprocity. They serve to reduce complexity and thereby enable the creation of highly differentiated social structures by conditioning the interrelationships among the social system’s elements and actors. This conditioning occurs implicitly and out of the conscious awareness of social actors. The
atemporal and ahistorical characteristics mean that enactment of the codes is in effect the replication of the system, and so codes, which are indifferent to individuals and their circumstances, serve to ensure the continued survival of the system and to maintain its internal balance.

If we redefine culture broadly as the totality of a social system's codes, then we can find congruence in the words of E. T. Hall with Luhmann's insistence of the basic and urgent necessity of reducing complexity:

One of the functions of culture is to provide a highly selective screen between man and the outside world. In its many forms, culture therefore designates what we pay attention to and what we ignore. This screening function provides structure for the world and protects the nervous system from "information overload." (1976; 12)

In applying Luhmann's theory of communication codes, to the examination the social and communicative actions of and within a single organization we must bear in mind two caveats: The creation and deployment of communication codes serve system ends; and so, in order to make sense of and offer an explanation for social and communicative phenomena it is necessary to keep in mind that communication codes make the most sense at the level of the system, and not at the level of the individual actor, or even collection of actors.
CHAPTER III
THE METHODOLOGY AND THE METHODS

The subject for my study is The Main Street Business Association, a minority, grassroots organization located on the near eastside of Columbus, Ohio. I say "subject" and not "object" because one of the broad goals of this endeavor is to bring to bear an interpretive perspective upon the functioning of this organization. To speak of objects is to simultaneously remove the researcher from the researched and to reify process into structure and function. While this kind of scientific process (i.e., positivism) has contributed much to our collective knowledge and augmented exponentially human instrumental capability, my concerns focus upon the interactive qualities of social organizing, and only secondarily address their structures and functions. My methodology is best described as qualitative and community-based. My methods include participant observation, informal interviews or conversations, semi-structured interviews, and review of organizational records.

This method and methodological choice was made for two primary reasons: because it best suits the problem of describing and analyzing the communicative structures and processes which both cohere MSBA and enable the organization to negotiate and interact with its
environment, and because this researcher is well-grounded and experienced in these methods and this methodology. Put more broadly, the goal of this research endeavor is to understand not "how much", but "how" and "why" MSBA operates. Such an undertaking is best suited to qualitative or descriptive/interpretive methods.

METHODOLOGY

Placing the adjective "mere" in front of the term "description" is sometimes both justifiable and accurate; however, in other cases it reflects an erroneous distinction made between perception and interpretation. Commonly, description is regarded as an articulation of perception. Analysis and/or interpretation is regarded as a secondary or reflective operation conducted separately and sequentially to perception. While the term selective perception has found a place in social scientific parlance, it is viewed as a minor, surmountable obstacle to conducting research. Here there needs to be a distinction made between interpretation and analysis in order to illuminate these processes. Cognitive and other psychologists have concluded that there is no perception without interpretation: the processes are not sequential, but are simultaneous. Further, these processes require each other in that the brain appears to reconstruct from selected (limited) sensorial cues (see Foss and Hakes, 1978). Human perception on the part of the researcher is the basis for much of the data collection methods employed by communication researchers irrespective of their methodological
preference. Understanding perception in this way might provide the foundation necessary for both creating the understanding in researchers of the active role played by each individual (and researcher) in creating, manipulating, reacting to his/her environment, and for reconstructing an operationally and heuristically useful definition of "objectivity" and its role in (social) scientific research.

Such a redefinition of "objectivity" would meet two goals: it would serve as a part of a mutual agreement and understanding among those researchers from varying methodological traditions and thereby help to dispel the quantitative/qualitative dichotomy. It would no longer make sense, as Guba and Lincoln point out, to automatically devalue observational data gathered from a field study as "subjective", "soft", "opinion-based", or "idiosyncratic", opposing all these implicitly against the presumed "objective" nature of data which is quantified and subjected to various statistical analyses (1985). Yet this is not to imply that observation and description are co-extensive with social scientific investigation.

In the introduction to *Male and Female*, Margaret Mead discusses how the observations of an anthropologist in the field differ from the observations of those whom the researcher studies (1977). For Mead, the main distinction lies in the purpose underlying the observation. For the (untrained) individual observation is predicated upon utility or instrumentality. The individual is primarily seeking and filtering observations on the basis of egocentric need to better manipulate the
environment. The goal underlying the trained observation of a field researcher is to endeavor to understand the parameters and scope of the social and cultural rules for living of a particular group. Mead points out that even daily and practical decisions of the researcher are frequently based upon further enabling the research activity, and not upon convenience, comfort or status enhancement.

Mead’s remarks are accurate, but from this standpoint incomplete. Understanding and uncovering socio-cultural parameters is a broad and comprehensive goal and the researcher finds him/herself "absorbed with the artisan task of seeing broad principles in parochial facts" (Geertz, 1983; 167). It is crucial to have developed a sufficiently detailed, yet flexible analytic or theoretic framework with which to guide one’s observations. This is, perhaps, especially critical to researchers in communication, who do not have (yet) behind them a tradition of qualitative research agendas upon which to draw, unlike anthropologists.

In this case, connecting an interpretive methodology to the theoretical framework of Luhmann’s communication codes serves equally to guide not just the collection of data, but also its eventual interpretation. In so far as the application of this theory is able to explain both the apparent consistencies and inconsistencies of the data, it can be judged to have explanatory power. We will evaluate the data for evidence of the functioning of a/some communication code(s). We hope to be able to make eventually several function statements about codes.
Function statements are appropriate in the case at hand, because, as Robert Brown observes function statements:

"provide us with a condition causally connected with the maintenance of a system, or part of a system, and thus indirectly with a system ... function statements ... are used so as to emphasize the importance of those conditions connected in some way with the maintenance of systems --- that is, we can use function statements in such contexts as show that we wish to emphasize the importance of the property" (1963; 110).

Equally important is that function statements do not presuppose an agent who believes in a connection between action taken and goal selected (1963; 109). Put another way, one does not need to posit a conspiracy theory to employ a functional analysis.

To return to our methodological discussion, qualitative methods, most especially participant observation, require both flexibility and a tolerance for ambiguity on the part of the researcher. Knowing something of what you are looking for is not the same as knowing what you will find in the field. While a good field researcher will do background research about subjects and prepare for as many contingencies as is humanly possible, another significant preparation is the researcher's willingness and ability to cope with unanticipated circumstances. But training in the Scouts is not in itself sufficient for the field researcher. Such researchers need to develop a tolerance for
intellectual ambiguity and for remaining socially/politically acute, and simultaneously cognizant of his/her research goals.

The difficulty here is two-fold: first, and perhaps most obviously, remaining socially as well as academically acute must be a simultaneous process, and second, it is also necessary to create a "cognitive space" for suspension of belief/disbelief. The former condition demands a complex cognitive, emotional and often physical balancing act on the part of the researcher. Establishing entree and maintaining a productive and mutually beneficial relationship with one's subjects requires honed perceptivity and interaction skills which must not distract the researcher from his/her goals (in *Qualitative Evaluation Method*, 1980, Patton devotes much space to detailing the entree process). Combining social interaction acuity with intellectual discipline and rigor is not reducible to a series of operations useful under all or most or even many field research circumstances.

The latter condition, suspension of belief/disbelief is a basic premise of phenomenology, and undergirds this and other research projects in which I have been involved. This suspension refers to the ability and willingness on the part of the researcher to suspend her/his own assumptions about causality, morality and the nature of the world in order to accept the information/data collected from the subjects. This suspension also allows the possibility of reflective thought, enabling the researcher to make sense of and/or re-order the still collecting data, so that the unexpected data is not lost or ignored. This reflection also
serves as the basis for future fine-tuning of the theoretic structure upon which further research is to be based. This cognitive space allows for introspection of the researcher's performance thus far, and so provides one kind of feedback/criticism (as discussed in both *Qualitative Methodology, 1983*, ed. J. Pilotta and *The Context of Self, 1981*, R. Zaner).

The issue of validity in interpretative research is generally criticized in terms of the non-replicativity and the so-called "opinion-like" nature of field studies. This is compounded by the recent proliferation of researchers employing interpretive analytics, creating a sense that "the woods are full of eager interpreters" (Geertz, 1983; 21). In particular, this stands in stark contrast to the deliberate design of experimental studies, in which replication is necessary for ratification of the research findings on the part of the scientific community. Validity in qualitative methods is also closely tied to another community's ratification: that of the community being studied (see Mickunas, 1983). Replication has little place in the social and cultural worlds humans create, and it presumes control over the environmental conditions, a circumstance highly impractical and, for the most part, unethical, in relation to human affairs. One way of ensuring validity internal to a field study is to triangulate one's observations by looking for at least two sources of corroborating evidence among informants, co-researchers, published accounts, public documents, and multiple observations. Looking to other published and unpublished research for consonant conclusions, when those researchers
share an analytic framework, is another method of ensuring theoretic integrity, as well as (through triangulation) validity (see Patton, 1980 and Lincoln and Guba, 1985; 221 - 249).

Establishing and maintaining validity for the qualitative researcher is a different sort of task than for his/her quantitative counterpart. The Wexler exam is regarded by both the academic and clinical professional communities as a valid (and reliable) measure of intelligence. However, members of a urban street gang might not agree: indeed, defining the quality to be assessed as "intelligence" might itself be inadvisable under such a field study circumstance. A qualitative researcher seeks to address an issue comprised of a theoretically intriguing element and an aspect of some concern/interest to the community. Validity for a qualitative researcher resides in successfully balancing the language, understanding and interests of the community with the theoretic and institutional goals of the research project. Such a formulation of validity reflects one of the differences fundamental to the distinction between community-based qualitative methodology and other methodologies: the role of the social scientific community within the larger social structure.

Rather than being predicated upon the assumption of an impartial third party perspective, qualitative methodology is predicated upon the understanding and integration of multiple perspectives, including that of the research subject; hence, in the place of neutrality (of the third party view) is integration of perspectives/agendas.
The critical component in qualitative methodology consists in achieving a genuine balance and integration of perspectives, which requires taking as full an assessment of the circumstances from each relevant party's experience. Taking pains to ensure validity in the terms discussed above serves also to ensure that the language/terminology employed by the researcher is (not totally nor exclusively) that of the "system", that of those "in power". Conducting social scientific research is bound up with issues of power and control; successful entree frequently demands political savvy beyond social sophistication, as well as genuine sensitivity to these issues as seen and lived by one's research population. This sensitivity must carry over into the language researchers employ.

From a pedagogical perspective, understanding the critical and social action components of interpretive methodology requires knowledge of the epistemology of social scientific methods as a means of conceptualizing the terms of interpretive methodology, for these grow out of the difficulties inherent in "objective" models. It follows from this that the critical component is a result of displacing the positivistic conceptualization of "objectivity" with a phenomenologically grounded suspension of the "ought" and "as" imperatives of the communicatively constructed surfaces of the social world. That is, this suspension allows the working out of meaning (as relativistic opinion) with minute description of some "objective" and presumed neutrality (see Mickunas, 1983). In fact, a genuinely "objective" social science would obviate the
need for any critical component, and would reduce a social action component to "application", clearly and necessarily separating that application from both theory and methodology (which then remain "objectively pristine"). Indeed, in "On Misunderstanding Phenomenological Social Science" (unpublished paper, ICA 1986) Widman convincingly demonstrates that, if we understand critical as entailing reflection, phenomenologically based social scientific methodology mandates the sort of self-reflective investigation which is at the heart of critical and in this case interpretive theory, and/or a critical/interpretive methodological component.

Interpretive methodologies require a kind of oscillation on the part of the researcher between looking out and looking in. In other words, this kind of analysis demands "a continuous dialectical tacking between the most local of local detail and the most global of global structure in such a way as to bring both into view simultaneously" (Geertz, 1975; 14).

One prominent attempt to discuss the need for and a basis of interpretive methods in social scientific research is Investigative Social Research by J. Douglass (1976). Douglass bases his discussion upon an epistemological point of discussion: how humans (and in particular, social scientists) know what truth is. Douglass argues that science and scientific truth were conceived in absolute terms, historically necessitated by the domination of a theological definition of truth during the twelfth and thirteenth centuries. He argues that absolute truth and
absolute method are unable to enhance our understanding of human beings in society, especially in the case of complex social structures, such as those comprising contemporary American society.

A social action component of interpretive methodology is an outgrowth of having displaced the sterility of "scientific objectivity" with an articulation of social/lived reality: that is, the goal of social scientific investigation cannot be reduced to description since an interpretive methodology begins with an assumption about multiple meanings resident in all social realities. Because there is no "objective" reality to which the (social) scientist is exclusively privy, interpretive methods proceed by first creating with the research subjects, in Widman's words "a shared awareness of an existing social reality" (1986; 7) such that the researcher must recognize his/her participatory role in the activity, which is embedded in the lived, everyday activities of the researched. This calls for a formulation of the research hypotheses in terms the researched are able to ratify, resulting in the articulation of a problem, so that contained within that articulation is the possibility of and a/the means for change, in the terms of the researched.

The problem or requirement of validity is seen by some to be additionally compounded by the kinds of data collected through methods frequently selected by researchers utilizing an interpretive methodology. Data collected through observations, conversations, and other forms of participation often appear chaotic and even random. Geertz reframes this
data with the label "convergent" and maintains that such data can yield much insight:

By convergent data I mean descriptions, measures, observations, what you will, which are at once diverse, even rather miscellaneous, both as to type and degree of precision and generality, unstandardized facts, opportunistically collected and variously portrayed, which yet turn out to shed light on one another for the simple reason that the individuals they are descriptions, measures, and observations of are directly involved in one another's lives... (1983; 156)

Thus, a social action component or at least the possibility thereof, results from this: that both the articulation of a population's "problem" and that the research is the product of genuine interaction between the scientist and the research population. Having tied social scientific validity, in the case of interpretive methodology, to the ratification of the research product on the part of the research population, phenomenologically based social science has also oriented itself "upon accountability, rather than upon availability" of what is traditionally regarded as data (Widman, 1986; 21). In this way, ensuring validity serves also to demand on the part of the researcher, both responsiveness and accountability to the research population. It is within this bond that the potential for social action resides.
In that so far we have described how phenomenologically grounded methods seek to deliberately articulate and triangulate upon various perspectives, it can be concluded that this research operates methodologically upon interpretative systems, or the coordination of relevant social discourses. In the case at hand, the discourses to be coordinated are those of the members of MSBA interviewed and that of the researcher.

THE METHODS

In undertaking this task, two primary methods were selected: observation and interviews. Observations were conducted on the site of the Main Street Business Association (1000 E. Main Street), in a converted fire station during November of 1990, and continued until August of 1991. Interviews were conducted with members of MSBA from June through August of 1991. These interviews were semi-structured, meaning that they were based upon a set of eleven questions which were asked of each interviewee, although not necessarily in the order recorded in chapter four and Appendix A. Interviews lasted from twenty to ninety minutes in length and were conducted most often at the site of business of the interviewee.

In order to arrange for permission to observe the officers of MSBA and to obtain and contact the members, I contacted Mr. Walter Cates, President and founder of MSBA, first through a mutual colleague and then in person. During a series of formal and informal conversations and
meetings, we negotiated the terms of my activities at MSBA. These included obtaining from Mr. Cates a letter of introduction addressed to each of the organization’s members which I copied and then mailed to the members in batches, in order to limit the amount of time between receipt of the letter and my follow-up phone call requesting to schedule an interview.

By way of enlisting the cooperation of Mr. Cates in contacting and securing the cooperation of the members, we jointly composed the list of questions to be asked of the members. Beyond engendering cooperation, our joint efforts also served to help ensure that the results of the interviews and observations would also have utility and relevance to the organization as well as to the researcher.

This sort of interaction between Mr. Cates and myself served several functions related to the success of both my methods and to the integrity of the methodology. Clearly from a pragmatic position I needed Mr. Cates’ cooperation to proceed at all. Beyond this simple and obvious pragmatic benefit is the methodological function served by this cooperation. Namely, that of the articulation of one of the principle perspectives at the center of this research effort. In many respects, Mr. Cates is the vital force of the MSBA. He is both the agent and observer of its history. In engaging him in dialogue about the nature of the questions relevant to the organization, I was able to begin to conceptualize and understand the nature and workings of MSBA as only an insider could experience and know it. Such a perspective serves as a
counterpoint to my own observations from an outsider’s perspective, and the natural counterweight to the imposition of an abstract and possibly irrelevant (theoretical) explanation. My goal is not to simply observe and describe from the outside, but to integrate the abstract and analytic of the trained researcher with the lived experience and understanding of the subjects; an understanding which encompasses both the lived experience and external observations while neither trivializing nor reducing or impinging upon the validity of either perspective.

In discussing the possibility of and arrangements for the member interviews, Mr. Cates made clear that trust between himself and the members needed to be protected, and that many members would be reluctant to state opinions if they believed that they would be held accountable (in some unfamiliar public setting) for those opinions. The solution we reached was to make clear to the members that no recording devices would be used and that information gathered would remain anonymous in any and all resulting reports and documents. It is worth noting that the level of suspicion and natural distrust on the part of the interviewees was not underestimated on the part of Mr. Cates. Virtually every individual interviewed asked about the intended use of the information, what form it would take, whose property such information would become, whether they would be identified by name in connection with their opinions, and what I was getting out of the process. I was direct and candid in responding to these concerns, if not detailed in my
responses. In other words, I provided only as much an explanation as the individual requested of me, satisfying their concern, but not encouraging these issues to remain as the major topics of conversation.

The interviews were held in the places of business of their interviewee for several reasons. It was so as to minimize the inconvenience on the part of the members, both in terms of not requesting that they either be absent from their business during normal working hours and also so that they were not asked to give up any non-working time, nor to have to travel to accommodate the request. Clearly, issues of convenience for the interviewees serve to maximize the possibility of cooperation and to establish at least implicitly the good will of the researcher, thereby encouraging disclosure.

Also, meeting at the place of business of the subjects afforded the opportunity of first-hand observation of the business conditions and possibly of the operation of the business (although some meetings happened early in the morning, just prior to the actual operating hours of the business, while others occurred after five o'clock in the evening, at the end of the business day). While such observations are insufficient for producing a detailed picture of the daily process of operating any one of the businesses I observed, they did help in creating an appropriate context for the interview, and enriched the/my understanding of the responses.

Finally, conducting the interviews on site communicated a significantly different meaning and intentionality behind the questions
than would have been communicated had a questionnaire been mailed, or even if a phone survey had been conducted. The difference in the responses is both qualitative and quantitative, because a live and in-person interview allows for clarification questions to be asked, for elaborations to be requested, and for questions to be rephrased or recast in order to make the original intent more clear to the interviewee. Thus, the responses to live interview questions often provide not only a greater number of respondents who provide more detail (an increase in quantity), but often more relevant detail than that solicited through other means (an enhancement in quality).

Besides the creation of interview questions, provision of both a letter of introduction and the membership list, and the freedom to observe at 1000 E. Main Street, Mr. Cates opened his and MSBA's files to me. In these files is the public and private record of Cate's battle with the city of Columbus for integrating public education, the battle he waged and won on behalf of the neighborhood against BankOne, forcing the bank to open a local branch office, the institution and success of the annual Main Street Clean-up event (including corporate sponsorship and the volunteer participation of local business and political leaders), and a host of other efforts he has launched to make the concerns and needs of this inner city region of Columbus heard by the local powers-that-be at City Council. I was also invited to attended in November of 1991 one of the annual meetings of the Main Street Business Association.
In short, what I was granted was virtually unlimited access to the heart of the organization, to its functionings and dysfunctions, to the results of its efforts and to its internal processes, and to the individuals comprising the MSBA.

