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Medicaid Expansion Within Reach In NC

By Gary D. Robertson

Associated Press

After a decade of vigorous opposition, most North Carolina Republicans have now embraced the idea of expanding the state's Medicaid program to cover hundreds of thousands of additional low-income adults. Legislative approval finally appears within reach.

During the General Assembly session that ended July 1, the GOP-controlled House and Senate passed separate, bipartisan

measures by wide margins that would put the state on the path to Medicaid expansion. Some details remain to be worked out, but there's a real opportunity to hammer out a compromise by year's end.

It's a remarkable political turn-about in North Carolina, sure to be analyzed in the dozen states that have yet to accept the federal government's offer to cover people who make too much to be insured by traditional Medicaid but too little to receive subsidized private insurance.

"If there's a person in the state of North Carolina that has spoken out against Medicaid expansion more than I have, I'd like to meet that person," Senate leader Phil Berger said when he sought to explain his reversal at a news conference in May. "We need coverage in North Carolina for the working poor."

The two chambers couldn't work out their differences before adjourning, and talks between legislative leaders and

(See **MEDICAID**, P. 2)



WHAT'S AT STAKE—Protesters hold photos of people who died waiting for Medicaid expansion outside the Legislative Building.

NFL Hopes New Helmet Will Reduce Injuries

By Steve Reed

AP Sports Writer

The mushroom-like contraptions NFL players are wearing on their helmets during training camp may look strange, but they're a part of an ongoing safety experiment the league hopes will lead to a reduction in head injuries.

They're called Guardian Caps, and they're now mandatory for all 32 NFL teams through the second preseason game—the time when the league says head injuries are most prevalent.

"There's a density of exposure, and a density of injury, at the beginning of training camp and the competition committee has been looking for ways to change that," said Jeff Miller, executive vice president for NFL player health and safety.

The league said laboratory research indicates the 12-ounce Guardian Caps result in at least a 10 percent reduction in severity of impact to a player's brain. It says that number climbs to at least 20 percent if both players involved in a collision are wearing them.

Miller said mitigating those forces "will have a cumulative effect for the betterment of health and safety of the player."

Not everyone, however, is convinced Guardian Caps are the answer.

Chris Nowinski, co-founder and CEO of the Concussion Legacy Foundation, is "more than a little skeptical" that the extra padding helps prevent head injuries—and wonders if it could be doing more harm than good.

"Adding weight to a helmet can make things worse for the brain

when it comes to rotational impacts," said Nowinski, who previously served as a co-director of the Boston University Center for the Study of Traumatic Encephalopathy.

"Adding size to the helmet does the same thing. It's very difficult to recreate this in a lab. We aren't sure if this will be a net positive or a net negative."

New York Jets coach Robert Saleh also has concerns.

He questioned whether players are using their heads more now because the Guardian Caps soften the blow—something he believes could be an issue once the caps come off and actual games begin.

"Anyone who's played football before knows that the first time you take those (caps) off or you hit with your helmet, or you have a collision, there's a shock," Saleh said. "If you're waiting un-

til the first game for that shock to happen, I think it's... I don't know. Time will tell.

"It's just interesting with those Guardian Caps, and what exactly are we trying to accomplish?"

Buffalo Bills defensive tackle Ed Oliver isn't seeing the benefits of the caps either and Philadelphia Eagles center Jason Kelce even openly mocked them.

Oliver said the padded shells "aggravate" him, making him feel like "a bobblehead" on the field.

Kelce showed up to an Eagles practice with extra bubble wrap on his helmet.

"They say the Guardian Caps

(See **NEW HELMET**, P. 2)



NAVY: NORTH CAROLINA SAILOR DEAD AFTER FALLING OVERBOARD

(AP)—The U.S. Navy says that a North Carolina native assigned to a guided missile destroyer was lost overboard and presumed dead in the Baltic Sea.

Seaman Recruit David L. Spearman went overboard Monday from the USS Arleigh Burke, according to a news release. A search effort near Helsinki, Finland, was called off earlier in the week.

The Navy said that he had reported to the ship in April after training in Illinois.

"This bright, young man made an oversized, positive impact on Arleigh Burke. My entire crew's thoughts and prayers are with Seaman Recruit Spearman's family and friends. We offer our most sincere condolences for their loss," said Cmdr. Pete Flynn, the ship's commanding officer.

