

What is the need for this discussion paper?

The members of the outreach committee are feeling some frustration about the difficulty we have had in identifying a specific action program for the Bank Campaign for the next period of time that will maximize our educational and political outreach to the Washington community and our impact on Riggs National Bank. At our first meeting after the hearing before the Comptroller, several people argued that, to keep up our momentum and have a serious impact on Riggs, we would have to inform and involve a much larger number of people in the Campaign. But we face something of a Catch 22: How do we involve more people in a Campaign unless we can show that they will benefit if the Campaign is successful? What is the positive, reverse side of our demand that Riggs stop its redlining and racist lending practices in the District?

The outreach committee is not asking for an exercise in naval-gazing, or an organizational-maintenance discussion. What we would like to see is a look at our political situation following two significant events in the life of the Campaign -- the hearing before the Comptroller and the meeting with Riggs officials.

What have we learned about the strengths and weaknesses of our tactics against Riggs?

(1) At the beginning of the Campaign we hoped to have an impact on Riggs primarily by using two levers -- withdrawals and publicity, so much of our early outreach focused on groups that had accounts at Riggs. We had some important successes, particularly with some religious organizations (though getting action through these channels was slow) and with the National Medical Association. The overall amount of withdrawals has been small -- obviously too small to force Riggs to change its policies. Withdrawals continue to be a good action to suggest for groups that do have accounts, but it has limited appeal to the many groups and individuals who don't have accounts.

(2) On the publicity front, we've done quite well. Ours is a David and Goliath story; the media is always going to be interested in anything connected with the city's largest bank. But Riggs does not have a serious image problem among powerful people in the District, despite our best efforts. Callaghan attends Reagan's first Washington dinner party; fourth quarter profits go up; and one of America's wealthiest men gains a controlling interest of the bank.

(3) Riggs is not yet ready to make concessions to us, but we're making some headway. If people can't see any results from their efforts, it is hard to ask them to remain involved. Bank officials were forced to meet with us after we brought them before the Comptroller. This was an important first step. But President Callaghan left no doubt at the December 23rd meeting that the Bank is not willing to make even minor concessions on services in the interest of appearing to respond to community demands.

(4) We've had a hard time maintaining the linkage between our international and local demands. We've done a fairly good job keeping up the work on South Africa and the local lending issues -- although Chile has gone largely by the board -- but we tend to work on parallel tracks rather than in an integrated way. It is easy to explain why Riggs' policies in these areas are

consistent, but it is difficult to find vehicles for attacking Riggs on both issues simultaneously. In the last six months we have emphasized the local issues more, but have discovered that we have insufficient knowledge of the issues we are addressing and of the tactical possibilities for dealing with them.

(5) We may be beginning to have an impact on the attitude of the District's political elite toward Riggs, and this concerns Riggs officials. Notice, for example, Riggs' calling on former Mayor Walter Washington to call off the 14th Street supporters of the Campaign. We may have more potential in this area.

(6) We have mobilized support best on specific projects or events; while this is positive, we have sometimes ignored on-going outreach work.

### Ideas for New Political Direction

It is doubtful that we can make the campaign against Riggs a truly mass movement in the city, so perhaps we should consider targeting specific constituencies or political arenas in which we can work with people who have a direct interest in Riggs' policies. We can and should continue on-going outreach to organizations, but to get a sense of political priorities and program direction, here are several projects which we might explore. They are not mutually exclusive nor an exhaustive listing, and we have mentioned several of them before without discussing them fully.

Here are three questions to consider in looking at these proposals:

- Will this program give the Campaign access to new constituencies?
- Can we involve more people in the core of the group to carry out this program?
- Does this program have the potential to have an impact on Riggs and to perhaps win some concessions from Riggs?

(1) To expand the support for the Campaign, focus our outreach on groups which have been discriminated against by Riggs and would have something concrete to gain if we win our demands. For example: groups trying to convert to cooperatives rather than being forced out by condos, small businessmen, and people who need banking services from Riggs such as check-cashing and food stamps. Consistent with this outreach focus, concentrate our research and publicity work and the tightening-up of our demands on the issues that directly affect these groups. Try to bring in representatives from these groups to come up with specific strategies with them to have an effect on Riggs.

(2) Expand our work in the District political arena, for example by initiating either a public referendum or city council resolution cutting off city deposits at Riggs until they change some or all of the practices we oppose. A focus on South Africa would be the simplest and have precedents in other cities. A city council resolution would be less difficult to organize but, by the same token, would not provide as much organizing potential as a referendum. A referendum campaign could give us access to organizations in the city that are traditionally politically active, such as Black ministers, Advisory Neighborhood Councils, Projects Area Committees, city council members, Democratic party organizers, unions, etc.

(3) A major event on June 16th, the anniversary of the Soweto uprising, in conjunction with other southern Africa activists in the city and with the church constituency. If the Southern Africa Support Project is interested in exploring the possibility, we could consider an event that would focus on both financial support for the South African government and material aid for refugees from Namibia, which is SASP's current focus. One possibility is a public procession with some street theatre or other event at the South African embassy and a Riggs branch. We considered this idea in the spring of 1980 and thought it might have special appeal to church people, but we did not have time to organize it. Another option would be to have this event on Good Friday, when more people would be on the streets. This is an idea for an event, not really a political program.

(4) Keep doing press work. We have a good issue and some successes, but there is much more on this that could be done, i.e. talk shows, radio interviews, more articles in local papers. Of course, we can get better coverage if we are engaged in a strong political program, so this idea must go hand-in-hand with others.