The interviews questions negotiated with Mr. Cates, with input from both John Lambert and Larry Roberts, fall into three broad and overlapping categories: questions related directly to the individual business, questions about the members' knowledge and involvement with the organization, and questions about three major features of the local business environment, the Chamber of Commerce, City Council, local media and press coverage. Thus, the categories are like overlapping rings of three circles, each circle with a different focus beginning with a focus on the individual business, to a focus on the organization, to a focus on factors extrinsic to both the individual business and the organization. These questions overlap at four points: the individual and MSBA in cooperative efforts, the individual interacting with the extrinsic factors, MSBA interacting with the extrinsic factors, and the individual as a part of MSBA interacting/managing the environment.

The following questions are primarily relevant to the individual and their business:

Q 1  How long have you been in business? Do you own or rent?

Q 5  What are the major obstacles to operating your business?
Q 6  What are your current business plans?

The questions primarily relevant to MSBA are:

Q 2  How long have you been a member of MSBA?
Q 3  Knowledge and use of MSBA services?
Q 4  What does MSBA do for you? Why join?
Q 10 What is your opinion of MSBJ and MBF?
Q11  What should MSBA be doing?

And the questions primarily relevant to the extrinsic factors are:

Q 7  Are you a member of the Chamber of Commerce?
    Have you participated in Chamber programs?
Q 8  What is your opinion of elected city officials?
Q 9  What is your opinion of local media coverage?

While Q2 gets at, on the one hand, demographic information about the business, it also focuses attention upon the relationship between the individual and the organization, and Q3 and Q4 directly address the nature and extent of that relationship in terms other than duration (time).

Q's 5 and 6 specifically address the nature of the perceived relationship between the individual and the environment, and formulate that relationship in a problem/solution format. This reflects the nature and purpose of MSBA, and implicitly acknowledges its originating force -- a perceived need to seek assistance in overcoming various barriers to economic success faced by these small business entrepreneurs.

Questions addressing the members' perceptions of MSBA's role in managing/interacting with larger social, political, and economic
environment are formulated in Q's 4, 10, and 11. Q4 responses frequently entailed examples of MSBA as a source of advice, assistance, and advocacy in dealing with fiscal agencies. Both the Main Street Business Journal and the Minority business forum are media outreach mechanisms of MSBA, and in seeking members' opinions of these media extensions, I was seeking their perceptions of how and how successfully MSBA interacts with aspects/elements of the larger environment.

Q 11 ties together the parochial concerns of the individual for his/her own business with the difficulties inherent in the larger environment for small business owners, and the role of MSBA in relation to these two issues. The many responses to the question "What should MSBA be doing?" reflect all three foci of the questions and each area of overlap.

In combination, all of these questions reflect the salient features of the research setting: individual small business owners, a difficult, if not unlikely economic environment, and a grassroots organization designed to assist its members while seeking to manipulate and alter significant aspects of the larger social, political, and economic environment surrounding it. As such, the questions reflect both the interests of the researcher and of the organization as represented by its President, Mr. Cates, for they address the concerns and problems of the organization which deals daily with seeking out, interpreting, and acting on information directly relevant to the continued survival and property of its members and constituency.
In addition to reflecting salient features of the setting and the concerns of the research subjects, and at a more pragmatic level, the questions vary in regard to the depth of disclosure they probe. While all questions, particularly those posed by a stranger, are intrusive; the questions requesting basically demographic information are the least probing and were employed to open a topic in a non-threatening and hopefully non-leading manner. Also, tacking between questions requiring little thought to answer and items requiring more consideration or thought in preparation allowed for a more varied, comfortable, and natural rhythm to emerge during the course of the interview, so that under most (although not all) circumstances what evolved was something closer to the pattern of a conversation than to the formal and more rigid structure of exchange characteristic of an interview. This interaction style was a deliberate choice on the part of the researcher, and carries with it both benefits and pitfalls.

The major benefits to a conversational style of interviewing are that the interviewee is made to feel more at ease (because what is comfortable and familiar breeds trust), and that the interviewer is free to pursue clarifications, related but possibly unanticipated tangents, and explore unexpected avenues of information. The enhanced comfort level of the interviewee provides a greater likelihood of an increase in the amount and depth of disclosure by prompting implicitly the kinds of elaborations and repetition characteristic of natural conversation. Greater rapport and trust are built, and the interviewee receives the kind of
(sociological and psychological) rewards which (presumably) accompany such communicative exchanges between individuals. The interviewer is more able to attend non-verbally to the interviewee, and concentrate less conspicuously on note-taking. Similarly, a certain amount of small talk fills conversational space and lessens the burden both on the interviewer to constantly provide the stimulus (next question) after the interviewee's response, and on the interviewee to constantly provide "meaningful" or "correct" or "substantial" responses. As the consequence, the event is pleasant and (mildly) productive for both parties. In this naturalistic context, circling back to questions partially or confusingly answered appears both normative and of no particular significance, thereby reducing the likelihood of unintentionally coaching specific responses from the interviewee (that is, lessening the probability of the "most desired response" problem endemic to much social scientific research methods).

Conversely, there are two major pitfalls to this style of interviewing. Because proceeding conversationally means allowing topics to emerge as they will, and pursuing them as they do, there is the danger of omitting one or more questions unintentionally and, worse, unknowingly, even with a list of questions on one's notepad. A second and related danger is in getting caught up in the conversational flow to the extent that one allows the discussion to remain focused on some tangential, or worse, irrelevant topic for too long, precluding the opportunity to pursue most or many of the specified topics/questions.
The preclusion is the consequent of the implicit time limits individuals
place upon all conversations, and more pertinently upon such an
artificially arranged pretext as with a stranger requesting an interview. In
addition, there is the constant threat of interruption by the moment-to-
moment demands of operating a business and conducting an interview in
that setting.

Due to the demands of the conversational style, the precise
wording of questions varied somewhat from interview to interview. The
questions were consistently phrased as open-ended questions, with two
consistent and logical exceptions: the first is the second half of Q 1, "Do
you own or rent this property?", and the second is Q 7 which also
restricts the range of possible responses by its specificity, "Have you
ever participated in any Chamber of Commerce programs? Are you a
member of the Chamber of Commerce?" Many, although not all
interviewees chose to simply supply a "yes" or "no" to these questions.
A few chose to elaborate on what programs in which they participated,
and on their reasons for being or not being members.

Also, phrasing varied because some interviewees anticipated in the
responses to one question asking of a different question, so that
when I reintroduced the topic later in the discussion, I would do by first
acknowledging the previous comments as relevant, for example:
"Besides expanding your business hours to include some evenings, have
you any other business plans in mind?". This technique emphasizes (to
the interviewee) my attentiveness and acknowledges the intelligence and
relevance of the individual's answers, and reduces the possibility of 
provoking annoyance at being asked to repeat previously stated 
information. There is the additional benefit of increasing accuracy in 
regard to the interviewer's understanding through this paraphrasing 
which offers the interviewee an easy way to correct the mis-statement 
or misunderstanding. Through this triangulation the validity of the data is 
continually fine-tuned.

The context and the wording of the questions were designed to 
access the perceptions of the members of key/salient factors of the 
research setting as previously focused by the needs of the organization 
and the interests of the researcher, and also provide a brief and limited 
demographic profile of the members. In asking questions which overlap 
thematically, and in employing items answerable in few words with 
genuinely open-ended questions, I was seeking to develop a narrow but 
detailed "picture" of MSBA member perceptions, while dealing with a 
limited time frame for each interview. While limiting the time of each 
interview suits a variety of mundane and obvious needs on the part of 
the interviewer, more importantly, such a limited time frame and narrow 
focus served to sustain interest on the part of the interviewees. This 
served also to enhance the reliability and validity of the information 
collected by reducing the likelihood of eliciting overly brief and non-
informative, or socially acceptable and expected responses. Interested 
people participate meaningfully. Piquing interest in the subjects serves 
also to enhance the validity of the data because interest is intrinsically
motivating, increasing the likelihood of detailed responses. Moreover, in
this case, the interest isn't merely that of idle curiosity or voyeurism, but
is based on the relevance of the topics to the subjects, topics with which
they have firsthand experience. And it is often both comfortable and
rewarding to talk about that which one knows. Yet, even the
combination of style, content, careful phrasing and timing cannot
guarantee the candor of subjects' responses. In short, people may have
lied.

It would be a frustrating and counterproductive exercise in
hermeneutics to attempt to sift lie from truth one comment or even one
subject at a time. Instead of trying to ascertain what truths were hidden
from the interviewer, it is more productive and useful to focus not on the
statements of individuals, but to examine the collective responses for
patterns or themes. By keeping an eye out for bald contradictions and
seeming paradoxes, evaluating consistency and redundancy, and
triangulating that analysis with the insights offered by Mr. Cates and
intermittent observations, the researcher may be able to identify that
which is significant from that which is neither significant nor salient
among the data. Might each respondent have produced the same series
of untruths? This is highly unlikely on two counts: first, on the grounds
of sheer probability, having interviewed twenty-nine MSBA members,
and second, the results of the interviews are reasonably diverse.

Finally, because Mr. Cates so consistently and persistently clips
newspaper articles, files correspondence, and keeps copies of proposals,
grant applications, and all manner of forms, programs, and brochures, having access to his/MSBA's files enabled me to both verify and reconstruct much of the history of MSBA, especially as that history is largely comprised of actions in the community and on behalf of the community in dealing with public and/or publicly governed institutions and agencies. Such access is an index to the level trust and the extent of the researcher's entree into the Main Street Business Association and hence exposure to the organizational processes and the individuals comprising the MSBA.
CHAPTER IV
DATA SUMMARY

The following is a synthesis of the answers to eleven interview items. This data is the result of personal interviews conducted between May 1991 and August 1991 in Columbus, Ohio. The interviews each took between 25 and 75 minutes, averaging approximately 40 minutes. Interviewees were selected from a membership list provided by Walter Cates (as President of MSBA). The original list consisted of 87 names and addresses and usually phone numbers. A letter signed by Mr. Cates introducing me and briefly describing the purpose of the interview was mailed to all members. The mailing was staggered so that there would be no more than a two week gap between a member receiving the letter and receiving a phone call from me initiating and arranging a specific interview location, date, and time.

Of the original 87 members, I was either unable to contact or able to eliminate from the list some twenty members, reducing the actual pool to 67 potential interviewees. Eventually, I was able to conduct 30 interviews, including Mr. Cates, John Lambert, and Larry Robertson. These interviews took place most often in the place of business and/or residence of the interviewees, and were conducted on the condition of confidentiality. As the consequence, no recording devices were used,
and names were not recorded on the interview notes. The obvious benefits were to enhance the trust, or at least reduce the natural suspicion of the interviewees, and to free the interview climate of formality and accountability on the part of the interviewee. Moreover, recording devices can impose a sense of time limitation on the interview undesirable in this case (the clicking off at the end of a tape).

An additional benefit to not using electronic recording devices has to do with the general tone or communicative climate of the interview. Recording devices, tape recorders and cameras, get at the literal content of events or moments. Because these interviews were one-time events, I was interested in conveying to the interviewees a sense that I was genuinely interested in understanding him/her, understanding the individual and his/her words in context. If I am successful in conveying such a sense, then the communication between us is less uni-or even bi-directional in nature. It becomes a joint endeavor, to which I contribute more than a passive ear to a list of questions too easily heard as demands. In this way, through this dialogue, I encourage multiple elaborations of responses, which enable the eventual interpretation of multiple responses to be that much richer in detail and subtlety.

What follows is a summation of the responses to each of the interview questions. The summary is both quantitative, where appropriate, and descriptive. However, these summaries represent a simple distilling of the responses and only a minimal degree of
interpretation. A synthesis and interpretation of the data follow in the next chapter.

INTERVIEW QUESTIONS

QUESTION 1: How long have you been in business? Do own or rent this property?

Table 1

<table>
<thead>
<tr>
<th>Length of Time</th>
<th>Responses</th>
<th>Percentage of Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 6 mo.</td>
<td>1</td>
<td>3.5%</td>
</tr>
<tr>
<td>7 - 11 mo.</td>
<td>1</td>
<td>3.5%</td>
</tr>
<tr>
<td>1 yr.</td>
<td>0</td>
<td>0 %</td>
</tr>
<tr>
<td>1 - 2 yr.</td>
<td>1</td>
<td>3.5%</td>
</tr>
<tr>
<td>2 - 3 yr.</td>
<td>1</td>
<td>3.5%</td>
</tr>
<tr>
<td>3 - 4 yr.</td>
<td>3</td>
<td>11%</td>
</tr>
<tr>
<td>4 - 5 yr.</td>
<td>2</td>
<td>7 %</td>
</tr>
<tr>
<td>5 - 6</td>
<td>0</td>
<td>0 %</td>
</tr>
<tr>
<td>6 - 7 yr.</td>
<td>2</td>
<td>7%</td>
</tr>
<tr>
<td>7 - 8 yr.</td>
<td>1</td>
<td>3.5%</td>
</tr>
<tr>
<td>8 - 9 yr.</td>
<td>1</td>
<td>3.5%</td>
</tr>
<tr>
<td>9 - 10 yr.</td>
<td>1</td>
<td>3.5%</td>
</tr>
<tr>
<td>10 - 15 yr.</td>
<td>1</td>
<td>3.5%</td>
</tr>
<tr>
<td>16 - 20 yr.</td>
<td>5</td>
<td>19 %</td>
</tr>
<tr>
<td>21 - 25 yr.</td>
<td>2</td>
<td>7 %</td>
</tr>
<tr>
<td>26 - 30 yr.</td>
<td>4</td>
<td>15%</td>
</tr>
<tr>
<td>35 - 40 yr.</td>
<td>1</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

Perhaps somewhat unexpectedly, approximately one half of the sample has been in business for more than nine years. In fact, forty percent have been in business for sixteen or more years. Likewise, more than half (17) of the business operators also own their places of business
(sometimes this is their home, also). Thus, the following responses represent the voices of people who have a fair amount of experience at operating a small business under less than supportive social and economic conditions.

**QUESTION 2: How long have you been a member of MSBA?**

Table 2

<table>
<thead>
<tr>
<th>Term</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 11 mo.</td>
<td>1</td>
</tr>
<tr>
<td>1 yr.</td>
<td>1</td>
</tr>
<tr>
<td>1 - 2 yr.</td>
<td>6</td>
</tr>
<tr>
<td>2 - 3 yr.</td>
<td>7</td>
</tr>
<tr>
<td>3 - 4 yr.</td>
<td>4</td>
</tr>
<tr>
<td>4 - 5 yr.</td>
<td>5</td>
</tr>
<tr>
<td>original member</td>
<td>6</td>
</tr>
</tbody>
</table>

All but two of the interviewees have been a member of MSBA for more than one year, and one half of those interviewed have maintained a membership for more than three years. Again, these are the voices of individuals with experiences in business and with the organization, as well as in business without membership in the organization.

**QUESTION 3: Knowledge and use of MSBA services.**

One fourth of those interviewed cited reliance upon Mr. Cates as an advisor in response to this question. Follow up questioning revealed
that by advisor they were referring to utilizing Cates as a source of information about banking procedures, record keeping procedures, salient banking, state and city officials' names, current city council actions, a source of referral to other members, general management problem solutions, business and personal finance consulting, and even personal problems.

The second most frequent response was utilizing the organization as a source of information about local and state programs designed to benefit small and/or minority business owners. Tying in frequency with this response is a third one regarding MSBA as a local "watchdog" organization, that is one which monitors and draws attention to local issues, especially as those issues are represented and dealt with at city council meetings (where Cates is a common and vocal presence, as noted by most interviewees).

The next three most frequent responses are citing the annual Main Street Clean Up as a benefit both to the immediate neighborhood and as a boost to the general public image of the neighborhood; citing the *Main Street Business Journal* as a valuable source of information; and finally, citing no knowledge of or use of MSBA services.

Asked to specifically cite a service a MSBA service which they utilized, once again, three responses tie in frequency. They are: help in arranging and securing a loan from a bank; assistance in dealing with and locating other sources of funding; and networking both through
Cates and through other members, resulting in either contract business or technical assistance.

Lastly, two individuals interviewed cited their own donation of time, labor, and/or supplies to the Clean Up effort in response to this question. They seemed to regard the clean-up as a service to the community, and one to which they both contributed and from which they benefited.

Overall, the nature and the tenor of the responses to this item indicated that the members see MSBA as a valuable resource to themselves and to the neighborhood, and that Cates is seen as instrumental to the organization and its operations beyond serving also as a resource.

**QUESTION 4: What does MSBA do for you? Why join?**

The most frequently cited reasons for joining the organization is help with gaining new business clients and networking, and help with developing their business. Clarification seeking questions revealed that these two responses included such specific activities as: help with drawing up formal business plans, help in arranging bookkeeping procedures, help in arranging financing, and help in establishing relevant and productive contacts.
General advice, and access to education and pertinent information were cited only somewhat less frequently than helping to organize locally to initiate needed changes in the neighborhood environment. Specifically changes in the physical characteristics of the neighborhood associated with perceptions about safety, such as increasing the number and visibility of police patrol cars, reparations to the pavement, improvements in the street lighting, and elimination of the drug dealers, crack houses, and prostitutes were all mentioned by many of those responding. Also voiced was a concern about the aesthetics of the environment in relation to hopes of eventually attracting increased clientele in the form of individuals who currently drive through the area on their way to and from working downtown.

Lastly, several individuals mentioned joining MSBA primarily out of respect and personal regard for Mr. Cates, to lend support to his efforts to alter the public's perception of the neighborhood, and to lend support to his efforts to improve access to bank loans for minority business owners.

**QUESTION 5: What are the major obstacles to running your business?**

Four specific lacks dominate the various responses to this question: generating new business; insufficient capital; no cooperation on the part of local banks; and insufficient cash flow. In short, in virtual
unison these entrepreneurs reported a lack of the necessary (albeit not sufficient) elements to developing a small business.

Knowing where to seek relevant, immediate, and affordable financial advice including information about record keeping and bookkeeping procedures (one's which meet the expectations of local, state and federal authorities), and establishing initial credibility as a service were cited with equal frequency.

A general and pervasive concern with the dangerous and unattractive aspects of the local environment were repeated expressed as: concern about the presence (on Main Street) of the homeless shelter, the high crime reputation of the area, the general public image of the area as one troubled by frequent violence, the constant presence of the prostitutes, the obvious drug dealings on the streets, the nearby crack houses, the lack of sufficient police patrols, the lack of housing code enforcement, and the low property values, all of which in combination are viewed as seriously discouraging pedestrian business.

Several business-specific concerns were also cited, including finding affordable skilled labor, obtaining state and federal certification, being able to participate in trade shows and minority fairs, learning the ropes regarding dealing with the state, and costly beginning errors. With the exception of participation in trade shows and fairs, each of the other concerns might be summarized and generalized as an information and education gap. Further, it is worth noting that the repetition in these
complaints belies a lack of benefit form group or collective experiences, possibly an intrinsic motivation to joining MSBA.

Finally, several members noted the difficulty of being black and starting a business traditionally or typically dominated by white males. Two individuals also discussed the double burden of being female and being black in terms of gaining initial entree to certain business environments, and in having to demonstrate extraordinary qualifications for obtaining contracts in comparison with competing white males. This is a problem which both entails and exceeds the pragmatic.

**QUESTION 6: What are your current business plans?**

**Over the next six months:**
- developing new business; renovation of physical facility; hiring local help; fulfill current contracts; participate in a State Trade Fair.

**Over the next year:**
- purchase the property currently renting; renovate; purchase four computers/ computerize; increase to 10 employees; increase advertising.

**Over the next five years:**
- increase to 15 employees

**No plans:**
- five respondents.

**Other:**
- going bankrupt (one respondent).

Eighty percent of those interviewed stated specific plans for business development or enhancement, and most of those plans targeted enactment over the next year or so. Only one interviewee cited a more
long range plan (over the next five years) of substantially increasing the number of employees hired. Overall, the nature of the planned changes falls into three broad categories: material and/or physical improvements, increasing manpower, and broadening exposure.

