A unique state of education

By Robert R. Clifton

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ON THE PAST 12 years I have been on the faculty of Metropolitan State College, only two years less than the college has been in existence. My attraction for coming to MSC was the indication this institution was looking for people who appreciated teaching, people who shared a creative act in causing a person to want to learn, not simply for some arbitrary period called a semester but for the rest of a person’s life.

For those early years there was talk about MSC being an “urban oriented” institution. I admit to not really understanding what that phrase meant but it sounded good. One also heard words like creativity, motivation and experimentation.

It is easy to appreciate the enormous disappointment I felt when I discovered that few of these expectations actually existed. It wasn’t that the people then associated with MSC didn’t want a different kind of educational institution, a place where innovation and creativity were encouraged. Where being an effective teacher was considered your prime responsibility, a place where the community and the college could work cooperatively in helping to meet the needs of the city and its people. It was simply a case of being told that before we could develop the uniqueness of character we thought MSC was all about, first we had to look like higher education institutions were supposed to look. In short, we had to gain acceptance among our institutional peers.

That was a difficult and intimidating task. Dick Gregory had just written a book called Nigger. In the foreword, Gregory told his mother he never wanted her to be ashamed of that word again. Our struggle at MSC was similar in some ways. Students and students from other institutions didn’t want to be welcomed by the college. In fact, some students and students from other institutions didn’t want to be here.

We took the returning veteran who was coming to college for the first time, the 35-year-old homemaker who had attended college 15 years earlier, and we accepted the high school graduate who wasn’t listed in the top 10 percent of the class. Our classrooms classes out of garages and remodeled warehouses. Our student union was the old White Male bar and the closest thing we had to an ivory tower was the elevator shaft in the Zook Building on Colfax Avenue.

Before we could offer a complete four-year baccalaureate program, our students were forced to transfer to other institutions within the state. Transferring students frequently were met with more than a raised eyebrow when they were discovered they had attended Metropolitan State College.

Undoubtedly, the word from the University of Colorado was that a grade of C at MSC would at best only rate a C at the university. And almost as if to prove the strangeness and unacceptability of our student body, the students voted not only to give up the intercollegiate athletes at MSC. No wonder we looked upon with some suspicion.

We were a strange mixture but there was a sense of camaraderie of purpose that seemed to permeate student body and faculty. We continued to jump through the hoops necessary for institutional approval. Our first graduation ceremony was conducted by Meyer Auditorium at the Denver Public Library and we gained the all important sanction of the North Central accrediting body. Like the Civil Rights Act of 1866 we were not legal but that didn’t mean we were accepted into the neighborhood.

Indeed, we wanted to be different. And since we were now officially approved, we began to feel more secure in attempting some alternative approaches to learning. We began to develop some new programs and even departments which seemed better designed to help solve some of the problems facing an urban community. We established a School of Liberal Studies. Not as prelaw or premedicine or engineering but in a whole new level of employment. It required a different kind of study but tended to be slightly beyond the involvement function of the academic university. We developed programs like Aerospace Science, Human Services, Law Enforcement, Allied Health and Administration of Community Services.

We developed a Center for Experimental Studies where new ideas and approaches could be tested before formal adoption. We established a Center for Community Services to explore ways of matching the resources of the college to those of the community.

We continued to struggle with the concept of urban orientation. That description seemed to suggest that the college must be an involved participant in the solution of community problems. The learning process had to go beyond a study of theory.

As an institution we were confronted with a difficult dichotomy. Was the purpose of our college to help students learn how to live or was the purpose to help them learn how to earn a living. We found that both objectives were necessary. Therein lies the uniqueness of Metropolitan State College in relation to the university concept.

Better ways must be found to integrate and maximize the resources of the community with those of institutions of higher education. Academia does not produce very quickly to a change of purpose and direction. Through an unwieldy growth process, we have been fortunate at MSC in establishing an institution which has dared to experiment beyond the accepted norms of academe.