WLOS-TV reports that Spearman was a 19-year-old from Etowah in western North Carolina's Henderson County.

The family told the TV station that several generations of his family had served in the Navy.

The Navy didn't release further details about what happened.

NASCAR'S KYLE BUSCH, FAMILY ESCAPE MALL OF AMERICA SHOOTING

BLOOMINGTON, Minn. (AP)—Kyle Busch, a two-time NASCAR champion, and his family safely escaped the Mall of America in suburban Minneapolis after someone fired shots.

Bloomington police, which said no one appeared to be injured, was still searching for a suspect after securing the scene shortly before 6 p.m. Thursday. The police said two groups at the mall got into an altercation at a store and one group left, but someone in that group fired three rounds.

A video posted on Twitter shows Busch walking away from the chaos while holding hands with his son, Brexton.

Busch's wife, Samantha, posted videos on her Instagram story, showing their son winning a youth racing event on Wednesday and riding roller coasters with her husband on Thursday before providing a sobering update after the shooting.

"If you are seeing the news about the @mallofamerica we got out and are safe," she posted. "Praying others inside are too."

Kyle Busch, the 2015 and 2019 champion and winner of 60 career Cup races, is scheduled to race in the No. 18 Toyota on Sunday at Michigan International Speedway.

POLICE IDENTIFY NC MAN FOUND DEAD ALONG DELAWARE ROAD

LINCOLN, Del. (AP)—A North Carolina man was found dead along the side of the road in southern Delaware over the weekend, officials said Wednesday.

Troopers were called to the area of Staytonville Road west of North Union Church Road in the Lincoln area of Sussex County around 1:30 a.m. Sunday for a report of a person lying near the road, Delaware State Police said in a news release. When troopers arrived, police said they found a man dead.

On Wednesday, police announced that the man had been identified as Jose Santiago-Zamora Jimenez, 40, of Charlotte, North Carolina. Police have said they are conducting a criminal investigation, but they didn't release details about how he died.

BROTHER: REMAINS OF 2 KIDS KILLED IN 1985 BOMBING RETURNED

PHILADELPHIA, Pa. (AP)—The remains of two children killed in the 1985 bombing by police of a Philadelphia home used as the headquarters of a Black radical group have been returned to their brother, the man said Wednesday.

The remains of Katricia and Zanetta Dotson will be cremated and taken to North Carolina to be buried, Lionell Dotson told reporters outside the Philadelphia medical examiner's office.

"For the city to give me this is a momentous occasion," Dotson, who was 8 when his sisters died, told WCAU-TV. Katricia was 14 and Zanetta was 12. "It's not about me; it's about them. Finally giving them a resting place permanently—I can do this for them."

The city said officials were meeting with next of kin but wouldn't provide details "out of respect for the families."

MOVE members, led by founder John Africa, practiced a lifestyle that shunned modern conveniences, preached equal rights for animals and rejected government authority. They took the last name Africa.

The group clashed with police and neighbors, and police seeking to oust members used a helicopter to drop a bomb on the house on May 13, 1985. Five children and six adults inside died, and the resulting fire destroyed more than 60 row houses.

A 1986 commission report called the decision to bomb an occupied row house "unconscionable." MOVE survivors were awarded a \$1.5 million judgment in a 1996 lawsuit.

The city's health commissioner resigned in May last year after officials said partial remains from the bombing had been cremated in 2017. The city later said, however, that the remains had not been destroyed and had been found at the medical examiner's office.

(See **DIRTY TRICKS**, P. 2)

(See **STATE BRIEFS**, P. 2)

Dems Rally Around Abortion For Votes

MILWAUKEE (AP) — Facing critical races for governor and U.S. Senate, Democratic hopefuls in Wisconsin are hoping that their support for abortion rights in the face of a Supreme Court ruling that overturned Roe v. Wade can overcome the headwinds of a midterm election long expected to favor Republicans. But there's one key group their strategies might fail to mobilize: Black voters.

An issue with strong support from white Democrats is more complicated in the Black community, especially among churchgoers who hold more conservative views on abortion. The topic is so fraught that most community organizers avoid bringing it up.

"Among the Black Baptist church alone, that would split us in half," said David Liners, executive director of WISDOM, a faith-based organizing group with a statewide presence, when asked why his group isn't organizing around abortion. Karen Royster,

spokeswoman for Milwaukee-based Souls to the Polls, called abortion "taboo" in church circles, making it difficult for faith leaders to do any sort of work around it.