QUESTION 7: Have you participated in any Chamber Programs?

Only six of those interviewed had participated in Chamber programs. Five are also members of the Chamber, while those who chose to explain their nonmembership most often cited prohibitive cost. Nearly the same number of interviewees described the programs as serving the needs of the community. Aside from the high cost of membership, complaints about the program included the time of day programs are scheduled (because attending often would mean leaving their business for an entire day).

QUESTION 8: Knowledge and opinion of (local) elected officials.

Fully one third of those interviewed declined to state an opinion in answer to this question. It was not clear whether the reason for declining to respond was based upon lack of experience or no opinion, or whether the individuals were fearful that their opinions might become known either publicly or to the officials. This resistance to answering this item surprised me somewhat, as this item emerged fairly late in the course of
the interview when at least a certain amount of rapport and trust seemed to have been generated.

Nearly as many individuals responded that they felt that the local elected officials are best characterized as unconcerned about the problems faced by minority and other local small business operators and more generally the social and economic problems faced by the area residents, and/or self-interested. Two individuals felt that the city council members are helpful, and one expressed the sentiment that they (city council members) are well-intended but ineffectual.

**QUESTION 9: Opinion of local press coverage:**

Fully two thirds of those interviewed adamantly stated that the local press (the *Columbus Dispatch* and the television news teams) is both biased and negative in its coverage of the near eastside and, in particular, the Main Street area. Specifically, they cited the inevitable attention paid in the news to any and all acts of violence reported in the area. While crime was surely a problem, those interviewed felt that little or no attention was given to grassroots efforts to improve the conditions of the neighborhood. One quarter of those interviewed had no opinion, and two people felt the local coverage to be balanced.

Although nearly 25% of those interviewed expressed no opinion about the Journal, the overwhelmingly common response was to characterize it as not only informative and timely, but a source of information not readily available in other local media and of particular salience to the neighborhood and to minority business owners. In addition, 25% reported having advertised or being interested in advertising in it.

Nearly half of those interviewed were familiar with the organization’s access television production and expressed admiration of it, finding it interesting, informative, sometimes provocative. The remaining interviewees expressed no opinion. Four individuals indicated a willingness to participate in future productions and one volunteered a suggestion for a topic: information about starting a new business.

QUESTION 11: What should MSBA be doing?

This question produced a surprisingly long list of suggestions listed below:

- C/A * publish a membership directory
- C/A * publish a monthly newsletter
- A * encourage the membership to patronize each other
- A * conduct a quarterly phone check of each member
- B * refocus efforts to "clean up the area" (re: prostitution and drugs)
B  * get speed bumps placed in the road
B  * pressure city council to increase the number of police patrols
A  * contact/attract investors
B  * get the homeless shelter removed
A  * promote the membership
C/A * form an advisory council the membership can use as a resource
B/C * get a Post Office located ON Main Street
A  * group insurance for members
A  * provide a consulting service on a monthly basis (business goals and plans)
A  * provide a bookkeeping service
B/A * replace/ increase the street lights
A/B * continue to help alter the public perception of Main Street
C  * develop an organizational goal statement
A  * establish a clearing house of/for contracting opportunities
B/A * improve the local parking situation
A  * provide low cost workshops on: Management techniques; alleviating bad credit; record keeping; OSEA; hold these within a narrow time frame and keep the groups small.
B/A * establish youth programs (targeting eventual employment)

CODING KEY:
A = directly of benefit to members
B = directly of benefit to neighborhood
C = directly relevant to the structure of MSBA

These suggestions range in their level of concreteness/abstraction from "encouraging", "promoting", "improving", and (helping to) "alter....perception" to some more concrete, specific and substantial
recommendations: publishing a newsletter and membership directory, conducting a quarterly phone check on members, forming an advisory council, providing a (free) monthly consulting service, developing an organizational goal statement, running low-cost workshops across a compressed time period, and establishing youth programs to funnel youth into eventual local employment.

The suggestions also cover the kinds of concerns typical of the small business owner. Most obviously, s/he needs to be concerned about the physical conditions of the neighborhood, for these directly affect the amount of walk-in business available. So, the condition of the pavement and street lights are eminently practical concerns of a neighborhood small business owner, relying upon the shopping whims of people merely driving through the area, for the local residents earn no to low incomes.

The interest in workshops, clearinghouse and consulting services, while at least superficially sensible suggestions, smack clearly of conditioned responses based upon consistent exposure to the typical types of "assistance" offered directly and indirectly by federal, state, and municipal entities.

Also reflected in the suggestions are the echoes of responses to other questions. Recurrent is the concern with the area's reputation as dangerous and dirty, and so the business owners seek aid in the way of police patrols and better lighting as they articulate a perceived need to change the public's perceptions of the near eastside.
Lastly, these suggestions echo a desire to more effectively cooperate among themselves to benefit each member by the publication of a directory and a newsletter, enacting a quarterly phone check on each member, and even exploring the possibility of group insurance.

What is missing in these suggestions is a sense that the members conceive of themselves as the organization. Instead, they see MSBA as some entity from which they can request services and which they expect will act proactively to their individual and collective benefit.

KEY THEMES:

The opinions of these MSBA members, more than half of whom have been in business more than nine years, own their place of business, and have been MSBA members for more than three years echo three key themes: a perceived need for enhancement of a support system, concern for the reality of the physical and social conditions of the neighborhood and a parallel concern with the public’s perception of the neighborhood, and perceived need for group advocacy and leadership.

Clearly and repeatedly articulated is the need for a greater support network, or one more effective and efficient. The kinds of support needed can be categorized into three types: financial advice and support, technical assistance, and education/information. Financial advice includes assistance in obtaining bank loans and other funding (Q3, 4,
and 5), securing capital (Q3 and 5), enhancing cash flow (Q5), requesting record and bookkeeping services (Q11 and 5), and wishing retrospectively for a way to avoid costly early errors (Q5). Technical assistance includes obtaining information about programs tailored for minority and small business operators (Q3), requesting a monthly consulting and record keeping service (Q11), having actually or desiring to have participated in Chamber of Commerce programs (Q7), and turning to Cates as an all-purpose advisor (Q3). General education and information would also include obtaining targeted program information, and in addition is reflected in the request for low cost and tightly scheduled workshops on methods for management, alleviating bad credit records, record keeping, and OSEA (Q11) and in the assessment of MSBJ as informative, timely, and containing vital information not found in the other local newspapers and of the MBF as informative (Q10). More generally the need for this kind of a support system is reflected in comments about employing MSBA members for the purpose of networking leading to other contacts and/or clients (Q3 and 4), establishing a membership in the Chamber of Commerce (Q7), and in the suggestions regarding the structure and/or procedures of the organization (MSBA) such as publication of a newsletter and directory and quarterly phone check-ups with members.

A profound concern with both the physical and social realities of the neighborhood as well as the parallel concern with the public's perception of the area reflected in responses such as in citing as one of
the services of MSBA the annual Main Street Clean-up and the city-funded planting of trees along the street (Q 3), in wanting to join MSBA in order to help support needed changes in the physical environment (Q 4), in citing as an obstacle to maintaining their business the street violence, drug selling and prostitution, as well as the unattractiveness of the physical environment and the lack of parking (Q 5), a concern about the perceived bias in the local press and other news coverage of the area (Q 9), in the contrast between the assessment they make of the dominant media coverage and of the MSBJ and the MBF (Q9 and 10), and in the suggestions made about future MSBA activities such as improving/replacing the street lighting, establishing a youth program, improving the local parking situation and getting speed bumps placed in the road (forcing people who typically only drive through the area to slow down and actually see the neighborhood and its businesses).

Articulating both the presence and the perceived for advocacy and leadership is found in citing Cates as an all-purpose advisor and characterization of both Cates and MSBA as a "watchdog" (Q 3), stating that they regard their membership in MSBA as useful and Cates as instrumental in the organization's utility (Q 3), citing as a motive for joining MSBA as regard for Cates (Q 4), in expressing the opinion that local elected officials are either or both unconcerned with the problems of the neighborhood and the obstacles faced by the business owners and characterizing those officials as well-intended but ineffectual (Q 8), in believing that the MSBJ fills a vital local need (Q 10 and 3), in their
concern over a perceived negative bias displayed by the local media coverage (Q 9), and finally in their suggestions to continue to help alter the public perceptions of Main Street, to pressure city council into increasing the police patrols assigned to the neighborhood, and even in the suggestion for the development of an organizational goal statement (Q 11).

Repeated observations and review of organizational records and files, as well as informal interactions with the staff members of MSBA can be best presented and summarized in three subtopics: the staff members, the protests filed by MSBA under the Community Reinvestment Act of 1977 against BankOne of Columbus, N.A. and Banc One Holding Corporation, Inc., and Walter Cates, Sr., President and founder of MSBA.

It is not an exaggeration to say that the founder and driving force of MSBA is a single individual, Mr. Walter Cates, Sr. Surrounded by a small, but productive team of MSBA members and friends, Cates provides the direction and much of the energy behind the inception and continued activities of MSBA. The other members of this tenacious and resilient team are Larry Roberts, John Lambert, and Tim Widman. All four individuals operate from the same location at 1000 E. Main Street, Columbus, Ohio, home of the Main Street Business Association, Inc.

In addition to serving as officers and/or committee chairs for MSBA, Roberts and Lambert are joint owners and operators of Alpha Systems, Inc., a company which customizes and installs electronic alarm
systems in buildings and vehicles and employs from two to six other people. Both Lambert and Roberts hold associate degrees in electrical engineering from Columbus Technical Institute, and both worked for Bell Laboratories in Columbus, Ohio. Lambert is also an inventor, constantly seeking either capital investors or corporate partnership to produce a product. Roberts is a Vietnam veteran active in the Veterans Association, and is the first Black person in Franklin County to ever sit on the Veterans Service Commission (which dates back to the late nineteenth century). His continued involvement has resulted in appointment by the Governor of Ohio to the newly created Veterans Business Resource Council, created to deliver technical assistance to the veterans who are small business owners. Widman serves as editor to the Main Street Business Journal and producer and frequent host to the Minority Business Forum (which airs on the local community access station), and also authors numerous reports, proposals, grant applications, programs, and public releases. Most recently, he served as campaign manager to Cates who sought to win a seat on the Ohio Senate. Although they lost the election, on a shoe string budget (they were outspent 6 to 1), they captured some twenty-five percent of the votes from a longtime incumbent --- an index of both their resourcefulness and the efficacy of their teamwork.

Repeated observations at the location at 1000 E. Main Street made clear the nature of the relationships among these four men: despite large differences in temperament, educational background, skills, and
perspectives, they operate as a team whose collective accomplishments truly outstrip what each member might accomplish individually. Although their divergent perspectives and operating styles sometimes result in conflict, they are a remarkably productive team. Aside from the coordination of their differences, what is most remarkable about their collective productivity is that it occurs in a setting beset by chronic uncertainty and a perpetual lack of resources. In terms of resources, all they can be certain of is their own energy, skills, imagination, and dedication.

One of the most tangible and successful results of their collaboration is the Main Street Business Journal, a monthly publication produced and edited by the Association and made available to the public for at no cost and at over one hundred points of distribution throughout the eastside and the greater Columbus area. The cost of duplication is partially supported by money allocated by the Columbus City Council. The remaining overhead costs of writing, editing, layout, and distribution are supported by advertising revenue (which also supports the solicitation of the ads). The paper solicits articles from local business or business-related professionals who are able to offer insight and perspective on issues relevant to the economic and political realities of operating a small business. The paper also addresses the concerns of the local community by focusing upon the effects of legislation, policy decisions, and the actions of individuals and groups most salient to the immediate area. The publication is largely produced through the efforts
of a single individual working on a Macintosh computer, who also coordinates the activities of several others who assist with the distribution, the procurement of advertising, and occasionally the writing of articles. The paper attempts to serve as a vehicle for the concerns of an otherwise voiceless, powerless, and nearly invisible segment of the population of the city.

As the consequence, the publication's focus is upon the local needs, concerns, and the exogenous contingencies which effect the economic environment and the quality of life of its readership. It serves as a vehicle for disseminating information, if not actually education, about local, state, and federal laws, actions, and policies which in turn directly determine the potential access to resources of most small business operators, but particularly those located in inner city areas. The result is articles which focus upon the major impact at the level of the individual small business operator and/or resident. Particular attention is paid to the actions and policies of local lending institutions. The editorial intent is to make the information not only accessible but also useful to the readers. To this end, in addition to the local guest contributors, individuals including U.S. Senators, Congress persons, and agency officials are invited to contribute. The paper also attempts to feature positive stories about efforts by local individuals and groups seeking to make a positive difference in their neighborhood, the kind of story not often afforded media attention by the other news outlets in the city.
Similarly, the Minority Business Forum, a series broadcast on the local community access station in Columbus, sponsored by MSBA served the organization as a forum for the presentation and discussion of issues and controversies and commentary of and about topics salient to inner city small business operators. The shows frequently featured Cates and Widman often accompanied by guests invited to participate. Despite being aired on a community access station, the show was nonetheless effective at provoking responses from the viewing public in the way of phone calls, letters, and live encounters, even including feedback from the members of city council. While much the response triggered by the show is best characterized as controversy, it is noteworthy that an amateur production targeted to narrow and parochial concerns should generate a reaction beyond its intended public.

Both the Main Street Business Journal and the Minority Business Forum are mechanisms whereby MSBA reaches not only its membership, but also two larger audiences. First, it makes itself known and specific issues visible to the community in which it resides, and second, it provides alternative ways for the organization to be seen, heard, have influence among the larger community of Columbus and specifically within the political and economic circles which govern the city. These media extension of the organization provide both opportunities and contexts for the interaction between MSBA and its environment. These are mechanisms which not only represent, but in fact, constitute MSBA as much as do its staff and membership, for the production of these
media are actions taken by the organization (in the same way we judge the actions of an individual to be constitutive of her/his life).

It has been previously noted that as founder and President of MSBA, Walter Cates provides much of the drive and direction of the organization. I was able to observe Cates in both public and private settings, in interactions with colleagues, friends, members, and officials, and his manner varies more in degree than in kind. He is emphatic, theatrical, commanding, loquacious, consistent, informed, tenacious, ardent, dedicated, colorful, compassionate, generous, honest, outgoing, loud, enthusiastic, optimistic, and resilient. Nearly always available to MSBA members by phone and in person, he can frequently be found in his office at seven in the morning and/or eight in the evening. He acts as a personal or relational advisor, financial consultant, and referral agent for much of the membership, providing advise on emotional, interpersonal and family matters from spousal quarrels to substance abuse, and coaches members through loan applications, tax and credit documentation, and service contract negotiations. This is complicated by his own private entrepreneurial efforts operating Walter Cates and Associates, a consulting firm. He is regularly confronted with a conflict between offering assistance and charging for his expertise. Nonetheless, he commonly assumes the role as an advocate for MSBA members, placing phone calls to bank officials in complaint of the treatment of a member at the hands of a loan officer. Then he will spend time explaining procedures and forms to business owner, coaching the
individual through the process, even chastising when he believes responsibility and initiative have slipped.

His function as an advisor and consultant are not limited to residents of Columbus, or even of Ohio. He has assisted individuals in other Midwestern cities in negotiations with their local banks, other community-based groups in organizing and voicing their economic and quality of life concerns, and he has spent hours on the phone sharing his expertise, knowledge and experience with strangers form other states who call because they have somehow heard of Cates and/or MSBA.

Likewise, his advocacy role is not limited to interventions on the behalf of individuals and their businesses. His role as an advocate and activist dates back to the late nineteen sixties and early seventies. He served as President of the Columbus branch of the NAACP, and is responsible for filing the lawsuit that resulted in the integration of the Columbus Public Schools. In his capacity as President of MSBA, and as a spokesperson and representative of his community, he plays the role of advocate in all public forums imaginable, most notably all public hearings and meetings, and he is a fixture at the Monday night City Council sessions. Not just a passive observer at the council sessions, he watches, listens, raises questions, makes public statements, and lobbies various council members. He keeps himself well-informed, avidly reading local papers, clipping and then notating articles he unfailingly photocopies and files. He asks for copies of many public records, and corresponds freely and regularly with many elected officials while
keeping track of their voting records, policy positions, and business dealings. Their aides, administrative assistants, secretaries, and receptionists known him by first name, voice, and/or sight. He maintains relationships with individuals in many social and political circles, having lived and worked in Columbus for virtually all of his life. In informal discussions it is not uncommon for him to refer to an individual (sometimes a public figure) and explain that "...I've been knowing him for twenty years!". Cates has been active, visible, and recognized in his community and in Columbus for nearly twenty-five years.

He founded the MSBA in 1986, and in September of that year, the Association filed a protest under the Community Reinvestment Act challenging the acquisition of the American Fletcher Corporation of Indianapolis by Banc One Corporation in protest of the banking policies and practices of its subsidiary BankOne of Columbus, N.A., and so beginning the battle which became the focus of the energies of the Association. In order to present a description of the organization, it is necessary to explicate the nature of the Community Reinvestment Act, for it, in fact, forms a large part of the context of the actions of the MSBA.

Passed in 1977, the Federal Community Reinvestment Act (CRA) is a law which spells out the responsibilities of banking institutions to their local communities. In particular, the law states that banks and savings institutions must take "affirmative steps" to help meet the credit needs of the entire community they are chartered to serve, including low
and moderate income areas. In particular this act provides for potential sanctions against banks which fail to take such steps.

There are four federal banking agencies with supervisory authority over depository lenders, and under the CRA they are empowered to evaluate the extent to which these financial institutions are meeting local credit needs before they grant requests by the banks to expand by opening new branches or by acquiring or merging with other institutions. In principle, a weak CRA record is grounds for denying a bank request, and a filed protest is grounds for a public hearing to be called.

Although evaluation of banks' CRA performance is conducted by bank examiners, it has been mostly based upon information provided to the examiners by the lender itself, and uncommonly upon the procedures each of the regulating agencies has in place for accessing individuals and organizations outside of the bank in order to get their perspective on that bank's CRA record. This is something like asking students to grade their own assignments based largely upon criteria of their own selection, although the final rating on a scale of 1 (outstanding) to 5 (substantial noncompliance) was not disclosed to either the public nor to the bank.

But in 1989, the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) made three major changes in the CRA. It changed the rating scale to four labels: outstanding, satisfactory, needs improvement, and substantial noncompliance; it made the ratings public; and lastly, the regulators of the bank are required to make public their
evaluation of the institution's CRA performance along twelve assessment factors, each of which must include a conclusion about the bank's performance on that factor and cite supporting evidence.

Clearly, both the CRA of 1977 and the FIRREA of 1989 are intended to increase the accountability of the banks to the communities they serve, and to recognize that such accountability ought be to all of the community, and not just to certain aspects or components of that community. It provides for the possibility of a meaningful sanction as a motivator for compliance. And it opens an avenue of influence for individuals and grassroots or community organizations to seek redress of practices they deem unfair or discriminatory on the part of banks.

Indeed, to Cates the CRA represents democratic principles in action, for here is a legitimate avenue for effecting change in "the system", here is a mechanism of community enablement; a way for community members to take action and thereby help themselves and their communities, helping to provide an optimistic future for their children. Recognizing that this is legislation which only works to achieve an equitable end if grassroot efforts were organized and initiative were taken, on September 29, 1985 MSBA filed its first formal protest against BankOne and its holding corporation, beginning an action on behalf of its members and their inner city community which was to serve as its major basis for influence among the members of the financial community in Columbus.
It wasn't until the Federal Reserve Commission announced that it would render a judgment on December 14th about the bank's request for acquisition in light of the protest filed by MSBA that the negotiations between the two parties produced a tangible product. Meeting on December 6, 1986, representatives of BankOne and MSBA jointly agreed to the drafting of a Memorandum of Understanding which was to detail the terms of agreement under which MSBA would consent to dropping the current protest. The document as prepared by BankOne was more an outline than the detailed document Cates and the MSBA representatives were anticipating. There were missing from the Memorandum several key terms which MSBA understood to be mutually agreed due verbally. According to Cates, although he was at first unwilling to sign the agreement, he was assured by bank officials that the bank intended to honor all of the negotiated terms, although not all were in writing. The Memorandum was signed.