At Metropolitan State College, we believe that students need valid academic credentials. We believe that students need the direction and wisdom of instructors in the safety of classroom theorizing. But we also believe that students need the opportunities to apply those theories. In so doing, they can become a valuable resource in solving community problems.

Neil Postman authored the satire entitled, Once Upon A Time — A Fable of Student Power. Postman wrote about life nearly ending in a major American city. The streets were covered with debris, and there was no one to tidy them. The air and rivers were polluted and no one could clean them. The schools were rundown and no one believed in them. Postman declared, “Thus a state of emergency officially existed, neither the Mayor nor anyone else could think of anything to do that would make their situation better rather than worse. And then an extraordinary thing happened.”

Postman’s extraordinary happening was that an aide to the mayor suggested, “I think the public schools and the colleges of the city could be used as a resource to make the city livable again.”

“...But can we use them?” asked the mayor, “What would happen to their education if we did?”

“...They will find their education in the process of saving their city,” Postman replied.

This is the uniqueness of Metropolitan State College — a belief that has to be a marriage of purpose and effort between the college and the community. That students can find their education in the process of saving their city.

The State Legislature is now considering a bill that would merge Metropolitan State College with the University of Colorado at Denver. Perhaps a change of governance for the two institutions is needed. But MSC has an approach to learning substantially different from that of the university. It is important that this uniqueness be preserved.
Klan Wins In Denver
Van Cee Ticket Snowed Under
Klan Ticket Wins State And City

A front-page cartoon showed a cart, labeled KKK, occupied by an overstuffed Dr. Locke with Morley and other Klan-designated office seekers on the back, behind him. Locke held the reins and the whip to the Republican elephant which was pulling the cart. Locke was saying, "Well, I guess you know who I am now, don't you?"

In November, the Klan elected its ticket from top to bottom. Those of us who opposed the takeover licked our wounds and stayed alert, awaiting our chance to say, "We told you so.

We didn't have long to wait.

ITEM ONE: It is Monday in late July 1924. Between 6 and 7 p.m. it is impossible to drive east along the narrow stretch of Waxip Avenue which links the southern District figures. I found charges against the four policemen, accusing them of larceny and embezzlement.

Two KKK lawyer friends, Charles and John Keylocke, appeared on behalf of the policemen. On Tuesday, we anticipated problems with a Klan marshal. But the case never went far, thanks to the disclosures of a Rocky Mountain News reporter named Johnson.

Johnson's wife had written to Locke of the KKK's activities, and in the course of getting a story on a rival KKK celebration, the transom above the door was open and he recognized some of the voices. The newly elected KKK state officer was one of the KKK state officers, with the others accused of fraud and the grand dragon himself.

Locke was instructing instructions for the disposal of the embarrassment case. State law held that liquor, since it was furnished to the accused, was a "public nuisance" and the practice continued.

ALTHOUGH WE didn't try to come back this way.

A THAT POINT, several cars stop and men surround our Model T. They pick it up bodily and carry it over to the 'shag-bag road.' There, a powerful Stutz roadster makes contact with our rear bumper and begins to push us up the road at a speed far in excess of what the Ford's gears can handle.

After a couple of minutes of this "assault," the Stutz drove alongside and an occupant says, "You'll darn sorry if you try to come back this way."

The next day, friends of mine who were on the mountain told me how the KKK's private security guards boasted of apprehending the "redneck SOBs" who were taking down their car numbers. The yellow plates were found on the platform and the crowd who had held them too late turned the SOBs. I told my friends that I knew something about the incident myself, since I was one of the SOBs.

I asked my friends if they had approved of such conduct. They didn't answer.

ITEM TWO: It is August 1924. A young woman comes to the district attorney's office, where I am a deputy, and says she has been raped by a man named Samples in a downtown office building. She describes briefly worked for him as a secretary.

The evidence is clear cut. I file a charge of rape, explaining to the victim that she may have to tell the whole world story to all male jury.

Thinking it over, she comes back to me and says she doesn't want to go through such an ordeal. Can the case be dropped? I explain that such an action requires the judge's consent.