Other groups, like Black Leaders Organizing Communities, "won't proactively bring up the issue" while doing voter outreach, but will discuss it if it comes up, said Angela Lang, BLOC's executive director.

It's an issue bound to get even more focus after a decisive statewide vote in heavily Republican Kansas last week in favor of protecting abortion access, buoying Democratic hopes the issue could galvanize voters elsewhere.

AP VoteCast shows that overall, Black voters in the 2020 presidential election were more likely than white or Hispanic voters to say abortion should usually be legal. But among those identifying with or leaning toward the Democratic Party, things looked

different: White Democrats were more likely than either Black or Hispanic Democrats to say abortion should be legal in most or all cases, 88% to 77% to 76%.

Valerie Langston, a 64-year-old Milwaukee woman who is Black, backs Democrats and supports abortion rights. She said she's afraid to bring up the issue with friends because she has occasionally been surprised to learn that some of them are anti-abortion.

"They're still going to vote Democrat even if they don't agree with abortion," she said.

Democratic Gov. Tony Evers, who won election four years ago by just over 1 percentage point, said he isn't worried about voter enthusiasm. He has noted that he has vetoed nine bills from the Republican-controlled Legislature that would have restricted abortion access. At a news conference, he projected confidence that the issue will carry him to reelection.

"I don't think there's going to be any trouble," Evers said when asked if he thought voters with varied views on abortion might not be motivated to support him.

Doctors in Wisconsin have stopped providing abortions after the Supreme Court's ruling due to an 1849 ban that Republican lawmakers have said they want to update. Anti-abortion groups have said they'll work to clarify the law to defend against challenges.

State Sen. La Tonya Johnson, a Black Democrat who represents a majority-Black district in Milwaukee, noted many voters are focused on economic concerns. She said she hasn't seen groups going door-to-door to talk about abortion rights, even though Black women are more likely than any other group to obtain an abortion, according to data from the Centers for Disease Control and Prevention.

(See **DEMS RALLY**, P. 2)

Dirty Tricks In Kansas Before Election

By David Klepper and Sophia Tulp

Associated Press

In the thick of Kansas' contentious debate over abortion rights,

the anonymous text messages arriving on the eve of the big referendum last week seemed clear enough. "Voting YES on the Amendment will give women a choice."

The only problem: It was a lie, transmitted by text message Monday, a day before voters were to decide a ballot amendment seen as the first test of voter sentiment after the U.S.

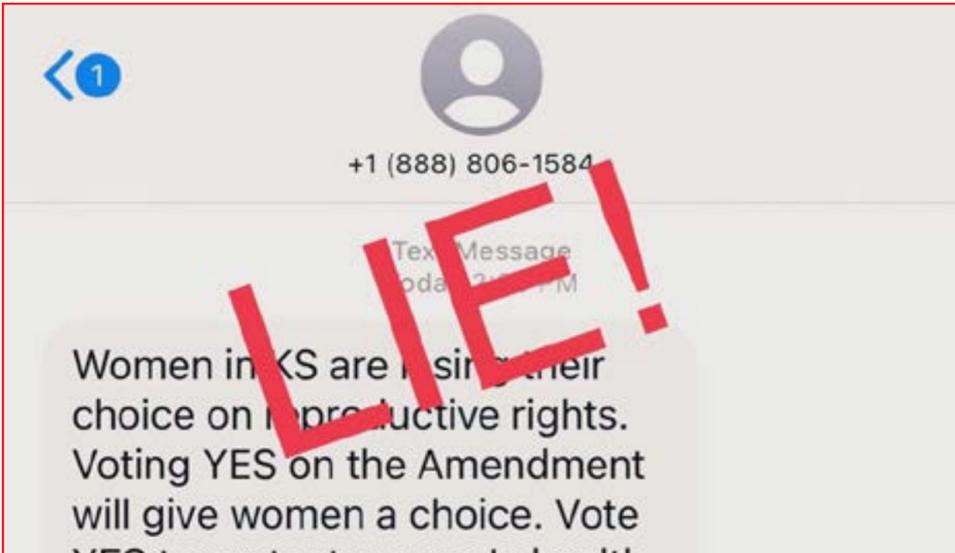
Supreme Court's decision to overturn Roe vs. Wade. Voters in the conservative state with deep ties to the anti-abortion movement ended up rejecting the measure.