Far from functioning as a basis for cooperative interaction by providing common and mutually agreed upon ground, the Memorandum has been the focus of several points of contention, a source of ill-will, and a battlefield of interpretation. Enacting the agreement became a contradiction in terms.

One part of the Memorandum outlined the creation of a Community Development Corporation (CDC) to be funded by the bank. Its mission would be to facilitate community economic development of the near eastside, mostly along the Main Street corridor by identifying
viable economic initiatives and providing these with financial and
technical assistance. This CDC was to be an advisory unit of BankOne
and was to be governed by a board of seven or nine directors. Two of
those director's seats were to be filled by representatives of MSBA.
Additionally, MSBA was to have input, if not approval rights, to the
selection of the other board members.

MSBA envisioned this CDC as a mechanism for redressing several
deficits it perceived in the lending policies and practices of the bank.
Specifically, MSBA, on the basis of the collective experiences of its
membership believes that the bank remains both ignorant of and
unconcerned with the particular credit needs of minority and inner city
small business owners; that the bank fails to adequately market its
services to minority inner city citizens; and that it fails to provide
adequate information and education to minority applicants about the
bank's procedures and policies.

By the spring of 1987, the bank officer in charge of the team
negotiating with MSBA left for another job in a different state, and the
bank re-evaluated the CDC idea. Instead of locating the CDC as subunit
of BankOne Columbus, N.A., a decision was made to create a CDC at a
corporate level under the auspices of Banc One Corporation in order to
"...utilize the CDC as a tool for community economic development
throughout the system of affiliate banks". The bank representatives felt
that since the CDC was to facilitate for all of its affiliates across several
states that it would be unethical to allow MSBA to maintain its board of
directors seats on the grounds that they represent only a single voice among many competing voices for potential assistance in economic development of their respective communities.

Vociferous protests from MSBA ensued and resulted in the filing of another formal CRA protest against the bank. Consequently, BankOne representatives counter proposed the establishment of a second and local CDC with the sole purpose of focusing on economic development of the eastside, also governed by nine directors, four of which would be named by MSBA and to include Walter Cates. As reported in Business First in September of that year, the bank tendered this proposal with three caveats attached. First, MSBA must withdraw its most recent formal protest under the CRA (against Banc One Corp.'s plan to acquire the Milwaukee-based $4.2 million Marine Corp.); second, no actual funding would be provided for the CDC until after a specific development project were approved; and third, that MSBA must agree to refrain from filing any future protests against the bank or its holding company for at least eighteen months, while agreeing to not communicate with the shareholders of any bank which Banc One Corp. acquires.

Cates refused the terms, accusing the bank of continued discriminatory lending practices and failing to live up to both the letter and the spirit of the Memorandum. In addition, working through a lawyer he demanded $100,000 in fee payment of costs incurred by the filing of the CRA protests, and another $100,000 for the costs entailed in pursuing the compliance of BankOne with the Memorandum specifically
and the CRA intentions generally. He suggested modifying the CDC proposal to include hiring MSBA as a consulting firm and payment by way of a finder’s fee for identifying viable initiative. Moreover, he emphasized that MSBA’s willingness to refrain from future CRA protest filings would remain contingent upon the continued compliance of the bank with the "spirit and letter" of the December 6, 1986 Memorandum.

In the meantime, Cates continued to intervene with the bank on behalf of members encountering difficulties in securing credit and/or loans. The antagonism was further elevated by the decision of the bank to open a branch on the eastside. While MSBA was pleased about the long overdue initiative on the part of the bank, it was distressed by the sign at the construction site which gave credit to BankOne and the I-670 project for the new branch office. Members of Main Street arrived at the site one day and corrected the sign, took pictures of both versions, left the original in tact and in place, and protested to the bank that the sign did not accurately nor fairly represent all of the factors contributing to the branch’s construction. When questioned by the bank’s newly hired community liaison officer about the photographs, Lambert, as spokesperson for MSBA, responded that the photos would be distributed at any press conference or media event connected with the grand opening of the bank if the bank did not take steps to correct the public perception about the reasons for the branch’s existence. Specifically, MSBA wanted public acknowledgment from the bank that MSBA’s actions taken on behalf of its membership and the local community
figured in the decision to locate the branch in the near eastside. Unable to resolve the matter, MSBA organized a community protest, including signs and chanting, to coincide with the opening of the branch.

In November of 1988, shortly after the opening of the branch and its announced focus on economic development of the eastside, MSBA filed another CRA protest, this time against the intended purchase of The First National Bank of Knightstown, Knightstown, Indiana by Banc One Corporation, citing the lack of an affirmative action plan in both Banc One Corp. and BankOne of Columbus, N.A., and the lack of decision-making authority of the Senior Lending Officer of the Business Lending Center on East Livingston Avenue (the controversial branch), who must seek approval of any loan from a white loan officer in charge of a different branch office.

There is no end to this battle between Cates and the local banks, nor even in the specific case of the CRA protests filed by MSBA against BankOne. The relationship remains an antagonistic one. Cates continues to apply his particular rhetorical and other strategies.
CHAPTER V
INTERPRETING THE DATA

Five interrelated and overlapping thematics emerge from the data and an assessment of the data: insufficient resources; access to, and the ability to interpret and act upon information; the resulting narrowness of perspective (e.g., an underdeveloped knowledge and understanding of the social, economic and political systems and their intersections); acquiring and honing public relations and media management skills; and the underlying politics of "social difference". All five of these thematics highlight an over-arching problem and the focus of the activities of MSBA and Walter Cates: the enabling of a requisite sense of proactivism among the organizations members and the local community residents.

SEPARATE BUT NOT EQUAL: THE DOUBLE BIND OF MEAGER RESOURCES

One of the key and persistent problems facing the MSBA and its members is access to adequate financial and technical support resources, many otherwise available to business owners and residents of suburban
neighborhoods. There are five common avenues for securing access to such resources in contemporary American society:

1. Pedigree - that is, by birthright one is able to capitalize upon the connections and associations of one's family.

2. Purchased Pedigree - usually achieved through obtaining a degree from a preferably prestigious university thereby guaranteeing acceptance into certain socio-economic circles.

3. Social Affiliation - often achieved and solidified through marriage.

4. Luck - essentially, being in the right place at the right time.

5. Force - stealing or otherwise seizing control of resources through illegal, unethical, immoral, or means not socially approved of, such as robbing a convenience store or pleading for money so God won't end your life.

Even a cursory examination of these avenues reveals that minority participants, as are inner city small business owners regardless of their ancestry, have as their most likely alternatives either luck or force --- neither of which are reliable mechanisms for assuring continued success or prosperity. By and large, the members of the MSBA are categorically unable to benefit from the first avenue, by force of economics and a limited and too often cut-rate primary and secondary education blocked from taking the second avenue, and the consequences of having no options in regard to avenues 1 and 2, compounded by the realities of
racism and bigotry result in a very low possibility of availing themselves of the third option. For a host of reasons ranging from the practical to the moral, virtually no MSBA member could be expected to select the fourth avenue, leaving chance as the only really viable option. And even luck abetted by tenacity, perseverance, and hard work is an obvious recipe for disappointment and failure, or perhaps subsistence level survival.

A crucial alternative to these particular avenues are technical assistance programs and bank loans to help finance expansion, rehabilitation of physical facilities, purchasing equipment, and updating office procedures through the acquisition of personal computers. But such loans are difficult (nearly impossible) for MSBA members to obtain on several counts. The level of risk perceived by the bank is quite high, and so they insist on conditions for securing the loan which are often well beyond the means of the applicant, for whom maintaining an adequate cash flow is a week-to-week problem. Sometimes, a bank is willing to loan only a portion of the requisite capital, which is often a set-up for eventual defaulting. Like sufficient sun and water to a garden, small and struggling enterprises require sufficient and timely infusions of capital in order to survive and to thrive: it takes a **sufficient** amount and **timely** infusion of capital to alter the success probability of a small business. Smaller amounts frequently just stave off or retard eventual stagnation or failure.
Operating a small business in an inner city location is higher risk, not just for the banks, but also for the entrepreneurs. Inner city environments suffer from decades of neglect, resulting in damage to the infrastructure, and the high cost of reparations make alternatives such as investing in development in suburban malls more attractive. In this way, one more resource base is further deteriorated: If I wish to open a business at an inner city location, I discover that the previously vacant building needs new plumbing and wiring, the connections to the sewer system is in disrepair, the curbs outside are crumbling, the street lighting inadequate, the sidewalk dangerous, and the street itself is dirty, littered (no city trash receptacles nearby), ugly, and tree-less. In the surrounding residential area, fewer homes are owner occupied, lowering the tax base resulting in poorly equipped, staffed, and maintained schools offering fewer options to students, such as computers, clubs, and trips. Middle class income earners move to the suburbs, taking their disposable incomes to the malls and not to the local merchants: less cash for an MSBA member. This decline in the quality of public education available is accompanied by a parallel impoverishment of available recreational opportunities for many of the same reasons.

While the complaints of the MSBA members, who have long endured and suffered these inequalities have been dismissed as skewed or biased and certainly unreasonable, a recent report commissioned by the city of Columbus from the Urban Land Institute, a nonprofit education and research group supported and directed by its members,
describes itself as having: "... long been recognized as one of America's most respected and widely quoted sources of objective information on urban, planning, growth, and development". Although the request to the ULI focused primarily upon housing issues in three selected neighborhoods, the committee notes in its report that "...sustainable housing development must be undertaken in a larger context; that is, it must occur within a framework or strategy that will encourage and enable residents to lead productive lives, educate their children, and take pride in their homes and community". These are precisely the issues and concerns which are concomitant with the support and growth of small business in inner city neighborhoods; the same problems which challenge the members of MSBA and the organization itself. Indeed, while discussing the crucial issue of resource allocation, the report contains the following conclusion by the committee:

"For example, Columbus has used many of its limited capital improvement dollars to service newly annexed areas for expansion. A part of the true economic cost of that new development has, in fact, been subsidized by all of the city's existing taxpayers. The resulting expansion of housing stock in new areas, perhaps at artificially low home prices, has helped to draw middle-income residents out of the city and into new suburban areas, exacerbating the problems of center-city neighborhoods. ...

The panel has noted, for instance, inequities in public investment between the older and newer
This report underscores the fact that access to adequate resources is a factor critical to the survival, success, vitality and longevity of both inner city small businesses and their neighborhoods. Inner city small business entrepreneurial success requires a web of support --- a network. This network is partially comprised of access to various material and non-material resources, yet the means to achieve such access limits the participation of minority players, who must operate in a physically and socially deteriorating environment, which is also capital and cash poor. In addition, MSBA members frequently face two related problems: a lack of relevant information, and a restricted perspective based upon incomplete or vague knowledge about the realities of the workings of the larger social, political, and economic system: an all but invisible part of their everyday environment.

KNOWING WHAT YOU KNOW AND DON'T KNOW: FIGURING OUT WHAT QUESTIONS TO ASK OF WHOM

Essentially, the issue here is one of access to information in a form which is penetrable by the individuals who might benefit from its application --- minority and other small business owners. Specifically, information about the programs, policies, and procedures of the financial
institutions, government agencies, and joint ventures between the public and private spheres need to be available and accessible to their intended beneficiaries. Moreover, as Cates maintains, information about the legal rights of (minority) small business owners and the legal responsibilities of financial institutions is often poorly communicated, if not virtually hidden, by the authorities and agencies involved. For example, it was with the 1989 modification of the 1977 CRA which finally made the results and reasoning behind the CRA assessment made by federal officials of banks publicly available --- but only upon request (and in writing). Thus, the information is available if one knows what questions to ask, and of whom.

Cates is acutely aware of this information gap among the membership. The MSBA 1991 Annual Report cites over 1500 inquiries and requests for information received by the organization during the year, and of that number, over 400 hundred were requests for assistance with bank credit or loans, over 100 were requests for assistance with city loans, and forty-five were requests for assistance with city contracts. All together, the association received over six hundred requests for assistance with bank and/or city loans or contracts. To quote Cates on this point, "there's a lot of confusion and ignorance out there!".

Interviews with the members confirmed this as a key issue. The first two most common responses to Q3 (Knowledge and use of MSBA services) both center around seeking assistance, both with banking
procedures, and information about local and state programs designed to benefit small and minority owned businesses. In answering the question "What does MSBA do for you?" (Q4), members cite help in arranging financing as a specific component of the more broadly couched, "help with developing my business" as one of the two most frequent responses. Two of the four major obstacles to running their businesses are insufficient capital and a lack of cooperation on the part of local banks (see Q5). Several of those interviewed reported failed attempts at securing bank loans, and several others talked of the months (even nearly two years) to secure their loans.

Another part of this vital web of support is the business acumen and experience to put that long overdue loan to work. In a letter to the Vice presidents of area banks requesting their support of a grant filed by MSBA with the State of Ohio for $150,000 seed grant for a business incubator center, Cates observes the following:

"Moreover, I have found that many of the minority/female disadvantaged owned businesses are still in a bind even if the banks and various agencies loan them money, because after receiving the funds they need hands on assistance to continue to market their companies and products. The problem is the bureaucratic maze they find themselves in with certification, dealing with non-cooperating purchasing agents, lines-of-credit at the banks, bonding needs, and that includes Bid, Performance, and Payment bonds, insurance, legal, accounting and many other matters to
numerous to name. I find that most of the people that I come in contact with whom seek services are so baffled with the process that they give up and/or the agencies involved take so long to complete the task that upon receiving the loans most are so far behind in payment of bills both personal and business that they still go out of business and/or can’t meet the projections in the business plans.”

Experience, knowledge and overall business know-how are essential and too often missing components among MSBA members. Clearly, information about and an understanding of those policies and procedures is only one part of the larger issue. As significant and as persistent is the members’ ignorance of laws regulating financial institutional practices. In the spring of 1991 at a seminar for minority business owners organized by MSBA, Cates lectured the audience about how to handle a loan denial. He encourages his audience to be unwilling to accept a verbal denial (usually in the form of a phone call), and to press the loan officer for a written assessment and evaluation of their loan application. He continued by suggesting that they ask about specific terms which would qualify the loan: What kind of equity is needed? How much exactly? What about matching funds from the city or state? His message is clear, simple, and direct: don’t be passive; ask questions and get answers which provide a basis for future success.

But Cates’ advice goes beyond just the acquisition of information. He is trying to alter their perceptions of accountability. It isn’t the case that he is trying merely to shift accountability from one location to
another. Rather, while urging MSBA members to inform themselves about their legal rights as small (and usually minority) business owners, he simultaneously is fostering the notion that they are each ultimately responsible for their own futures by participating in the system through appropriate channels. For Cates understands that while legislation and (civic, state, federal, and private) programs are designed to provide benefits/protection/support for a particular constituency, enforcement often falls into the hands of lay citizens. He correctly observes that the CRA and its 1987 revision set goals along specific parameters for financial institutions, but more importantly provide a legitimate means of citizen intervention in the enactment of the policies and practices of those institutions. Put more simply, CRA provides individuals with access to the system --- a way to make a difference, a means to (potentially) effect change. Taking the opportunity to effect a change is a way of both accepting and acting on personal responsibility and accountability by holding the system accountable to its own rules.

This dual notion of accountability is a sensitive point at MSBA because it requires a change of perspective for many of the members. Frequently members (especially newer ones) expect Cates and the MSBA staff to be able and willing to provide all manner of technical assistance and upon demand, and for no compensation save the fifty dollar annual membership fee. Indeed, the responses to Q11 (What should MSBA be doing?) provides some examples of this attitude: conduct a quarterly phone check on each member; contact and attract investors; promote
the membership; form an advisory council the membership can use as a resource; provide a consulting service on a monthly basis; provide a bookkeeping service; establish a clearing house of/for contracting opportunities; and provide low cost workshops. What these suggestions have in common is a particular (implicit) conceptualization of "opportunity" as a kind of convenience store (perhaps a variation of the "entitlement" expectation found among public housing residents, which is an adaptation to their service delivery dominated environment as discussed in "The Windsor Terrace Report" by Widman, et al.). Perhaps due partly to intuition, and certainly due largely to experience, Cates clearly understands that few opportunities in business or in life take the form of handouts, many require effort, imagination, timing, and determination, and most are not "found" but are made. As Cates put it one afternoon, "It ain't fair out there".

**HOW DO I KNOW THAT I UNDERSTAND WHAT I BELIEVE I KNOW?**

At a more abstract level, what Cates is alluding to, and advocating, is both a broader understanding of economic and social systems involved in commercial financing, and an in-depth knowledgeability about specific and relevant topics (e.g., civic, state, and federal legislation and legislators, financial institutional practices, policies, and procedures, and local community issues). Relatively detailed knowledge about narrow topics enables one to better understand and
utilize situation specific variables. A broader perspective enables one to anticipate change and its effects. In combination, detailed topic-specific knowledge and a broad-based perspective yield an enhanced ability to perceive a greater number of possibilities and genuine (viable) alternatives for action --- multiple means to achieve the same goal.

The absence of this multi-leveled understanding of the social, economic, and political forces at whose intersection they survive among many MSBA members is apparent in the redundancy of one their collectively common problems: a lack of cash flow. For a substantial number of MSBA members, insufficient and/or unreliable cash flow is not a problem to be resolved, but a condition to be managed, a part of their commercial reality, which appears to be fixed because they do not see any other alternative under their control.

As much as anything else, what MSBA has been about is the development, for itself and among its members, of this kind of socio-economic literacy and competency. Such a competency is comprised of a trilogy of inter-related abilities: a repertoire of skills and a reasonable level of virtuosity at each; critical analytic skills to be able to evaluate situations and contexts along salient parameters; an ability to select and judiciously apply the selected skills. In the general case at hand, relevant skills might include bargaining and negotiation, establishing and maintaining cordial and productive relationships with customers, vendors, agency representatives, and peers, accounting and record keeping, interviewing and hiring, advertising and marketing, maintaining
equipment and supplies, and salesmanship. So that one might correctly assess a need to improve the accounting technique currently employed, and yet either enact the change at an unpropitious time, or lack the needed expertise to devise an adequate change in method. The bottom line of this socio-economic literacy/competency is that either one knows one's way around, or one is capable of learning one's way around.

The history of MSBA is an example of the development of this kind of literacy and competency. Most especially MSBA has been honing a number of skills through a great deal of trial and error. Clearly, the CRA battles it has waged with BankOne of Columbus, N.A. have provided ample opportunity for enhancement of negotiation, timing, creating allies, and for creating and managing a public image. As MSBA's officers discovered, availing oneself of the BankOne means (CRA) for citizens to "intervene in the regulatory process" (Fishbein) to improve local economic conditions and opportunities is neither simple, nor automatically effective. As Allen Fishbein, Executive Director for the Center for Community Change (Washington, D.C.), the country's foremost authority on CRA notes:

"While the CRA challenge is a popular procedure for grass-roots organizations, it rarely works in the way many envisioned it would. Only a handful of the estimated 250 or more CRA challenges have resulted in application denials. The effectiveness of the challenge process often rests with the ability of community groups to win commitments directly from the financial institutions themselves,
usually in the form of negotiated settlements to the dispute." (MSBJ, March, 1992)

Cates, representing MSBA, has had to learn to manage a complex situation. A situation in which most of the rules are implicit and unknown to Cates, some of the rules are new, untried, and unclear, and most of the rules are malleable to the touch of the savvy and influential. Cates and other MSBA have had to develop new critical assessment abilities to apply to a new and unfamiliar context, including the style of bank officials, their vocabulary, sense of priorities and organizational patterns, and their lack of firsthand experience with the conditions obtaining in inner city neighborhoods, as Cates and the MSBA membership are mostly unfamiliar with experience of upward mobility, college and graduate education, and formal hierarchy. Like two disparate cultures forced to co-habitate, the parties must learn to understand and partially accept the other's customs, manners, appearance, sense of priorities, and values.