The photos from top to bottom are of Denver's Klan-busting district attorney of the 1920s, Phillip S. Van Cee; former Denver District Judge Clarence J. Morley, who was elected governor of Colorado under the Klan sign; and Judge Otto Moore (1876 photo), who retired from the Colorado Supreme Court in 1939 after serving for 20 years, the last two as chief justice.

Judge Moore is only the fourth justice in Colorado history to have served the high court for 20 years. He came to Denver in 1901 and received his law degree from the University of Denver in 1922.

The next day, Evans presided over the initiation of some new Klan members.

Soon afterward, however, the tide changed. Within a few months, John Galen Locke was sent to the Denver County jail. The Burgess-Blenner reorganization tax and taxes was fined $1,000 and received 10 days in jail. Short-term federal prison sentences were imposed in the old county jail at 14th and Kalamath, which joined the present district attorney's office.

A great deal of my work consisted of trying the cases, and in the course of doing so, I became familiar with the Klan's activities. The Klan's influence waxed and waned as quickly as it had risen and, within a couple of years, its influence seemed to be on the wane.

Under the Republican primaries, since 1927, Morley wasn't even a candidate for nomination. The voters chose as their candidate State Senator Adams of Alamosa, who had been one of the few members of the Senate to hold out against the Klan hysteria.

It all brings to mind the adage:

"You can fool some of the people all of the time and all of the people some of the time, but you can't fool all of the people all of the time."

It could happen again. We should see to it that it does not.
The Klan in Colorado

By Judge O. Otto Moore

For five years in the 1920s, Colorado was writhed in a cauldron of hatred, bigotry, racial strife and turmoil brought by the phenomenal growth of the Ku Klux Klan.

The Klan virtually owned the Republican Party. It controlled every branch of state government — and, with few exceptions, its town halls and courthouses as well.

From a downtown Denver headquarters, the Klan spread out a barrage of hate-filled propaganda which turned neighbor against neighbor and drove honest merchants out of business. Crosses blazed on the front lawns of Catholics, Jews and blacks. Vigilantes drove terrified families from their neighborhoods.

Fortunately, this reign of terror eventually died out, largely through the courage of the few who refused to be intimidated. One of these was Denver Dist. Atty. Philip B. Van Cise. It was my good fortune to work with him during that time.

The Klan held sway in the state from 1922 until about 1927. In those days, it claimed to stand for “100 percent pure Americanism.” No Catholic could fit that standard since their first priority of allegiance — at least in the eyes of the Klansmen — was to Rome. For reasons less clearly defined, Jews and blacks also were excluded.

Thus, in the Klan’s eyes, only white, Anglican could be trusted with power. Strange as it may seem, vast numbers of people were led to believe that Colorado’s, and even America’s survival, depended on the elimination of Catholics, Jews and blacks from meaningful participation in the political and economic life of every community.

Headquarters for this lawless band of vigilantes was at 14th Street and Glencoe Place, the office of Dr. John Guten Locke, grand dragon for the Ku Klux Klan in the state of Colorado. That meant he was the dictator who ruled this Invisible Empire with an iron hand.

Many Protestant churches became stronghold of Klanism. Others were torn into factions, the majority caught up in the prevailing madness, the minority, ensnared by the fear of being ostracized.

Service clubs, Masonic lodges, and other fraternal groups were torn by similar division, extending up to the highest levels of their leadership. Such conflicts continued to rage even after the Klan disintegrated.

In May 1922, the Klan’s Denver segment elected its candidate for mayor — Ben Stapleton — by an overwhelming majority. After that, it controlled major City Hall appointments. Stapleton later cast off the yoke of Klanism and became Denver’s best mayor.

William J. Candlish, a man with no experience in police work, was named chief of police. Seasoned policemen, many of whom happened to be Irish Catholics, received lowly assignments, while Klansmen were elevated to command positions.

Determined to take over the entire justice system, Dr. Locke planted one of his henchmen and a Klan sympathizer in the city commission. The task was to see that most of the money from the city went to Klansmen.