"We've certainly seen dirty tricks, but never this level of deception aimed to make people vote the opposite way than they intend to," said Davis Hammet, president of Loud Light, a youth voter registration and engagement organization in Kansas.

The misleading texts sent to Kansas Democrats highlight the growing problem of political disinformation sent by automated text message, a ubiquitous communication system that presents new opportunities for those who would attempt to deceive voters.

To be sure, ballot initiatives are often confounding—sometimes by design, so voters will support a measure they actually oppose.

But text messages are emerging as an increasingly popular means of spreading disinformation about voting and elections. That reflects a broader embrace



STATE BRIEFS

Continued from page 1

DEPUTY SHOT WHILE SERVING PAPERS AT NORTH CAROLINA HOME DIES

GOLDSBORO (AP)—A sheriff's deputy died after he and two other deputies were shot while trying to serve involuntary commitment papers at a North Carolina home, authorities announced Tuesday.

The Wayne County deputies went to a home south of Goldsboro to serve the papers about 10:30 a.m. Monday when someone inside opened fire, wounding all three, county officials said in a tweet. The suspect was barricaded inside the home for hours and about 8 p.m., SWAT team members entered the home and found the suspect, identified as Jourdan Hamilton, 33, dead of an apparent self-inflicted gunshot wound, officials said.

The deputies were taken to hospitals, and on Monday night, officials said Sgt. Matthew Fishman, 38, was in critical condition and the two other deputies, Cpl. Andrew Cox, 37, and Deputy Alexander Ramon Torres, 27, were stable. On Tuesday, officials announced that Fishman had died.

The deputies had no reason to believe the suspect was dangerous when they initially came to serve the papers, county spokesperson Joel Gillie told reporters Monday.

Fishman had worked for the sheriff's office since 2010 and previously worked for the Mount Olive Police Department, where he was still a reserve officer, county officials said.

Gov. Roy Cooper ordered all U.S. and North Carolina flags at state facilities to half-staff in Fishman's honor.

OFFICIALS: 3 FOUND DEAD IN NC HOME, SUSPECT KILLED

BURNSVILLE (AP)—Three people were found dead in a North Carolina home Monday and sheriff's deputies shot and killed the suspect after shots were fired when they arrived, officials said.

Yancey County Sheriff's deputies were called to a home around 4:30 p.m. for a report of shots fired inside a residence, officials said in a social media post. As deputies headed to the home, dispatch advised them that there was a report of one person with a gunshot wound. More shots were fired when deputies arrived and officials said deputies shot the suspect, who was pronounced dead on the scene.

When deputies got inside the home, they found three people dead, officials said.

Sheriff Shane Hilliard asked the State Bureau of Investigation to assist in the investigation. No deputies were injured in the incident.

NC EDUCATORS MEET TO ADDRESS SCHOOL VIOLENCE, OTHER ISSUES

Educators from across North Carolina gathered for four days of training last week on how to support young children and adolescents facing an outbreak of violence and other problems.

The RISE Conference in Greensboro was sponsored by the Center for Safer Schools, part of the N.C. Department of Public Instruction.

The conference's title acronym stands for resiliency, information, support and empowerment. Sessions dealt with bullying, suicide, opioids and other substance use among other challenges children now face. The back-to-school training also addressed trauma and victimization among children and adolescents, and how all of these things impact school climate and school safety.

"Everything about it relates to school safety," said Karen Fairley, the center's executive director.

Presenters included the N.C. State Bureau of Investigation, a manager of the Sandy Hook Promise National Crisis Center, and speakers addressing youth suicide prevention, substance abuse, human trafficking and teen dating violence. Also scheduled was a speaker from the Department of Homeland Security, to discuss active shooter response.

Another presentation came from Gale Wilkins, president of Project Arrow, a life coaching and leadership program for middle and high school students that has been implemented in five schools and a community program in Granville County.

"They're looking for innovation to keep the kids safe and to be able to do things. Safety is paramount," Wilkins said. "So, they're looking for some things outside of the box. We believe that life coaching is."

In 2021, DPI issued a statewide challenge to develop a program that would combat school violence. Wilkins created the program and was awarded a grant to implement it.

Wilkins, a former state youth advocacy advisor, said her talk on Tuesday will focus on peer-to-peer mentoring as well as life coaching.