MSBA's self conscious development and judicious deployment of skills, as well as, its evolution of critical analytic skills were given impetus by the initiation and growth of the Main Street Business Journal. The Journal provides a forum both for the kind of critical articulation and reflection of the self, while providing a mechanism for creating and managing its public image and the public's perception and understanding of crucial local, city, and state issues.
Since its 1986 inception, MSBA, led by Cates and a handful of staff members, has struggled with attracting, keeping, and controlling media attention, reflecting one of the key features of the political landscape. Continually reflected in MSBA's efforts are two inter-related concerns: 1) the basic need for attention from politicians, city officials, service deliverers, and officers of financial institutions; 2) the need to control or manage the public perception of both MSBA and of the neighborhood. The resolution of these two concerns is further complicated by the fact that there are two distinct publics involved. One audience is comprised primarily of non-area residents (e.g., the general population of Columbus), especially individuals and groups involved in the creation, operationalization, and interpretation of legislation and of the economic policies which directly bear upon the well-being of small and minority owned businesses, the allocation of resources, and the social and economic viability of inner city communities. The second group is primarily composed of area residents, MSBA members, and other small business owners.

MSBA needs to attract and focus the attention of the first group in order to gain access to certain resources otherwise completely inaccessible to community organizations and/or individuals, primarily money for physical improvements of the environment and coextendant
human services. In other words, MSBA needs to access resources in order to solve serious, sometimes crippling community problems. The difficulty here is two-fold. First, other neighborhoods are also vying for attention and resources from precisely the same (limited) sources resulting in a metaphorical shouting match between the contenders, and second, the more awkward and significant difficulty is that this "squeaky wheel" approach (she who shouts the loudest is first appeased) yields a public image and perception which makes more difficult the management of their image and of the image of the neighborhood, indeed, of the entire near eastside of Columbus.

The problem faced by MSBA in creating public and civic awareness of the specific and dramatic needs of the neighborhood and community while working at managing public perceptions in a way which increases the probability of economic development of the area is simply that very needy neighborhoods attract neither commercial development nor private investors, and without either of these factors, banks and other financial institutions are unlikely to risk providing substantial loans to area small businesses. Federal, city and state officials more willingly consider spending tax dollars in an area which appears to also attract private and joint public and private ventures. This reality makes an alternative strategy of sequencing the type of attention solicited and hence image created by MSBA one unlikely to prove successful in the long term.
In order to better manage the public perception of itself and of the area, while not glossing over or ignoring serious social and environmental difficulties, MSBA has taken four concrete steps. The first two are pragmatically organizational: hiring a full-time receptionist and acquiring office support equipment, especially a MacIntosh personal computer and a compatible printer, and a photo copy machine. Clearly, both of these steps benefit the staff members by freeing some of their time, and by greatly enhancing both the quality and quantity of their collective work efforts. These two steps also serve to improve their record keeping. This improvement in quantity and quality directly enhances the public image of the organization, especially in the eyes of state, city and financial institutional officers, a white collar professional group very much accustomed to judging others on the basis of written documents and other printed materials. The net result of these two steps is that MSBA has enhanced its self-presentation.

The second two steps both embody and advocate proactivism. Both the *Main Street Business Journal* and the *Minority Business Forum* are media outreach tools for MSBA which simultaneously enable the organization to take an active (if not fundamental) role in the creation and manipulation of public perception of itself, the community its serves, and relevant issues, while at the same time the content of each vehicle urges a sense of responsible proactivism on the part of its intended audience. The annual Main Street Spring Clean-Up provides one forum for the community members, MSBA members, and others to
demonstrate community pride and initiative (collective proactivism), while the attention of the local media assures that the activity serves also as a positive message about the near eastside directed to the Columbus community at large.

As evidenced by a tripling of MSBJ’s circulation distributed by four times the original number of distributors, membership growth of 200%, and the awarding of several grants, MSBA is successfully managing its public image, despite Cates' continuing (and seemingly untiring) efforts to persuade the city council and the Major’s office to address the pressing needs of the community. Commitment is difficult for him to obtain form the local politicians, not only because there are other neighborhoods in similar need, but also because of four other political and pragmatic realities:

1. The problems typical of inner city neighborhoods (e.g., poor housing, high unemployment, physical decay, and high crime) are perceived as long term and intractable.

2. There are always other "sexier" projects available (ones which seem to offer high yields in the way of revenue and public relations).

3. Inner city neighborhoods are not adequately represented among policy makers.

4. No one wants to own the problem: neglect has become both habitual and well rationalized.
As is the case in many, or perhaps all, urban centers in this country, inner city areas are contained wastelands, dumping grounds for those people thought of as unsightly, odd, dangerous, irrelevant, and generally unwanted. Scores of drug and alcohol clinics, mental institutions, halfway houses, high unemployment, high school dropouts, and the growing number of homeless bear a terrible testimony to this country's continued unwillingness to develop effective mechanisms for recycling human potential and human lives. One of the implicit surrounding attitudes appears to be "Since there has to be blight, let it stay in the inner city". Only when the threat of inner city chaos spreads beyond its borders do civic and other leaders act, as was the case in the rioting which occurred in Los Angeles in the spring of 1991, triggered by the verdict in the Rodney King beating trial.

Unwilling to resort to, or to advocate, physical violence and destruction, Cates has developed a rhetorical style designed to capture the attention of public and private sphere policy makers. Frequently characterized by candor, bluntness, colloquialism, indignation, vigor, and sometimes acrimony, Cates rhetoric is often compelling, difficult to ignore, and nearly always provoking. In person, his use of language sometimes borders on the poetic, contains a generous sprinkling of epithets, and is served with energy and wit. He loves an audience, and clearly enjoys performing on topics of interest and concern to him.

It is difficult to capture in print the delivery, style, and force of Cates' oral rhetoric, but he pours much of the same elements into his
writing. The CRA battles waged with BankOne provide a record of his written interactions and capture on paper his general style. For example, from a letter dated November 14, 1988 addressed to Mr. Andrew C. Burkle, Vice President of the Federal Reserve Bank of Cleveland, and Mr. Thomas Fitzgerald, District Administrator for the Office of The Comptroller of Currency, Region 5, Cates writes:

"The purpose of this letter is to show that Banc One Corporation, Inc. (Holding Company) and Bank One, Columbus, N.A. is still not complying with the C.R.A. rules and regulations as per our agreement signed Dec. 8, 1986.

Some of the following items are as follows:

a. School board member Anne Hall solicits donations for school levy TV campaign from her office at Banc One Corporation. Dispatch news article Thursday Nov. 3, 1988. We have been told by Ms. Julia F. Johnson, C.R.A. Officer Banc One Corporation, Inc. in many meetings with Mr. John Lambert, and myself present that the bank will in know (sic) way spend over $500.00 in a grant for community organizations, she can use Banc One Corporation time to raise $20,00.00 for the School Board and not one sent for expenses cooperate or agreement to develop the Inner City Community. Why the Racist attitude?"
His fourth complaint from the same letter asserts that:

"D. Business Lending Center on 251 East Livingston Ave. is a farce, in that; the director Mr. James Manuel, Senior Lending Officer has not been able to make one Community Development Corporation loan recommendation, and when I made one it has been ignored by the process that had been put into place, and he has no real power, Officer in the Bank One, Columbus, N.A. at the Brooksedge Business Center --Westerville, Ohio. Why does not a Black Loan officer have the authority to make loans in the Inner City without a white loan officer having approving authority over them?"

Exiting with an oddly eloquent mixture of acrimony and grace, he concludes letter by observing:

"It is clear that all of you in the various federal agencies have basically made up your minds that citizens have no rights when it comes to use of the PUBLIC HEARINGS provisions under the C.R.A., but we shall prevail and continue to file every protest that is allowed by law. Thanking you in advance for your consideration of this request to have our concerns heard as per the Constitution. I remain,

Respectfully submitted,

Walter R. Cates, Sr.
President"

Poor spelling, worse grammar, inaccurate punctuation, and wrong word usage do not cloud Cate's intentions nor obscure his focus. Neither do
they render his points less sharp. They do reveal self-taught, dedicated, and tenacious individual fighting on grounds he sees too clearly, but does not fully grasp, in the sense that he can not play the same game on the same terms: among players who are masters of indirection, empty statements, and self-serving, self-interested actions, he is starkly direct, pointed, and motivated by concern for others. Not unaware of this problem, he persisted in his efforts to solicit the active support and assistance of individuals already experienced and accepted as players in those circles. In a letter dated August 21, 1988, Sunday - 8:00A.M. to the Honorable Chalmers P. Wylie, Congressional Representative he reports that:

"...I don't seem to hear any howls when the Continental Banking System in Chicago, Ill. goes under at the tune of $4.1 to $4.5 Billion and then the Texas banking system is bailed out under FEDERAL DEPOSIT INSURANCE CORPORATION laws at an estimated amount of $4.1 to a final amount in the approximate amount that could total over $8 Billion. Also, I see that they are talking about the Savings and Loans going under and needing some where in the area of $30,000,000,000.00 and this must all come from the CREDIT and GOOD FAITH of the taxpaying public. I have not saw one article about any banker going to JAIL FOR INCOMPETENCE AND THEFT IN OFFICE. Explain to me if any other segment of our community could get away with that kind of transfer of wealth and not go to jail.
I know of no other industry that gets this type of protection from failure other than the Utilities and they are truly protected monopolies. I WOULD LIKE TO KNOW WHY WE CANT HAVE A PUBLIC HEARING ON THE LOCAL BANKS IN PARTICULAR ON BANC ONE CORPORATION AND/OR BANK ONE, COLUMBUS, NA.?

I truly agreed with you that the banks should not be converted into, "Social Welfare agencies to help the communities that they are suppose to serve", but at the same time they are not suppose to become the personal investment tools of incompetent, greedy, non-ethical bankers whom can’t seem to find their way to any jails."

After having placed in the proper national context his request for Wylie's support, and taking care to be clear about the points of agreement and disagreement (as he views it) between their positions, he restates his appeal for support and again concludes his letter in a manner both earnest and eloquent:

"Moreover, I'm counting on our long friendship about the communities that we live and represent in this most important matter meaning something, so that; your senior membership on the Banking Committee will truly represent members of your constituency whom are without powerful and well paid lobbyist as Banc One Corporation and/or Bank One, Columbus and the American Banking Association, of which; we do not represent anyone of them, but we are the people. I stand ready to meet with you at any time to discuss these matters, so that; a workable
resolution beneficial to the whole community. Thanking you in advance for your consideration of this most important matter. I remain,

Sincerely yours,

Walter R. Cates, Sr., President

In this way, Cates seeks to make an ally of an individual chosen to represent people who are, in fact, marked as "different" from himself. This socially prescribed and maintained "difference" is the barrier between Cates and MSBA the socio-economic game on whose sidelines he sits.

THE POLITICS OF "SOCIAL DIFFERENCE": THE ECONOMIC CONSEQUENCES OF SOCIALLY CONDITIONED INACTIVISM

It is the politics of 'social difference' which can provide the analytic orientation sufficiently comprehensive to make sense of the apparently discrete and disparate data yielded by the interviews and observations. We need to examine the unique aspects of "social distinction", 'social difference', and minority (racial, ethnic, and therefore social) in order to fully elaborate and finally explicate the socio-political and theoretical significance of the politics of 'social difference'.

But the meanings of difference and minority first need to be contextualized within the framework of social organization. that is, we must understand difference/minority within the principles of modern
social organization. Traditionally, social organizing is understood as a set of elements whose interrelationships are best characterized by as hierarchical. The notion of hierarchy implies a particular pattern of interrelating: that these relationships can be placed upon an abstract continuum (like complexity or power) and thus each element stands in place on this scale and can be understood and identified by its position on the scale in relation to the position of other elements on the scale and to each other. Consequently, each element must be identifiable in at least two ways: by its distinctiveness and by its connectedness/interrelatedness.

So, we can say that the individual element must be marked by both distinction and connection. Social distinction becomes essential to having a social place/position. But if distinctiveness is essential to position/place, the connectivity is essential to social mobility, for motion or movement within the framework of social organization requires the coordination (cooperation) of or with other elements. Mobility without such coordination places one at risk of exclusion from the system. Social distinction and connection, then, form the opposite faces of the same coin: the former providing the means to anchor in a kind of (social) harbor, and the latter providing the sail of social and economic mobility.

Social difference, taken to the extreme of minority in the case at hand, however, marks place in the social order without contemporaneously providing genuine connectivity. Without social connectivity, there is not real possibility of social mobility. To (socially)
institutionalize 'difference' as 'minority' is to have created an intranscendant social category. Acceptance into this category is tantamount to entering a room with no exits. Whereas it is possible to exchange one set of social distinctions for another, as happened and happens frequently in the first few successive generations after a wave of immigrants arrive in this country (as laborers raise white color children who raise professional s), in the case of many black Americans, this does seem to be the case.

In the case of black self-identification as a social and racial minority, the perception of this kind a intranscendant difference (self-identifying as a minority community) is combined with an acceptance of broad cultural goals, but a rejection of the traditional methods of achieving such goals. It is a particular and contemporary form of social and economic disenfranchisement, an attitude, if you will, unfortunately reinforced by both popular culture forms (TV and film), and by the socio-economic realities of most minority neighborhoods. There is a difference between, for example, wanting attainment/acquisition and wanting achievement: in the first case one wants to be famous, win the lottery, etc., and in the second, one hopes for a level of skill warranting reward and recognition. For a large part of the black community, socio-economic disenfranchisement means having no access, understanding, or acceptance of the socially approved means (mechanisms, channels, vehicles) of goal achievement. This mixture of wanting materially but not apprehending a means of attainment leads to a displaced sense of
agency. The means of social success are tied up in the rules of a game biased against minority participants --- only the rule-makers have power/agency. In this case, the rule-makers are white members of the social system. And since cultural values and goals are common currency and since American mythology still contains the empty promise of equal and ample opportunity for all, a curious sense of entitlement has evolved among minority members. But it is entitlement to what others have, and not to the means of that attainment. If one believes that agency lies external to oneself (because the system treats one as without agency), then one is unlikely to value access to the means of attainment, for only agents can transform means into ends. Indeed, even minority members who gain access to an attainment means such as higher education will frequently manage the opportunity as a chance to manipulate the system and not as a chance to develop and hone new skills. This is not to suggest neither that scamming the system is tied in any way to racial or ethnic membership, nor that this is an unreasonable or ineffective strategy. Rather, this is to point out a difference in manner of participation between what is socially prescribed and what is (sometimes) enacted.

To continue, the sense of agency seems to be displaced into a sense of identification as a minority, as though enacting an identity as a minority were both a means and an end. While certainly most sociocultural acts of identification are ends in themselves, the particular nature of black identification as a minority has at least two qualities which
render it significantly different as a subcultural identity form many other minority (subcultural) identities. The first of these is the displaced and abbreviated sense of agency described above, and the second is a cultural (system) characteristic described in the anthropological literature as "liminality".

In socio-cultural terms, that which is liminal is that element/group whose identity is sufficiently ambiguous as to contain at least one set of paradoxical conditions, such that its members are disenabled from participating in the larger social system in a meaningful, productive, adult way. So, what are the paradoxes comprising the label "minority" in application to blacks? To begin at the most general (and pervasive level), to black is to be not white. If to be white is to be successful by working inside of the system, then to be black is to be successful by working against or at least outside of the system. The problem this appears to create is that for a black to succeed in a WASP society by following conventional (white) means, is to simultaneously reject one's minority membership/identity: a crippling paradox.

For example, the educational system is viewed as oppressive of black historical experience and repressive of black cultural expression. Theirs is an identity based not upon some particular cultural articulation, but rather upon difference, if not opposition to mainstream(white) culture. Witness music, dance, clothing, body posture, linguistic patterns, and even food which all mark points of difference and separation from the mainstream culture.
This stands in contrast to some other minority groups, who embrace much about mainstream culture (goals, values, etc.) and who demarcate difference/subgroup membership by the use of primarily ritualistic events, i.e., specific marriage customs and costumes, religious displays, food preparation, rites of passage, jewelry, emblems, and organized community activities/events. However, each of these cultural demarcations, while emphasizing unique subcultural features and a sense of community and identity, occur while individual members participate in general and on a daily basis within the structure of the (white) socio-cultural hegemony. Examples of this sort of (successful) acculturation include Indians, Cubans, Koreans, and most ethnic groups immigrating to this country over the last three hundred years.

It is beyond the scope of this writing to comment upon or evaluate the gains/losses of such acculturations, except to note that both parties are affected by the process. The exact nature, extent, significance, value, and meaning of these changes is a difficult and elusive topic. Rather than seek to assess such a process, the intent of this writing is simply to observe and partially characterize it as it relates to the issues at hand, and as doing so may assist in illuminating system characteristics and processes relevant here. The point of all this is to make note of the fact that ethnicity need not be equivalent to social and economic marginality.

Clearly this conclusion flies in the face of the partially articulated perspective underlying many of the comments and explanations offered
by MSBA members, many of whom voiced the sentiment that they are denied success as well as access by virtue of their race. At this point, the question seems to be: Is their lack of access and success the result of self-imposed minority identification or the result of socio-cultural racism? In fact, both perspectives are partially valid, because the social system and the subgroup each participate in the articulation of black minority membership as agentless and liminal. Each participates in the communication code which articulates "blackness". And this code binds its participants in a kind of reciprocity which perpetuates the code and the social system.

One of the key consequences of this code is the lack of consistent economic cohesiveness. That is to say, what does not occur is the sort of economic solidarity that would take the form of blacks purchasing primarily from other black business owners, which would generally mean patronizing neighborhood businesses. As one interviewee dourly noted, Jews living in the far northwest corner of Columbus commonly travel to the east side (Bexley), a twenty to thirty minute trip, to patronize Jewish-owned businesses, whereas blacks living only several blocks away make no effort to patronize black-owned businesses. In short, as a group, they seem not to display economic solidarity.

And yet, this is not to suggest that as a minority group that blacks lack a sense of community, but rather to make note of the manner in which "community" is articulated: it is an interpersonal phenomenon, and not a socio-economic one, with one obvious exception --- the case of
neighborhood organized drug-dealing. But even in this case, the money generated by such endeavors is not funneled back into the area and local businesses, and most certainly it is not the neighborhood which gains in any respect from drug trafficking.
"The world that we have to deal with politically is out of reach, out of mind"

Walter Lippmann

The examination of the data in light of the operation of communication codes, and not the force of culture, nor of biologically driven attitudinal and apptitudinal differences, highlights both the potential for change and the resistance to change within this particular social context. Concurrently, such an examination will enable us to view the context from a uniquely communication perspective by focusing attention upon the abstract and symbolically constituted interconnectivity among the participants.

Because these communication codes both include and exclude individuals, and because code inclusion is partially characterized by reciprocity, it is possible for an individual and/or group to remain at the periphery of some ongoing set of transactions (e.g., small business
commerce), and interface only through interactions with those participating in the ongoing transactions. That is to say, that communication between individuals not sharing a specific code is enacted only at the level of interaction, at which level reciprocity is merely superficial, with the result that the linking between the communicators is transient (momentary). In contrast, the reciprocity of communication codes is complex and serves to bind partners across time.

If we interpret the data in terms of communication codes, then, we are able to reexamine the communication aspects of the social context in terms not dependent upon either psychology or morality (perforce of genetic endowment), and provide an explanation which comes closer to pinpointing possibilities for (self) intervention and for future research endeavors.