By now, City Hall, the police department and the justice system were all in the hands of the grand dragon. All that was left was the courts, and even this didn’t pose much of a problem.

The city’s two justices of the peace already were appointed by the Klan-controlled mayor. The county judge was a top level Klansman. All that remained was the one-man juvenile court and the county district attorney.

Therefore, one of the Klan’s objectives in the November 1924 general election was to take over the district court. But the grand dragon’s aspirations didn’t end there. Having exceeded even his own hopes in the municipal elections a year before, Dr. Locke was determined to take over the state government.

During that spring and summer, the Klan organized boycotts against businessmen who refused to join. Klansmen took an oath that they wouldn’t trade with Catholics, Jews or Negroes — and would patronize only those establishments owned by their fellow members. The boycott was amazingly effective, and a number of businessmen who joined the Klan feared business failure.

Next came torchlight parades. Thousands of men wearing white robes and hoods over their faces marched along down town Denver streets on a summer night, it took four hours for the mass of Klansmen to pass the point where I stood. Such a show of power had a single purpose: intimidate and still any organized resistance to the intended Klan takeover.

Van Cise wasn’t intimidated. He had opposed the Klan from the beginning. In spite of the KKK’s demonstrated political muscle, he was outspoken in denouncing its activities and exposing its ambitions. Since the Klan was in complete control of the Denver GOP organization, Van Cise vowed to run an anti-Klan slate on the Republican primary ballot.

This ticket was to be known as the “visible government” ticket, since the Klan proudly boasted of being the Invisible Empire. To get the visible candidates on the ballot, it required that 100 voters, each claiming to be a Republican, sign a petition.

I was one of the signers of this petition and, as a member of this “committee of 100,” I became an advocate of the visible slate.

Van Cise and the committee planned a mass meeting on the night of April 4, 1924, five days before the primary, at the city auditorium. It was scheduled for 8 p.m., and the Rocky Mountain News announced in its morning edition that the doors would be opened and the gates thrown wide. Van Cise made this prediction.

“Morley and the courts,” as well as the Klan boycott.

Denver Dist. Judge Clarence J. Morley was Van Cise’s candidate for governor. We as the district attorney’s office knew he well. He was the KKK’s grand cyclops, placing him second in command to Dr. Locke.

Within 10 minutes, after the auditorium doors opened for the Van Cise rally, it was filled to standing room only. Every Klan or klavern that had been ordered to send its members and that they packed the house.

It was not just some mob action, but that we see the mob, and we see what mob rule means.”

To those few who could hear him, Van Cise further warned against the Klan taking over the courts, declaring:

“Most of us appear infrequently before our judges, but when we do, we want to know that our opponents likewise appear before them and not behind them.

The experienced judges seeking re-election, he said, “are fully aware of the fact that they are not inferior to our courts, but because they would not yield themselves by pleading, or by any other means, and corrupt would either demand or take over. And then they would be the ones to rule the court, or at least the ones to rule the opinions before the court.”

As the shouting and appalling continued with unabated fury, dozens of policemen in full uniform stood up and down the aisles with folded arms and smiling faces. Every one was a Klansman.

Van Cise tried to shout the mob down. As reported by the Rocky Mountain News, he told them:
A ‘real dollar mortgage’

By Michael J. McManus

I NSURANCE BROKER and financial theorist Mike Wilton has a dream — and a scheme — of transforming America’s financial practices. He calls it the ‘real dollar mortgage.’

I have a house that I will sell to you with no down payment and at only 4.5 percent interest,” Wilton told his friend Richard Loebber, “provided that you are willing to index your mortgage payment to the consumer price index (CPI). I will loan you the $80,000 for the house, but you want to pay me back $80,000 real 1929 dollars, though that means your payments will increase with the cost of living.

‘A standard 30-year percent mortgage would cost $800 per month for 20 years. The initial payment on my 4.5 percent mortgage would be only $300. But I would adjust that amount each quarter to the CPI. If, by some miracle there was no increase in inflation, your mortgage payment would not increase, as in likely. I’m taking the premium out of the interest rate, but in exchange, I want to index the principal you owe me, so that I get paid back in real terms, what I have loaned you.’