"What we're giving them is an additional tool to learn how to self-coach and to talk to themselves, ask themselves powerful questions, to be aware of their emotions and what to do with those emotions," she said. "We're giving them tools on how to create habits and skills sets to regulate their own emotions."

NC COURT OF APPEALS TO REVEAL MORE ABOUT HOW JUDGES RULED

(AP)—North Carolina's intermediate-level appeals court will now make public more details about how its three-judge panels settled certain questions brought before them.

On Monday, the state Court of Appeals will begin revealing online whether rulings on petitions filed with the court are unanimous or 2-1 votes. That will happen the day when a petition order becomes public.

Petitions seek legal relief, such as blocking a trial court's judgment while it's appealed or compelling a trial court to act.

Ninety days after each such petition decision is announced, the court also will reveal which of the 15 judges served on the panel seated at that time to hear the petition, and how each of them voted.

Historically, the names haven't been disclosed so as to discourage legal parties from "judge shopping," according to a court news release. The 90-day delay will allow the seated panel to remain anonymous, while providing transparency, the appeals court said.

Initially, the identities and votes of judges on the petition panels between March 10 and May 3 will be revealed.

Medicaid Expansion Within—CONTINUED FROM PAGE 1

Democratic Gov. Roy Cooper—a longtime expansion supporter—have idled since then, at an impasse over other health care reforms that senators seek. But Berger remains bullish on ultimate success. "I think we'll get there," he told reporters recently.

"There is a lot of work that needs to be done... but overall we are feeling extremely encouraged by how far we've come," said Erica Palmer Smith, executive director of Care4Carolina, a coalition of 150 groups that has worked for expansion since 2014.

Other advocates are tired of waiting. They say too many of the working poor are uninsured, risking their health and their lives. Others on traditional Medicaid worry that without expansion, they'll no longer be covered if they make too much money.

"I don't know what to do," said Courtney Crudup, 32, of Oxford, a mother of three and a cosmetologist who is currently unemployed. She spoke last week outside the Legislative Building at an event urging lawmakers to act. "Hear our stories. Hear regular people like me and people that want to work."

The apparent change of heart followed years of GOP suspicion about the 2010 Affordable Care Act, which Republicans derided as "Obamacare" only to see the

label, as well as the program, become highly popular.

For years, Republicans said they couldn't trust Congress to keep the federal government's promise to pay 90 percent of the costs of expansion. They said the state's Medicaid program—now with 2.7 million enrollees—had been overspending for years and was ill-prepared to take on more.

And fundamentally, they argued that more people would become dependent on government if allowed to benefit from Medicaid, which now mostly serves poor children and their parents and low-income elderly people.

Republicans say North Carolina Medicaid spending is now largely under control and they don't think Congress will increase the state's share of the cost beyond 10 percent. The state's portion—perhaps as much as \$600 million annually—can be covered by assessments on the state's hospitals and insurance plans.

Interest also grew when the 2021 COVID-19 federal relief package offered a financial sweetener to encourage the remaining holdout states to accept expansion. For North Carolina, whose tax coffers already are flush thanks to a roaring economy, it would be an extra \$1.5 billion over two years.

"This is an opportunity to take

federal dollars, actually present a savings to the state of North Carolina and increase access to health care," House Speaker Tim Moore told colleagues in June. "I'd call that a pretty good trifecta to do those things."

Cooper also can take credit for his persistence. He's pushed nonstop for expansion since taking office in 2017, citing the economic shot in the arm the federal money would bring to rural hospitals, communities and families of the 600,000 residents who could qualify.

Cooper went so far as to veto the 2019 state budget because Moore and Berger wouldn't commit to Medicaid talks. He signed this year's, saying "we are closer than ever to agreement on Medicaid expansion," and a veto "would be counterproductive."

A pivotal moment came after the 2020 elections, when Cooper convened a bipartisan commission of medical, business and nonprofit leaders and state legislators that came up with "guiding principles" to improve health care coverage.

"People with quite different political views were willing to listen to those who are coming at these issues from different backgrounds and different concerns," said Mark McClellan, director of the Duke-Margolis Center for Health Policy at Duke University,

which convened the commission.

Another influencer was former Ohio Gov. John Kasich, who told a joint House-Senate committee in March how expansion has worked in his Republican-leaning state. The committee focused on the details, including how to increase the number of nurses, hospital beds and services in the state.