The inadequacy of material and experiential resources is apparent to both the research subjects and the researcher, and most probably to most any adult observer. Adapting a systems perspective, it is possible on the one hand to conclude that this paucity of resources reflects with considerable accuracy the achievement potential of those individuals as evaluated by the system on the basis of past performance (of most individuals resident in that section of the system). To put in the form of a colloquial expression, those individuals can be said to be "getting what they deserve" because the system somehow allocates resources meritoriously. This kind of thinking is found under many headings
(karma, The American Dream, the Will of God) and is consistent with the belief that AIDS is punishment meted out by God for the sin of homosexuality. It reflects a way of thinking so entrenched that it has come to be labeled by academic and other professional groups as "blame the victim" mentality. As discussed in Chapter two, one of the dangers associated with the employment of the concept of culture as an analytic tool is that it becomes a means for generating bad syllogisms in the place of careful reasoning. Thus, poor inner city dwellers fail to achieve economic solvency because they are members of a "culture of poverty": we have turned the observation of economic impoverishment into a generalized conclusion upon which we simultaneously conferred the power of motivation (having forgotten that the first goal of scientific observation is careful and complete description, and that one needs to consider additional factors before proceeding to draw inferences about causality). Ultimately, to explain the behaviors of individuals and groups solely on the basis of their culture is neither enlightening nor carries any pragmatic utility. And applying this concept to enhance our understanding of members of any subgroup of a social structure as complex and differentiated as is our contemporary society is to seriously oversimplify the conditions under which we all live and operate.

Ironically, such reductionistic reasoning results in an oversimplification which provides the groundwork not for pat solutions to complex and entrenched problems, but instead casts all difficulties because they are rooted in culture as both pragmatically and perhaps
ethically unresolvable. It is a task of monumental proportions to attempt to premeditatively construct and impose some kind of intervention intended to significantly alter a cultural system. It is also currently politically incorrect as an attitude, much less as a plan of action. While I am not writing in support of colonization, imperialization, or even patronization of any group by any other, my point is that the dilemma of conceptualizing collective behaviors of all kinds as cultural phenomena has knotty intellectual and political implications.

Adapting Luhmann's theory of communication codes has as an intellectual and political benefit that such codes are posited to operate throughout a system (e.g., society) without distinguishing among cultural variations. These codes exist in order to reduce contingencies which might overwhelm an individual, and thereby enable great amounts of social differentiation along economic lines, while enabling the now differentiated segments to interact predictably. Thus, the codes provide the means to relatively stable system ends by providing or perhaps "enlisting" a kind of compliance on the part of all individuals. Because the codes remain out of conscious consideration of most system participants, compliance does not require consenting cooperation on the part of these same individuals. Because their behavior is compliant only in terms of the system's needs, and not in terms of the needs of an individual's psyche, it is not necessary to resort to either personality characteristics nor hypothetical genetic or cultural predispositions to explain and understand the behavior of individuals and groups. In short,
In applying this theoretical construct it is not necessary to blame individuals in order to explain social phenomena.

In order to explicate the data in terms of Luhmann's communication codes, it will be useful to focus this discussion upon two aspects of those codes which are essential to the formulation and enactment of such codes. Because this is a preliminary effort at applying and assessing this concept as a tool in communication based research, it is not yet profitable to attempt the delineation any individual or set of codes. Such an enterprise needs to be based minimally upon more data than that gathered in the case of any specific case study unless it is tenable to assert that these codes are formulated and remain only within small subsystems of the larger social system. Any such assertion requires a level of analysis of such a scope that it lies beyond the limits of this writing. Consequently, staying within the framework of Luhmann's articulation of communication codes and in dealing with the specific case at hand, there are two crucial characteristics of codes relevant to our discussion. Communication codes are characterized by both:

1. Reducing the field of alternatives, and
2. Reciprocity.

For Luhmann, communication codes are complexity reducing mechanisms which is accomplished through the management of fields of contingency. In a social system, the fields of contingency are the alternatives (action and meaning) available to individuals. One way to
define meaning is as a reduction of these alternatives through the mutual acknowledgment of the participants. In this way, meaning is created by the increase in the probability of the selection of some very limited actions on the part of the participants. The net result is that each participant can be said to understand the situation in the sense that is predicable to a large degree for the participant. This is, of course, a limited and specific way of defining meaning, and is not to deny nor invalidate other ways of defining the term. It is also not to suggest that alternative or additional kinds of meaning both actually occur and are possible to discern given the same parameters as are utilized here. The point, instead, is to sharpen the focus of this theoretic discussion in a way which will enable us to more clearly understand the detail and application of Luhmann’s communication codes to the case at hand.

The first step is to determine whether any set of transactions can be said to be constitutive of, or at least indicative of a communication code. According to Luhmann, we can judge communication processes for clues to the existence and enactment of codes by looking for the following pattern in the exchange: participants who complete their own action selections and know this from each other. Immediately the participants are linked because both the selection choices and their completion requires conformation of the other. Once this takes place, the participants become binded because their future exchanges and action selections are predicated upon the confirmation on the part of the other.
It is, in part, this particular kind of interdependence which earmarks the formulation of a communication code.

Because Luhmann sees communication codes as mechanisms, as catalysts which guiding transactions, the specifics of the selections are not as important as is the motivating quality of the selecting process. It is motivating in terms of the selections made by the other. That is to say, that "when the manner of one partner's selections serves simultaneously as a motivating structure for the other, a communication code can be said to be formulated." Clearly, if it is the manner, and not the content of the selections which is the compelling or conditioning aspect of the transactions, then a code is formulated because it can be said to both abstracted and ahistorical in nature. By encoding the manner of the selecting, a code is freed from the boundaries of the here and now and can operate out of consciousness, because, in fact, it is the code which now orders the situation and not the situation which determines the encoding.

One of the benefits of employing the concept of communication codes is that it provides a way of specifying how what communication scholars call "context" affects human interaction. Thus, we can operationalize the variable "context" as the presence of a specific code or set of codes which co-condition the selections of the actors, so that the interpretation or meaning created is wholly a product of a highly reduced fields of contingencies perceived by the participants. Contingencies are further ordered by a code so that some specific
combinations of selections are rendered highly probable. Since probability (determined by codes) greatly enhances predictability, and predictability constitutes one basis of/for meaning, context operationalized as communication code(s) directly affects the range of possible and likely meanings available to the participants.

Because codes manage complexity by reducing contingency, they not only reduce the number of action alternatives available to the participants, by they simultaneously order those contingencies, the remaining preferred alternatives, and in so doing significantly increase the probability of a few of those remaining selections. Luhmann calls this sequence of contingency reduction 'motivation' because of the net effect: the high probability of the selection of some few alternatives by the participants. For a participant, the field of options appears to be intrinsically limited, that is, limited due to the nature of the world or of the situation, not as the consequence of the operation of codes. Two results follow from this apprehension: limited and narrow changes seem possible, if any; and, the actors do not see themselves as participating in the mechanism responsible for the curtailment of their options.

This net effect is further reinforced by the fact that codes are ahistorical and atemporal in nature, and these qualities render them invisible to social participants. When a mechanism is invisible and only the effects of it are manifest, it is easy to conclude that either some completely different mechanism is at work, or that nothing in particular is at work, that the effects merely constitute "reality". In this respect,
codes gain potency and efficacy by being ahistorical and atemporal, in contrast to the more typical assumptions communication researchers make about the nature of context: that it is very much a product of the specific histories of both the parties involved and their joint history (their relational history), in addition to immediate situational variables.

Reciprocity, the second key characteristic of codes, is crucial to both the success of the social system and to the ability of the individual to participate in the system. It is a marker of inclusion. It is also, in principle, the characteristic responsible for exclusion from system processes. Without the reciprocation of the other during interaction, the field of selection remains relatively unpredictable, which is to say that compliance of any kind is not a likely result. The other is not responsive to the individual's manner of selecting alternatives, so that the individual cannot seem to influence the selection of alternatives (the behavior) of the other: a situation of relatively high contingency and low predictability. Given the potency and efficacy of codes when enacted, being unable to enact a code would cause an individual to feel excluded and ineffective, and over time, possibly impotent and/or helpless.

It is the reciprocity which serves as boundary marker for the system participants. Not that it demarcates members from nonmembers, but rather it indicates points of differentiation within the system. That is, the failure to engage reciprocity of the code (any code) occurs as a means of distinguishing subsystems within the larger social system. In fact, it is exactly because codes, as atemporal and ahistorical
phenomena, posses the potential for guiding communication processes throughout the entire system that the points at which there is a failure of reciprocity are functionally equivalent to actual physical borders. From a system perspective, it is highly efficacious to utilize a mechanism which simultaneously serves to cohere the system elements and to differentiate among subsystems.

THE ENCODING OF INNER CITY: "MINORITIZING" A POPULATION

One way to distinguish between cooperation and compliance is to observe the presence or absence of a sense of proactivity on the part of an individual or group of individuals. Compliance is behavior directed and determined by another, while cooperation is self-directed behavior influenced by another. For the social actor, the difference lies in one's understanding of possible alternatives available for selection. For the social observer, the difference lies in his/her's alignment with implicitly or explicitly specified outcomes/goals embedded in the presumption of a perspective. The same observable behavior may be judged either compliant or cooperative depending upon whether the attribution of proactivity is made and to which party or parties. But if we instead adopt a system perspective, it is plausible to evaluate behavior of social actors as adaptive, that is, as a response to system conditions.

The members of MSBA find themselves facing conditions of scarcity in terms of all manner of resources. As the behavior of any interactant can be said to condition the behavior of other interactants,
the conditions of the social and physical environment can be understood as expressing a set of expectations on the part of the system in regard to the actors. In the absence of any other mitigating circumstances, such conditions translated as expectation serve to limit the field of possible responses. That is to say, if those inadequate resources are experienced as not only characteristics of the environment, but also as a kind of social and communicative code, then those conditions become the encoded expectations of possible selections on the part of those actors. Those conditions are transformed into symbolic media, and as a social actor I read them as the answer to the question "What does the system expect of me?"

Although this study is too exploratory in design to provide sufficient data to allow us to hypothesize that the social and environmental conditions combine to formulate a hitherto unidentified and unnamed communication code, it is not beyond the scope of this research effort to suggest that because communication codes are such potent and efficacious mechanisms (as discussed above) that their characteristics operate as a kind of blueprint for the creation and interpretation of much of social reality. So that as a functioning member of this social system I implicitly abstract the general pattern of communication codes and then typically utilize that pattern to deconstruct (if you will) many or most aspects of my experience in the social world.
From a system perspective, this makes pragmatic sense. If, in fact, communication codes have evolved as a response to increasing levels of complexity, and so are mechanisms for reducing complexity by limiting contingencies, and they seem to be doubly effective because they both cohere elements while allowing for subsystem differentiation, it would be counter-productive for many different mechanisms to evolve because then complexity would reappear only at a higher level of abstraction: in short, such a development would constitute a failure to reduce complexity. Put more succinctly, the development of more than one pattern for reducing complexity would not be mere redundancy, it would be another form of complexity. Redundancy within a pattern (or mechanism) would increase its overall information value; a multiplicity of patterns for reducing complexity in terms of guiding behavior alternatives is not redundancy, but diversity.

It is consistent within a systems perspective to conclude that any pattern or mechanism successful at reducing complexity is likely to be employed with great frequency. While this conclusion is not to suggest that such a strategy does not also have its drawbacks, it nonetheless serves to enable the continuation of the system because of the self-replicating nature of the mechanism (the codes). Not only can specific codes be replicated, but the duplication of the general pattern helps to ensure the potential for the formulation of new codes as they might be needed. The abstract and ahistorical nature of codes renders them the ideal sort of mechanism from a systems perspective because, as such,
they are both generically and specifically replicable and are therefore both triply efficacious and yet versatile. Their versatility resides in their potency in transforming any/all actual and potential contingency into a set of preferred and manageable alternatives.

The desirability of those alternatives is entirely relative to one's perspective. The perspective from which desirability is most likely assured is that of the system itself, and it is probable that social systems operate on general systems theory principles. In this case it is tenable to make comparisons with other large and differentiated systems confronted with the problem of managing huge amounts of contingency. One such system is that of the evolution of the development of life on this planet. Caution is called for in making this comparison, for the misapplication and interpretation of evolutionary theory is common, and care must be taken to avoid misemploying its tenets as grounds for believing, in words of Stephen J. Gould, that our "social prejudices are scientific facts".

With an eye out for such a comfortable and deleterious pitfall, most relevant here is the fact that evolution does not proceed on the basis of optimization of alternatives. That is to say, that changes in an organism need not be optimal in order to endure, merely functional at some historical period of time. Similarly, the utility of some development may fade leaving the change in place. As the consequence, it is not always a simple matter to determine the function or appropriateness of some entity's current state of evolution. Lacking sufficient information or
understanding of the original context, it is all too easy to draw erroneous conclusions. It is easy to forget that developments are often originally adaptive, although it might not be clear that they are now adaptive, nor clear in what ways exactly they were originally adaptive.

What appears to be most applicable to the case of evaluating the response of social actors to system demands is that such responses need to be carefully examined in light of both their original context and from the perspective of the actors. This highlights the difference between the sensibility of the system and that of the actor: what is functional for one is not necessarily optimal for the other. From a system perspective, the need for self-replication may consistently override the option of optimization for/of system elements.

At strategic points, the deployment of a code (maybe "socio-economic mobility") or codes minus the component of reciprocity creates the economic marginalization of the inner city regions of urban areas through the replication of subsystem divisions which, in turn, maintain a particular simplification/balancing of a host of symbolic and material contingencies. This, in turn, enables the continuation of a particular pattern of resource allocation while minimizing both the likelihood of and potential success of any challenge to that pattern. By encoding specific behavioral expectations into variations of communication media across the spectrum of social differentiation, and by the selective engagement of code reciprocity, the system induces replication of itself, including a segment characterized by economic and social marginalization.
From the perspective of the social actor, such marginalization is certainly not experienced as anything nearing optimal. Nonetheless, from a system perspective such a component serves various functions, and because system elements are interdependent, altering this component is difficult and implicitly threatening to the future of the system which is biased in favor of actualizing any future state as a replication, if not near duplication, of its present state. In other words, the system itself, although potentially adaptable, is inherently conservative favoring preservation of the status quo. Replication more commonly wins out over optimization.

In offering up greatly reduced alternatives and in favoring the selection of one or several of those alternatives over others, codes provide the sort of information upon which individuals predicate their understanding of self, of the world, and of the relationship between the self and the world. In so orienting the individual to the world, codes influence the ability of individuals to generate new or different perspectives. Because one can only ask questions about what one understands (or believes oneself to understand: I must be able to articulate what it is I know that I don't know in order to formulate a question), they can limit the extent and range of questions an individual might raise. Put more simply, that people often don't know that they don't know is, to some extent, a by-product of the nature of communication codes. The net result is that they don't know what questions to ask because they don't understand the relationships which
constitute the encryption scheme for locating the information they need but don't know they need.

This is precisely two of the problems which emerged as thematics in the interview data: asking the right questions to get at relevant information and determining that one does in fact know what one believes one knows. The way a social actor knows virtually anything is from engagement with the social system, e.g., with other actors and/or institutions. Here again, reciprocity is a key to the communication process and its social consequences. If successful engagement is characterized by the articulation of code reciprocity, then disconfirmation would be characterized by a lack of reciprocity. If a communication encounter does not activate reciprocity as anticipated by a social actor, then there is only disconfirmation of the assumptions and understanding which predicated the interaction. The result is that the actor must conclude that s/he does not know what s/he thought s/he knew/understood. And without the engagement of the reciprocity there is a sudden and steep rise in contingencies and therefore of complexity accompanied by a parallel drop in predictability. The interaction is now characterized by uncertainty and the actors experience discomfort and possible dissatisfaction.

Further, without the engagement of reciprocity of the code, the linking and binding functions of communicative transactions are not accomplished, or at least not in the ordinary sense in which connectivity is recognized and understood as a positive force in the sense that it is
the presence of some relationship. In a backhanded sort of a way, the failure of reciprocity links individuals in the sense that it firmly establishes the absence of connectivity, but in the context of a social system, demarcation of relational boundaries (exclusion as well as inclusion) is still to acknowledge a relationship in terms of the larger system. That this negative linking is still a form of social relating reflects on the need of the system to replicate itself, and on the idea of socio-economic competency and mobility: in terms of the system, it may be necessary, or at least desirable, for certain elements to remain in socio-economic terms immobile, in which case it is inaccurate to label those elements as socio-economically incompetent, for from a system perspective, such immobility is really a form of competency: of accurately enacting the expectations of the system.

It is clear that codes must, in fact, order the social situation and constitute the context of an interaction, what Luhmann so elliptically refers to as "code-guided communication processes". The case of MSBA members attempting to deal with bank loan officers clearly illustrates an example of the effect of code limited alternatives restricting the possibility/probability of a social actor asking the appropriate and relevant questions in order to secure the necessary information and understanding to accomplish his/her goal: i.e., secure a loan.

This difficulty is further exacerbated by the fact that much fiscal information is encrypted in a way that renders it incomprehensible to the very people who might most benefit from access to it (in this case, inner
city small business owners). At one level, untangling this kind of encryption problem can be managed if dealt with in a conscientious and systematic way. That it remains a problem in light of the attention afforded it at both local, state and federal levels is an indication that something more pervasive is at work in the situation. One explanation is that changing that situation will result in a direct challenge to the governmental and financial networks which enmesh such programs as those designed to offer support and technical assistance to small businesses, especially ones located in inner cities. However, it is beyond the scope of any single case study to provide sufficient evidence to determine whether a specific code or set of codes is directly implicated here. What can be noted is that such a significant reallocation of resources raises contingencies within several social system domains, and so constitutes an implicit threat to replication.

To shift perspective from communication codes to more general system characteristics, the need for a system to ensure its continuation by means of replication is closely related to a system's tendency toward homeostasis, that is, its tendency to maintain equilibrium. There are two primary means for a system to maintain equilibrium in the face of newly introduces forces. It can either adapt itself to the new condition, or it can reconfigure the new force into a shape the system can assimilate and/or manipulate. In the first case, the system must make some significant self-adjustment, while in the second, it conversely causes a change in the new contingency or force. One can argue that a sufficiently robust
system would tend toward the second alternative, which is more conservative and requires fewer changes or manipulations, and does not require the nearly always risky application of the principle of equifinality.

An example of this kind of homeostatic response is the taking over of specific symbols, images and issues by the dominant culture and the telecommunication media of "minority" efforts to shift some aspect of the social value system. This is otherwise recognized by scholars as co-optation. Although social movements arise from within a social system, partly as a result of high levels of differentiation, the mechanisms which cohere the system (those which cut across the differentiation) operate to co-opt such movements in order to manipulate or reconfigure it into a form the system can better direct and control. One result is that the social movement is trivialized and rendered all but impotent. A recent illustration of this is the long-running advertising campaign for Virginia Slims cigarettes, which still employ the slogan, "You've come a long way, Baby". One of the key themes of these ads to be found in the cojoining of efforts to enhance the social status and value of women with the "right " to smoke in public, so that the latter becomes a yardstick for measuring the former. This alignment, albeit symbolic, trivializes the efforts of women to change their social valuation in terms of their individual and collective earning potential, their right of self-determination, and their overall efficacy as social agents. Trivialization of a social movement effectively co-opts that movement and reduces its potency in two ways. It presents the issues around
which efforts to create change are focused as insignificant and frivolous. It also reconfigures those symbols into forms already dominant and meaning-laden, and so the new meaning is overwhelmed by the old, dominant, and easily recognized and commonly embraced meaning. The new message comes to merely reiterate the old.

In the case of the articulation of a minority identity, and the articulation of an identity as a minority, this kind of co-optation appears to characterize the efforts of generations of black Americans. While it is true that there is no necessary (e.g., genetic or biological) connection between an underclass status and race, indeed, there are blacks at virtually all socio-economic levels, there appears to be an institutionalized form of racism which serves to facilitate social and economic differentiation in broad terms across the system.