Loebber, 32, was fascinated. But he did not become a $2 million year computer executive by making snap judgments. In applying Wilton’s theory to his own financial situation, Loebber first found that his income had tripled over a decade, while the CPI had not quite doubled. So Loebber believed it was conservative that his income would increase at least as fast as inflation in the future.

Next, he ran computer simulations under different assumptions of what his income growth might be and what inflation might be in the years ahead. For example, he found that if inflation were to be as high as 10 percent annually, it would not be until the fifth year that his mortgage payment would rise to $800, or that of a standard mortgage.

Meanwhile, he would have saved $9000 in payments — enough to cover future rate changes. In six years, through the tenth year. By that time, his mortgage payment would be $1200. That sounded frightening, until Loebber saw that he would be earning $2,100 in 1988, assuming his income simply keeps up with inflation.

That $2,300 is only 20 percent of my projected income — no more costly to me in 1988 than $50 a month is to me today,” Loebber says. Furthermore, I can save $10 a month due to tax deductions which I don’t get today.

‘And if I sell the house in 10 years, I will still have paid off 40 percent of the principal, as in a conventional mortgage. Thus, I will have a built equity. And house values tend to rise faster than inflation, so I gain there too.’

The result? Loebber and his wife are moving into a beautiful new four-bedroom house. They bought the house with a 4.5 percent mortgage. Such innovation could lead to inflation-proof savings accounts, guaranteeing 3.5 percent above inflation — or 12.5 percent interest on passbook savings.

Implications of the nation’s first real dollar mortgage are staggering.

According to the National Association of Homebuilders, about 19 million families who cannot afford a house today could do so with real dollar mortgages. At a time when the dream of home ownership is receding for millions, that is important news.

Two of the three economists I called in Washington for this article wanted to know where they could get a ‘real dollar mortgage.’

Mike Wilton sold his house to prove a point — that people will buy a house on a real dollar concept. That means a financial revolution is possible, he says, ‘that would reduce the financing costs of all manufactured goods, business and government services.’

It makes possible inflation-proof savings accounts, life insurance annuities and pensions. For example, if a bank were to receive 6 percent plus inflation on its mortgages, it could afford to pay 3 percent plus inflation on savings accounts.

Wilton says, speaking as a board member of the Washington Federal Savings & Loan of New York. That would mean 12.5 percent interest on passbook savings accounts.

Thus there would be an incentive to save that doesn’t exist today. Since no investment promises to inflation-proof money would find into savings accounts of banks offering ‘real dollar’ accounts. That money could then be loaned out in real dollar mortgages. The system could operate parallel to existing practices.

In fact, inflation itself could be pushed down dramatically by taking inflation out of interest rates.

‘The present system compounds inflation,’ says Wilton, ‘because you pay for yesterday’s inflation and tomorrow’s paronomy.

Yesterday’s inflation is included in the price of goods and services. This can’t be escaped. But you pay for tomorrow’s inflation by paying interest rates for all financing which includes a premium for anticipated inflation tomorrow.

By separating out tomorrow’s inflation, and dropping interest rates while making it a function of principal you would then pay for tomorrow’s inflation tomorrow, only when, as, and if inflation occurs and to the extent of inflation. You would also pay for it with tomorrow’s inflated dollars.

All of that may sound confusing.

Richard Loebber puts it this way:

‘I will never have to pay more than $500 a month compared to my present income for $80,000 mortgage.

Asbestos for a reaction to this way of fighting inflation, and helping people live with it, the Council on Wage and Price Stability in the White House refused to react — even after I sent an earlier column on the subject for a response. The Federal Home Loan Bank Board, which oversees savings banks, has failed to answer a request by Washington Federal to service Loebber’s loan, a technicality, since Wilton is putting up the money himself.

J. D. Assistant Secretary Larry Smolessaid:

‘To consider real dollar mortgages, we would first have to put them in context of the entire economic structure of the country. The whole financial system would have to change.

Perhaps it’s time.

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