It maybe the case that racism is one of the key triggers of the suspension of code reciprocity, a means of activating differentiation while deploying a mechanism which otherwise coheres system elements by reducing contingencies to ordered alternatives. In this respect, racism serves to assist in the attainment and maintenance of homeostasis of the system. To the extent that this is the case, co-optation of the efforts by blacks to initiate substantive change in their social status and valuation in the system clearly reflects the conservative and robust nature of the system. The capacity to enact the transformation of new forces to fit standard formats means that replication of existing codes will be favored as a means of ensuring the continuation of the system. In
this way, the potential for significant and substantive (social) change is subsumed by system; made possible in part by the potency of communication codes and their ability to reduce complexity and order alternatives into mutual expectation.
CHAPTER VII
CONCLUSION

"When I hear someone say they're not investing in a business or a person or an idea because it's in the inner city or because it involves a person of color, I say you're not assessing your risk the right way or in the way you do in other situations...Bankers always say it's a high-risk area, but these are the people who lent to Latin America and bought junk bonds and financed every half-empty high rise tower in the country." -- Bernard W. Kinsey, Chief operating Officer of Rebuild Los Angeles (NYT, 10/9/92, F6)

This case study of a single grassroots minority organization and its environment has focussed upon the perceptions of the organizational members, the perceptions of the President and founder of the MSBA, Walter Cates, observations by the researcher and a consideration of the interaction between the MSBA and its environment. An effort was made to evaluate all of the data in light of Nicklas Luhmann's theory of communication codes in order to accomplish two interrelated ends: 1) to shift the focus of analysis away from various "blame the victim" orientations and explanations, and 2) provide the structure for an analytic framework particularly communicative in emphasis. The subject for this study is significant in that it coincides with
current social and economic tensions which appear to be intractable in terms previously applied to interventions, and because it presents an amenable forum for the articulation of a methodological and theoretical orientation relatively new and underutilized in the discipline of communication.

Much attention has been focused upon the efforts by, and barriers to, full economic participation on the part of these inner city entrepreneurs. By applying a theory of communication codes to this problem, we have concluded that these codes operate to both cohere the system components, and to enable high levels of social differentiation. One result of this seems to be that some groups of individuals are treated as both a minority and as marginal by the system.

Marginal and otherwise minoritized groups are often looked upon as "dead weight" and as a burden to the socio-economic structure to which they are judged to be peripherally attached. They are often judged to be existing in the margins of society, as distinct from its mainstream. This point of view and assessment is carried to its logical extreme in the analogy of these individuals to parasites. Although this analogy is usually only made explicitly in the case of welfare recipients and other poor people, it is thinly disguised in the rhetoric of the bankers who object of the Community Reinvestment Act on the grounds that loans to inner city residents are "risky", and who urge that Congress should "stop the pretense that reinvestment loans are good banking policy" (Thomas, 1992; A14). In continuing to assert that these loans are good social policy, although they
are financially irrational, Mr. Baris, a legal council to a large bank, is implicitly assuming that these lenders are outside of the normal range of banking clients.

Such a perspective stands in stark contrast to a broader view of this situation, as expressed by Mary Houghton, President of the Shorebank Corporation of Chicago, when she writes that:

> In the legitimate pursuit of profit maximization for shareholders, bank managers seek transactions that are as large as possible, concomitant with the need for diversification, and as easy to underwrite as possible. These loans take less staff time to book. In exchange for the benefits of a public charter and Federal insurance, however, the community reinvestment law asks them to fulfill some public purposes, like home mortgages and small business loans. (1992; A14)

It is still possible to see such a charge to banks as a mandate to cater to the needs of a tiny portion of their clients. According to Kenneth H. Thomas, a consultant to banks in regard to CRA, the 1990 census reveals that by using the standard bank regulatory definition, forty percent of this country's households are low and moderate income units. The CRA is intended to ensure that these forty percent of households are also able to utilize a bank's lending services. This is reasonable because, as Mr. Thomas observes:

> Even if the law were especially or exclusively for this 40 percent group, would all loans to them be "risky"? Perhaps that 40 percent
would consider their bank deposits "risky" if it were not for Federal deposit insurance, which we all know too well is ultimately bankrolled by all taxpayers, including low- and moderate-income ones. (1992; A14)

This is an argument for broadening the perspective brought to bear to include the system overall, and to focus one's analysis at that level.

In taking into account the totality of the system, one must account for all of its elements and their interrelationships. From this system perspective, what is necessary is the coordination of elements (individuals), and not necessarily their conscious consent: the system needs a way to ensure compliance not cooperation. Although gaining cooperation is one way to ensure compliance, it is not the only way, and generally not a time efficient way.

Either way, gaining compliance or cooperation entails the communication of behavioral expectations, and the difference between these two methods lies in part in the manner in which the behavioral commitment is obtained. When the discourse which results in such behavioral commitment is characterized by openness, mutual regard, free information exchange, the consideration of all parameters and viable options, and occurs in real time, then cooperation is what is being sought. Clearly this method is both energy and time intensive. While this is not to deny the humaneness of this method, persuading individuals through this technique, or others like it, is not efficient from the standpoint of
maintaining a social and symbolic organizational structure, and lessens the probability of successful reproduction of the entire system.

Communication codes provide one possible solution to this system "problem". In examining the members' perceptions of their collective problems, we have observed that communication codes are to be found outlined in the spaces between the dominant social explanation and perspective upon the minoritized group, and the experiences and explanations of the minority or "minoritized" group. The code is manifest in the persistent actions and consistent choices of the individuals --- even as these may contrast with their expressed wishes, hopes, desires, plans, and aspirations.

If we understand that these individuals are members of the larger social system and their symbolic reality is shaped by precisely the same social and cultural forces as are those of the social and economic mainstream, and further, that the mechanisms for encoding social preferences (values as translated into behavioral expectations) are specialized forms of communication or codes which also serve to enable the differentiation within the system, then it is possible to make sense of the choices and actions of these individuals as appropriate, or at least sensible, responses to their social conditions.

Two questions were raised in the introductory chapter of this document about the "how" and "why" of the socio-economic survival of inner city business owners and residents. So, how is it that some individuals survive in the socio-economic gutter of the modern American urban (inner
city) environment? In part, they survive because their marginality is a characteristic of the larger social system, and not a personal or racial or genetic attribute. In a sense, the system requires marginality: it would no more "allow" the marginality to fall away than it would "allow" the social and economic mainstream to evaporate. System maintenance requires that all segments be replicated. In this respect, we can say that their marginality is both guaranteed and protected by the system: the gutter is a part of the larger system.

Second, why do they survive in that gutter yet never gain entrance into the socio-economic mainstream? This question is partly addressed by the answer to the first: the system operates to maintain the gutter and so its inhabitants. But another part of the answer is found in the nature of communication codes which have a motivational quality. That is, these codes order and preselect certain behavioral choices, or we can say that the code characteristic of reciprocity is a compelling force. The engagement of the reciprocity acts to bind partners and thereby cohere the participants, and by extension, the system. Strategic failure to engage code reciprocity enables the system to differentiate without the need to resort to additional mechanisms. From a system perspective, communication codes are parsimonious and effective mechanisms which both constitute and replicate the interrelationships among the system participants. It seems that under current conditions, code replication generally tends to preclude social mobility.
HEURISTIC BENEFITS AND FUTURE DIRECTIONS

Thus, we have come to understand that communication codes have several overlapping functions: 1) they guide behavior choices; 2) they keep the level of complexity tolerable for individuals; 3) they therefore operate out of the consciousness of individuals and so ensure the relatively smooth conduction of system business; 4) they serve to cohere the system by virtue of their universal deployment (a function of their ahistorical and atemporal nature); 5) they also enable the differentiation of the system through the selective engagement of code reciprocity; and 6) they serve to ensure the continuation of the system by securing in place replication of the social structure because they are adept at transforming new forces into a shape consistent with current social symbolic structures.

To the degree that this analysis is accurate or at least applicable, it is sad news for Cates and MSBA. Although the organization has enhanced its ability to influence perceptions of itself, and thereby enhanced its credibility and so its potency as a social agent through its internal organizational development and its initiation of both the *Main Street Business Journal* and the *Minority Business Forum* (its access television production), it is also still a "new force" in terms of the larger social system. Its efforts are, therefore, most likely to be transformed into a shape more easily digested by the social structure it seeks to change. The harder Cates and MSBA work to create change, the greater the neutralizing response on the part of the system. This is because the kind of changes they seek to initiate are at odds at the symbolic level with the current formulation of social/communication codes.
The issue of the persistent minoritizing of blacks in way that continues to result in social and economic marginalization is one to be more fully and reasonably dealt with as a separate topic of investigation. It is a topic of considerable sensitivity and one not easily framed by the restrictions of academic discourse. In any event, such a task is monumental in scope in more ways than one.

In that we have been able to delineate and illustrate six code properties/functions, and have succeeded in providing an alternate, viable, and sound explanation for the context of inner city business and residence, this research project has added to the understanding of complex social phenomena and of human communication. It has provided new insight into the ways in which social systems operate, the role of communication in that operation, and suggests several possibilities for future research in this area.

Most obviously, because this study was limited to a single organization of its type, it calls for replication in the form of additional case studies of similar groups. Such studies need to conducted in a like manner, because the perceptions of the members are vital to the analysis. This general approach will further test the validity of the broadest of this study's conclusions, while providing a literature and research base not currently in existence.

Second, a follow-up study of this particular organization would also serve to more sharply articulate the accuracy of its conclusions, and its method of assessment. Such a study might take one of several different forms. One possibility is to follow the same basic design, but add to the
member survey questions about the educational background, age, and other more standard demographical characteristics. This would provide a more complete picture of the members, and possibly open the data up to other methods of analysis (another way of evaluating the validity of the analysis).

More conceptual work needs to be done on in order to more fully articulate the nature and characteristics of communication codes, so that codes can be more easily observed in operation. Also, this study raises some questions about how the results of this analysis can be made more useful to its subjects -- to individuals and groups outside of academe. To that end, a way of answering these questions needs to be constructed:

* How do codes transform efforts to challenge them into a shape or form easily absorbed and manipulated by the system?
* What are the mechanisms of that transformation?
* What are the steps or properties of that change?
* Is it possible to self-consciously (deliberately) create new codes?
* If they are only created spontaneously, is it possible to alter their content?
* Can code reciprocity be forcibly engaged?

One of the attractive aspects of this theory of communication codes is that it offers an explanation for the entrenched nature of socially ascribed values, beliefs and attitudes. In this way, it gives teeth to the concepts of
culture and cultural transmission, and also makes more clear the role of communication in human social organizing. In so doing, it brings together early ideas about the nature and role or functions of communication, such as Berger and Luckman's articulation of the social construction of reality (in a book by the same title, 1967), and various adaptations of systems theory to communication (the Palo Alto school, including the work of Watzlewick, Beavin, and Jackson), with the more recent work of scholars grouped under the heading critical and cultural studies (Grossberg, Kirsten, Pilotta, etc.), and contemporary schools of thought from cultural studies to deconstruction (see for example Culture, Ideology and Social Process, 1981, T. Bennett, G. Martin, C. Mercer, and J. Woolacott eds.) by first attempting to provide a systematic detailing of the nature of communication and then operating at multiple levels of analysis in order to gain insight not available within the context of a single level. And so the analysis includes data from the level of the participant with the observations of an (outside) observer from at least two distinct vantage points: outside of, but at the same level of experience as the subjects, and from the position of an observer inside of, but at the level of the system.

The final evaluation of Luhmann's conceptualization of communication codes awaits further research and will require additional elaboration of the theory itself. For present purposes, it has proved to be a useful tool of analysis. In this application, it highlights the need to reconceptualize old problems if we still hope to generate genuine solutions.
In commenting upon the shift in the social sciences from reaching to the physical and natural sciences for metaphors to reaching to the humanities for those same kind of metaphors, Clifford Geertz notes that each set of metaphors has its limitations, and that this shift carries with it some implications about the role of the social scientist and about the research and intellectual path to be followed. For as academics and researchers, whatever our individual choice of methods and methodology, whatever our selection of metaphor and theory:

The relation between thought and action in social life can no more be conceived of in terms of wisdom than it can in terms of expertise. How it is to be conceived, how the games, dramas, or texts that we do not just invent or witness but live have the consequence they do remains very far from clear. It will take the wariest of wary reasonings, on all sides of all divides, to get it clearer (1983; 35)

From one side of "the divide", then, this document which is a reporting of one research project represents one cautious and exploratory effort to examine the role of communication in the process of social organizing from the perspective of the larger social system.
APPENDIX A

LIST OF INTERVIEW QUESTIONS

1. How long have you been in business? Do you rent or own this property?

2. How long have you been a member of MSBA?

3. Are you aware of the services available through MSBA? Have made use of any of the services?

4. Why did you join MSBA? What does MSBA do for you?

5. What are the major obstacles to running your business?

6. What are your current business plans?

7. Have you participated in any Chamber of Commerce programs?

8. What do you think of your local elected officials?

9. What do you think about the kind attention the press pays to this neighborhood?

10. What do you think about the Main Street Business Journal? About the Minority Business Forum?

11. In your opinion, what should MSBA be doing?
APPENDIX B

Walter R. Cates, Sr. is currently a private Business Development and Commercial Banking Consultant specializing in the capitalization and development of small business opportunities for African American, women-owned, and disadvantaged companies.

Cates serves on the Ohio Small Business Entrepreneurship Council, where he co-chairs the Minorities and Female Small Business Opportunities Committee and is a member of the Cost and Availability of Capital Committee.

During his tenure as President of the Main Street Business Association, Cates filed Community Reinvestment Act protests against several local banks, whose most well-known result was a $55 million five-year commitment from Bank One Holding Company for commercial and mortgage loans to 9 designated inner-city zip codes in Columbus, the creation of a Small Business Lending Center, and the opening of a new Bank One branch on Long Street and Governors Place. In the course of his seven years of negotiations with local lending institutions, Cates has secured an estimated $3.5 million in commercial loans not only for Main Street Business Association members, but also for minority, female, and disadvantaged entrepreneurs around Columbus as well as in Canton, Elyria, Lorain, Akron, and Chesterhill, Ohio.

Cates has been an aggressive and effective advocate for civil rights and equal opportunity for more than 20 years, dating from his involvement with ECCO and Model Cities in the 1960's, through pushing for the integration of the construction trades and set-asides for minorities and women, the desegregation of the Columbus public schools, the police and fire departments in the 1970's, and employing his advocacy and loan-packaging expertise to create access to small business capital in the 1980's.
A 1960 graduate of Columbus East High School, an honorably discharged veteran of the U.S. Air Force, an experienced campaigner for Democratic political candidates, Cates enjoys high visibility in the community, years of experience in working with government, and a working relationship with the local press and broadcast media.

Cates is divorced and has two sons. Cates resides in the Olde Town East community.
Walter R. Cates, Sr.
Twenty Years of Community Service

- Honorably discharged veteran of the U.S. Air Force
- Negotiated $55 million five-year Community Reinvestment Act settlement with Bank One Holding Company for commercial and mortgage loans targeted for nine inner-city zip codes
- Former member of Bank One, Columbus NA. Community Advisory Council
- 5 years service on Board of East Central Citizens Organization (ECCO) - the first organization in America funded by the Office of Economic Opportunity
- 6 years service as elected District Representative to the MODEL Cities General Assembly
- 4 years service as elected District Representative to the Model Neighborhoods Assembly
- 3 years service as Housing Consultant and Development Specialist for the Neighborhood Development Corporation - federally funded non-profit entity best known for the development of the Mt. Vernon Plaza
- Founder and first Chairperson of the Board of the Franklin County Opportunities Industrialization Centers of America (Franklin County OIC)
- Organizer and sponsor for the "Columbus Plan" initiative to negotiate the employment of women and minorities in the construction trades
- 10 year member of the Laborers International Union of North America Local #423
- Five years service as union steward for the Laborers International Union of North America Local #423
- 2 years member of Union of Operating Engineers Local #18 - helped to integrate that union
- Past-President of Columbus Chapter of the National Association for the Advancement of Colored People (Columbus NAACP)
• Filed the original desegregation lawsuit against the Columbus School Board

• Filed the original discrimination lawsuit against the Columbus Police and Fire Departments

• Participant and volunteer statewide organizer for House Bill 584

• Founder and President of the Columbus Black Brothers Coalition - the now defunct organization fought police brutality and discrimination in the construction trades in the late 1960's

• Organizer for the Black Students' Ohio State Branch of the NAACP to help open doors for minority recruitment at Ohio State University

• 20 years service as community organizer for Democratic political candidates in Columbus

• Founder and President of the Main Street Business Association

• Publisher of the Main Street Business Journal

• Executive Director of the Minority Business Forum for Columbus Public Access

Memberships include: Vietnam Veterans of America, NAACP, Urban League, National Association of Minority Contractors, and Black Elected Democrats of Ohio

Awards and recognitions include:
- "Forrest Flewellen Avenue of Contributors" (1991) presented by the Comin' Home Community Foundation, Inc.
- Jefferson Award for Community Service (1991) presented by WCMH TV4 and the American Institute for Public Service
- Keep Ohio Beautiful Award (1990) by the Ohio Department of Natural Resources - in recognition for the annual Main Street Business Association Spring Clean-Up Campaign (the largest in the city)
- Outstanding Business Development Award (1990) presented by the Black Communicator
- Outstanding Leadership Award (1989) presented by the Livingston Park Neighborhood Council
- "Your Efforts in the Struggle for Equal Rights" (1989) presented by the Police Officers Equal Rights Association
- Outstanding Community Service award (1988) presented by WCKX 106.3 FM Radio
- National Finalist for the KOOL ACHIEVER's AWARD (1988) presented by the Brown & Williamson Tobacco Company
- Black Business Advocate of the Year (1987) awarded by The Ohio Black Expo
- Outstanding Business Advocate award (1987) presented by the Columbus Minority Business Development Center
- The Honorable Elijah Muhammed Award (1987) presented by the Masjid Al-Islam of Columbus

Current Committee Assignments:
The Ohio Small Business Entrepreneurship Council (State Senate Appointment)
Columbus CRA Committee (Columbus City Council Appointment)
Columbus City Council's Civil Rights Advisory Committee
Neighborhood Business Roundtable
City of Columbus Veterans Preference Committee
Walter R. Cates, Sr.

Education:  
Columbus East High School (1960)  
United States Air Force (1961-1964)  
Communication Specialist, Cryptologist; held Top Secret Clearance  
Coursework at The Ohio State University (1967-1968), (1975)  
Business and Management Courses

Qualifications:  
• 1984 - current. President of Walter R. Cates & Associates. Private business lending and community development consultant since 1984. Have personally negotiated in excess of $5 million in commercial loans for minority companies during the last seven years.

• 1985 - current. Specialization in Community Reinvestment Act consultancy. Since that time have worked directly with officials from the Federal Depository Insurance Corporation, the Federal Reserve Board, with U.S. Senators Glenn and Metzenbaum, with Congressman Chalmers Wylie as well as a series of municipal, county, and state officials in order to implement the implications of the Community Reinvestment Act and to improve the success rates of minority companies in obtaining business capital.

• 1986 - current. Have developed working relationships with the top level of management for the largest financial institutions in the State of Ohio, including the Huntington, Star, BancOhio, Bank One, Fifth Third, and Society banks.

• 1986 - current. Have worked directly with
the Center for Community Change (Washington, D.C.), which is the country's premier information clearinghouse and policy resource organization on CRA matters. Have also worked directly with the Minority Business Legal Defense and Education Fund on CRA matters.

- 1994 - current. Serve on the Ohio Small Business Entrepreneurship Council, where I am the co-chairperson of the Minorities and Female Small Business Opportunities Committee and serve on the Cost and Availability of Capital Committee.

- 1991 - current. Member of the City of Columbus Community Reinvestment Act Committee.

- 1991 - current. Member of the Columbus City Council Civil Rights Advisory Committee.

- 1991- current. Member of City of Columbus Veterans Preference Committee.

- 1988-1989 Member of the Bank One Columbus Community Advisory Council.

- 1986-1989. Participated in the negotiations for the creation of Community Development Corporations by Huntington Bank, Society Bank, and BancOhio.

- 1988- current. Have provided technical assistance or consultation regarding commercial lending and the Community Reinvestment Act to a long list of organizations, including the City of Boston Redevelopment Authority, the Stark County Business League, the Main Street Business Association (Columbus), the Black Board of Trades (Akron),
for Humanity International (Americus, Georgia), Peoples BancCorp, Inc. (Marietta).

Thorough working knowledge of commercial lending policies and procedures, in-depth practical experience working with CRA in the business banking and neighborhood lending environment, a verifiable track record of experience and respect within the banking network.

Selected Awards: 1991 Jefferson Award for Community Service awarded by WCHM TV4 and the American Institute for Public Service; 1990 Keep Ohio Beautiful Award by the Ohio Department of Natural Resources -- in recognition for the annual Main Street Business Association Spring Clean-Up; 1988 National Finalist for the "KOOL ACHIEVER AWARD" presented by Brown & Williamson Tobacco Company; 1987 Black Business Advocate of the Year awarded by Ohio Black Expo, 1987 Outstanding Business Advocate awarded by the Columbus Minority Business Development Center.

Memberships: Vietnam Veterans of America, Columbus NAACP (past-president), Urban League, National Association of Minority Contractors, Black Elected Democrats of Ohio.
APPENDIX C

MAIN STREET BUSINESS ASSOCIATION

1991

Year in Review

Main Street Business Association
1000 East Main Street
Columbus, Ohio 43205
253-2963
Board of Trustees:

Nirmal Sinha, President, Board of Trustees of Asian Indian Federation of Central Ohio and member of the Ohio Civil Rights Commission

Walter R. Cates, Sr., President, Walter R. Cates & Associates

Larry Roberts, Partner, Alpha Security

John Lambert, Partner, Alpha Security

Joseph Pilotta, Ph.D., Asst. Professor of Communication, Ohio State University and Director of the Sino/Ohio Center

Bob Bender

Officers:

President, Walter R. Cates, Sr.
Vice President, Bob Bender
Treasurer, Larry W. Roberts
Secretary,
Executive Director, John Lambert

MSBA Committees
Economic Development
Spring Clean-Up
Zoning
Publicity
Activity Summary:

Annual Spring Clean-Up:

The 1991 Spring Clean-Up once again exceeded the previous year's performance, attracting more than 300 volunteers; according to the City of Columbus, this was the largest turn out in the city. The event, headquartered once again at Main Street Elementary School, was co-sponsored by WVKO, who headquartered its city-wide broadcast from Main Street Elementary, four local banks, and had the support of more than 20 business establishments. Once again, commemorative tee-shirts and lunch was provided to all participants. In addition, the MSBA's clean-up was recognized through the award of a "White Glove" by Columbus Clean Community and a "Keep America Beautiful Award" given by the Ohio Department of Natural Resources.

Organizational Development:

MSBA expanded its Board of Trustees by adding Nirmal Sinha, who is a President of the Central Ohio Federation of Asian Indian Associations and a member of the Ohio Civil Rights Commission, Dr. Joseph Pilotta, who is Assistant Professor of Communication at the Ohio State University and Director of the Sino/Ohio Center, and Reverend Keith Troy.

The purpose of Board reorganization was to expand the MSBA's access to technical resources, broaden representativeness on the board by different segments of the community, and to enhance the overall quality of the Board of Trustees.

The management practices are currently undergoing some upgrading made possible by the purchase of a Macintosh computer and laser writer through a grant from the Columbus Foundation. The computer, purchased in early October, is now being employed to improve record keeping, information management, and communication at MSBA. Financial and information management systems are currently being installed as MSBA officers gain competence in using the computer; the system should be complete by April of 1992.
Main Street Business Journal:

MSBA's bimonthly newspaper continues to grow and continues to demonstrate its value to the image of the organization and to the dissemination of information throughout the district. We began 1991 with a little less than 100 distributors and a circulation of 5,000 copies; by the end of the year circulation had increased to 7,000 copies and the number of distribution outlets to about 150.

Beginning in November of 1991, the Business Journal began publishing the Main Street Business Directory to promote businesses that are active in the Association. This Directory will be a permanent part of the newspaper.

Assistance and Referrals:

Awareness of the association and the NCR district continued to grow in 1991 as evidenced by more than 1500 inquiries for information and assistance. (See Statistical Summary.) The bulk of the inquiries pertained to business loans and credit, contract opportunities, inquiries about Main Street, and requests for information and participation in a host of community issues. Numerous referrals were made to local banks, the State of Ohio, the Chamber of Commerce, or city agencies. Approximately, 575 MSBA brochures were mailed to prospective members.

Community Participation:

MSBA participates in a number of different organizations and committees in the city. Walter R. Cates serves on the Columbus CRA Committee as one of only two community members on the group; he also serves on the Columbus City Council Civil Rights Advisory Committee, the Columbus Veterans Preference Committee, and the Ohio Small Business Entrepreneurship Council, where he co-chairs the Minority and Female Small Business Development Committee. Larry Roberts is a member of the Franklin County Veterans Service Commission (the first African American representative to Franklin County in its more than 100 year existence), and is responsible for Main Street Elementary School, which is the school adopted by MSBA as part of the Adopt-a-School program. MSBA also participates on the Near East Area Commission and the Neighborhood Business Roundtable.
Main Street Elementary:
MSBA has worked with Main Street Elementary on a number of activities. The Main Street Clean-Up is the largest and most well-known project in cooperation with the school. But MSBA also has contributed dollars to fund special needs, provides periodic speakers for the children, and brings Santa Claus, complete with candy, to Main Street Elementary.

Community Relations:
The image of the Main Street NCR is as vital to the rebirth of the corridor as is the truth about the district. Recognizing the importance of the community's perception, the MSBA has worked diligently to gain as much positive exposure for the avenue as possible. The Main Street Business Journal, the Main Street public access television program, the Main Street Clean-Up, and Main Street's aggressive participation in various community and municipal programs and concerns are examples of the association's effort to convince the general population that the area is undergoing a period of renewal and regeneration, and an effort to instill a renewed sense of pride in the area.

Legislative Action
MSBA has worked with Columbus City Council and the City of Columbus on a number of issues vital to neighborhood revitalization, ranging from civil rights, to economic development budgets and policies, to liquor control, and to MBE set-asides for city contracts.

By far, the most important legislative problem faced by MSBA is the continued failure of Columbus City Council and the City of Columbus to release the more the $1 million for capital improvements in the district. These capital improvement dollars were approved by the taxpayers in 1988, but only a very small fraction of those dollars have actually been invested for street improvements. With a great deal of planning already complete and anticipation high on the strip for much needed improvement, the MSBA will continue to lobby aggressively to get these improvements completed which are so vital to moving to the next plateau of commercial revitalization on the avenue.
Financial Institutions:

Business capitalization for contracts, operations, or capital improvements continues to be the primary need on the avenue and the dominant topic of inquiries to the association.

During the year, MSBA kept regular contact with officers at major area lending institutions, including BancOhio, The Huntington, Bank One, Star, Fifth Third, and Society banks. Inquiries were referred to these banks, the association kept tabs on developments at these banks, and the association participated in a number of community events and seminars sponsored by these banks.
MSBA Inquiries and Requests for Information

Statistical Summary:

Telephone Inquiries: 1080
Walk-ins: 475
Total: 1555

Private Contract Assistance: 218
Bank Credit or Loan Assistance: 466
Employment Assistance: 48
Contract Plans: 62
Community Assistance: 327
City Loan Assistance: 109
Technical Assistance: 311
New Membership: 575
City Contract Assst.: 45
NCR Information: 63

Key:
Note: The summary represents a compilation of recorded contacts from both MSBA members and the general public. Many requests overlap categories, so the totals of the breakdown equal more than 100%.

Private Contract Assst.: information or assistance requested about obtaining or performing on a contract from a private source, especially construction and Ameriflora
Bank Credit or Loan Assistance: information or assistance requested about obtaining or solving a problem regarding credit services from a financial institution.
Employment Assst: inquiry or assistance requested about finding employment.
Contract Plans: inquiry to view plans for construction projects either at the MSBA or inquiry about the location of construction plans, especially Ameriflora.
Community Assst.: request for information or assistance pertaining any kind of community issue not otherwise categorized.
City Loan Assst.: request for information or assistance about city programs, e.g., working capital.
Technical Assst.: request for information or assistance pertaining to business related matters not otherwise categorized, e.g., how to start a business, advice about lawyers or accountants, programs at the State of Ohio, etc.
New Membership: MSBA brochures mailed to prospective members.
City Contract Assst.: request for information or assistance about obtaining a contract from the City of Columbus.
NCR Asst.: request for information or assistance pertaining specifically to some aspect of NCR programs.
AGREEMENT, by and between the Main Street Business Association, Columbus, Ohio (hereinafter referred to as MSBA), Bank One, Columbus, N.A., Columbus, Ohio (hereinafter referred to as the Bank), and Banc One Corporation (hereinafter referred to as BANC ONE), dated __/9/76, 1986.

In consideration of the parties' mutual interests in the economic development of the Columbus metropolitan area as a whole, and the Main Street corridor in particular, and of the mutual promises herein contained, the parties agree as follows:

ARTICLE I

A. MSBA and the Bank will cooperate in developing an effective mechanism to educate and counsel small businesses on financial management and about financing tools, including all available private and public resources. For purposes of this agreement, a small business is one whose gross annual income is Five Million Dollars or less.

B. Development of the mechanism will include, but will not be limited to, the following:

1. Establishment of a relationship between the Columbus Small Business Resource Center (SBRC) and MSBA, facilitated by the Bank. MSBA shall consult, work and study with SBRC to bring to SBRC's attention to small and minority business owners who need SBRC assistance. The Bank will facilitate by encouraging SBRC to utilize all of its experience in cooperation with MSBA and to consult, work and study with MSBA for the purpose of increasing SBRC's quantity and quality of service to small and minority businesses brought to SBRC's attention by MSBA.

2. For the purpose of evaluating the overall cooperative effort under this agreement, the Bank and MSBA shall meet quarterly.

ARTICLE II

A. Notwithstanding the operation of Article I, the Bank shall use its resources to ascertain the credit and bank related needs of the Main Street corridor and surrounding neighborhoods (Main Street area).

B. The Bank will make every good-faith effort to expand the extension of credit to small businesses on and near the Main Street corridor consistent with safe and sound banking practices. The Bank shall:

1. Provide an experienced, commercial lending officer who shall:

   a. be assigned to work with MSBA as a part of his regular assignment; and
b. regularly visit, and work with MSBA with respect to the
Bank’s duties under this agreement; and

c. make himself thoroughly familiar with the Main Street area;
and

2. Make alternative sources of funding known to the bank known to all
applicants who may qualify on a non-discriminatory basis; and

3. Provide MSBA an understanding of generally accepted commercial
lending underwriting standards.

4. Applying the standards set out in paragraph 3 above in a
consistent and non-discriminatory manner.

C. The Bank will increase its advertising and marketing efforts to the Main
Street area. The Bank may, at its discretion, from time to time, request
 counselling and advice which may include, but shall not be limited to:

1. Providing the Bank with small and minority owned media sources;
and

2. Referring to the Bank small and minority marketing professionals
who have experience marketing to the target group; and

3. Other assistance which may serve to enhance the Bank’s level of
service to the Main Street area.

D. The Bank will provide MSBA annual reports of small business loan
approvals and denials by branch personnel by zip code for the following zip
codes: 43203-43205-43206-43207. For mortgage and home rehabilitation loans,
the Bank will provide MSBA with its HMDA reports of loan activity for census
tracts coinciding with the listed zip codes as well as annual reports of
denials by branch personnel for mortgage loans and home rehabilitation loans
secured by real estate made by branch personnel.

E. The Review Board will be comprised of two members appointed by the Bank,
two members appointed by MSBA and one appointee to be mutually agreed upon by
the Bank and MSBA. Appointments to the Review Board will be made at the
beginning of each calendar year. The composition of the Review Board may be
changed by the written agreement of MSBA and the Bank.

The purpose of the loan review by the Review Board will be to
investigate and review denied loan applications and withdrawn lines of credit
with the goal of enhancing the loan applicant’s understanding of the credit
standards and loan application processes and to increase the sensitivity of
financial institutions to the credit needs in the Designated Areas. Each
review will result in a written opinion from the Review Board to the applicant
and the financial institution which is involved where it will be subject to
federal regulatory review.

ARTICLE III

A. In consideration of the exchange of promises represented by this
agreement, MSBA shall dismiss its current CRA complaint; provided, however,
the parties hereto understand and agree that, by entering into this agreement, the Bank makes no admission of culpability with respect to the matters raised in MSBA's complaint; MSBA, its successors and assigns, retains the right to re-file or re-activate the complaint process should bad faith in the fulfillment of the promises made herein be exhibited by the Bank; and MSBA retains the right to exercise any and all other remedies available to it, in addition to or in lieu of re-filing or re-activating its CRA complaint should the Bank act in bad faith to MSBA's detriment or to the detriment of the Main Street area with respect to the promises made herein.

Further, the Bank shall include this agreement in its public CRA file.

B. This agreement shall be in force and effect beginning on the day of execution by both parties, for twenty-four (24) months.

ARTICLE IV

A. BANC ONE CORPORATION, with the assistance of MSBA, shall establish a BANC ONE CORPORATION or BANK ONE, COLUMBUS subsidiary community development corporation (CDC). The CDC shall be established pursuant to the federal rules and regulations governing bank holding companies or bank subsidiaries generally and CDCs in particular.

B. BANC ONE, with the assistance of MSBA, shall work to determine the economic development needs to be addressed in Columbus and the base capitalization required therefore pursuant to federal regulation. BANC ONE shall arrive at a figure for capitalization after taking into account planning and analysis of experts jointly approved by BANC ONE and MSBA.

C. BANC ONE will base future increased capitalization on performance criteria.

D. BANC ONE and MSBA will jointly plan and establish appropriate criteria for the fulfillment of the objectives of this Article IV. The CDC in the sole discretion of its Board of Directors may enter into contracts for services with Diversified Community Services, Inc. on a project by project basis in order to fulfill the parties' obligations under this Article IV.

ARTICLE V

A. This agreement shall be governed, construed and enforced in accordance with the laws of the State of Ohio and in recognition of those federal laws and regulations which regulate the operation of the Bank. Should any portion of this agreement be found unenforceable by operation of statute or by administrative or judicial decision in a forum of competent jurisdiction, the operation of the balance of this agreement shall not be affected thereby.

B. This writing constitutes the entire agreement between the parties with respect to all matters herein. This agreement may be amended only by a writing signed by both the parties.

C. This agreement shall inure to the benefit of and be binding upon the Bank, its successors and assigns, including, without limitation,
corporation which may acquire all or substantially all of the Bank's assets and business or into which the Bank may be consolidated or merged.

D. All notices which may be or are required to be given pursuant to this agreement shall be in writing and shall be valid when transmitted by personal hand delivery or through any public or private postal service.

E. The parties may not assign any rights or delegate any duties hereunder without the express prior written consent of the other party. Any assignment or delegation made in contravention of this Section E is void.

F. The failure of either party to object to or take affirmative action with respect to any conduct of the other which is in violation of the terms of this agreement shall not be construed as a waiver of the violation, or of any future violation or wrongful conduct.

IN WITNESS WHEREOF, the parties hereto have affixed their signatures by their corporate representatives on the day and year first above written.

BANC ONE CORPORATION, INC: BANK ONE, COLUMBUS, OH

By: Michael M. Van Buskirk
Vice President, Corporate Affairs

By: Robert H. Potts
Chairman

MAIN STREET BUSINESS ASSOCIATION, INC.

By: Walter H. Gates, Sr., President
APPENDIX E

MAIN STREET BUSINESS DIRECTORY

Aries Contractors
Joseph Dudley
P.O. Box 7014
253-0550
General Contractor

J & R Construction Co.
James E. Jenkins
P.O. Box 233
Clermont, Ohio
614-534-3515
General Contractor

Alpha Security
John Lambert and Larry Roberts
1000 East Main Street
253-2920
Auto and Building Security Systems-Sales and Services

Alpha Security
Robert Knox
403 East 12th Ave.
294-2334
Pest Control

Loewendick Demolition
Dave & Ralph Loewendick
1995 E. Main Street
253-8610
Commercial Demolition

Foster & Associates
Pam Foster
239-1064
Supplied Uniforms, Stationary, Supplies & Preservative Clothing

New Day Painting, Inc.
Leonard Watson
1735 East Main Street
267-0687
Commercial & Residential Painting Contractors

New Electric, Inc.
Ellen Davis
2553 Argyle Drive
258-3126
Commercial & Residential Electrical Contractors

J.J. Painting, Inc.
James A. Curts
1680 Aberdeen Avenue
264-4217
Commercial & Residential Painting Contractors

Softwapsco, Inc.
H Vincent Franklin
1904 Brace Lane
328-4010
Computer Systems Design & Consulting Services

Tristart, Inc.
Curtis Davis

1445 Worthington Woods Blvd.
Worthington, Ohio
868-0383
Metal Sales-Bar, Pipe, Rafter

Nonwad
Regina Duffy
4877 Evanswood Drive, #211
885-9004
Computer Supplies & Services

The Shining Company
Wendell Hill
1964 Brace Lane
268-7777
Home Improvement & Clothing

Columbus Neighborhood Design Assistance Center
Don De Vore
1273 West Broad
271-6111
Renaissance Design Services

Emerson, Hard, Krager & Reno
Theodore Scott
65 E. State St., Suite 1800
425-0400
Attorney at Law

Harris Realty Company
Raymond T. Harris
175 E. Livingston Avenue
258-9337
Real Estate

Har Program
Terry Williams
1044 East Main Street
236-7409
Har Salons

123 Financial Services
Robert S. Hafner
1500 Lake Shore Drive
486-9721/486-7666/Fax
Business & Financial Planning

Transportation Resources
John Moore
1963 E. Main Street
251-0711
Transportation Services

Main Street MedCenter Inc.
Shawna Cardwell
1356 E. Main Street
253-5400
Full Service Medical Center

Physician Health Plan
Barbara Lockhart
3630 Osage Avenue
442-7256
Health Maintenance Organization

Robert F. Gardner
261 South High Street
221-0749

Velco
Velma King
1927 Edgewood Ave.
262-6081
Transportation Services

Southwest Financial Group
David Peterson
7650 Riverside Drive
431-4259
Commercial Financial Planning

BankOhio National Bank
Roger Coles
1433 East Main Street
258-6685

Fifth Third Bank
Roberta Wyrs
21 East State Street
341-2515

Huntington Bankshares
Dorothy Brownley
41 South High Street
463-4531

Anthony's Cafe
Kevin Birkholz
1599 E. Main Street
253-1441
Restaurant & Live Entertainment

The Inkwell
Robert Smith
456 East Cherry Street
254-0221

Carl Brown's IGA
Carl Brown
315 S.S. Vernon Avenue
252-2307
Grocer

Doverford Medical, Inc.
Robert Bower
950 East Main Street
252-8646
Medical Supplies

J. Irwin Caruso Corp
Sidney S. Hamilton
2277 Jermian Drive
471-8644
Mechanic Repair Shop

The Pepperon Outlet
Al Vokaal
1500 Bedell Road
481-7677
Gourmet Peppers (70 Flavors)

Press Pharmacy
Dr. Pearson Fea
1179 E. Main Street
253-3719
Pharmacy & Grocer
BIBLIOGRAPHY