Negotiations slowed this summer between the House, Senate and Cooper, largely because the Senate wants regulatory changes aimed at providing even more access to services that it says will result in lower costs.

They include giving nurse practitioners, certified nurse midwives and others the ability to work independently from doctors, and scaling back "certificate of need" laws that critics say enable medical providers to limit competition that could bring down their revenue.

Berger blames hospitals for refusing to accept a compromise. The North Carolina Healthcare Association, representing hospitals and health systems, said it has raised concerns about Berger's bill, but remains an expansion advocate.

"It's positive that both chambers now support expansion, and right now hospitals hold the key to getting this done," Cooper spokesperson Ford Porter said.

NFL Hopes New Helmet—CONTINUED FROM PAGE 1

add 20 percent protection," Kelce quipped. "I figure the bubble wrap gave me another 2 or 3 percent."

Despite the skepticism, Miller said the feedback from most players has been positive—even if they feel the Guardian Caps look a little funny.

"I wouldn't say they're aesthetically pleasing, and I think we look a little goofy," said Eagles tight end Dallas Goedert. "But they're there for good reason. They did studies with them. Anything to keep us safer, why not do it?"

"Obviously you only get one brain. May as well keep it as best you can."

Added Tennessee Titans tackle Taylor Lewan: "Honestly, at first I was like, 'What a stupid looking thing. This is the dumbest looking thing I've ever seen.' But honestly, I'm not gonna lie, it's

kind of nice."

Safety concerns about head injuries in the NFL has been on the rise for years.

Chronic Traumatic Encephalopathy, or CTE, has been found in the brains of more than 300 former players, according to the Concussion Legacy Foundation. Junior Seau, Andre Waters and Jovan Belcher are just some of the players who have died by suicide and later were determined to have the degenerative brain disease associated with repeated blows to the head.

The league announced in February there were 187 concussions during practice and games in 2021.

That's one reason the NFL's competition committee, given the data presented to them by lab researchers, mandated that offensive and defensive linemen, linebackers and tight

ends—players who see the most head impacts during practice—wear the Guardian Caps this summer after five teams and about 100 players experimented with them last year at training camp.

The introduction convinced guard Austin Corbett.

He voluntarily wore his Guardian Cap in practice throughout the regular season and playoffs during the Los Angeles Rams' Super Bowl run last year.

Pittsburgh Steelers coach Mike Tomlin, who is a member of the competition committee, told his players in a video released by the NFL that he is "morally obligated" to keep them safe and believes they're useful.

And Indianapolis Colts coach Frank Reich agrees, saying the recommendation of the Guardian Caps was an "easy move."

Defining the future of Guard-

ian Caps is not so easy.

Miller said the next steps will largely depend on feedback they receive from players, as well as whether the data gathered from the use of the Guardian Caps shows a reduction in head injuries.

Washington Commanders coach Ron Rivera is already convinced; he believes Guardian Caps can be part of the norm in the NFL.

"I wouldn't be surprised if at some point it's going to be mandated through OTAs and minicamp," said Rivera, a former linebacker with the Bears. "If this really helps reduce (head injuries), then I'd imagine we would continue" to use them.

AP Sports Writers Teresa Walker, Tom Withers, John Wawrow, Dan Gelston, Steve Whyno and Dennis Waszak Jr. contributed to this report.

Dems Rally Around—CONTINUED FROM PAGE 1

The Wisconsin Democratic Party's engagement teams that work directly with voters of color year-round prefer to take conversations where voters lead them, spokeswoman Iris Riis said. When it comes to abortion, "It's not the only thing we're talking to voters about, but we are talking about it," she said.

Shakya Cherry-Donaldson, ex-

ecutive director of 1000 Women Strong, a national political organizing group focused on issues that matter to Black women, favors a more direct approach.

The key is to focus on the idea that "we have to have autonomy from the state," she said—a message that resonates enough with a historically marginalized community to overcome personal and

religious views on the morality of abortion.

"The framing of our messaging is that we cannot go back, only forward. Civil rights were won for all of us," Cherry-Donaldson said.

But her group is not in Wisconsin this year, focusing its efforts in seven other states where they were able to staff and fund their

work.

Paru Shah, a political science professor at the University of Wisconsin-Milwaukee whose work focuses on race, ethnicity and politics, said Democrats would do well to make sure they are messaging on issues like crime and voting rights rather than focus on one particular issue like abortion.

Dirty Tricks In Kansas—CONTINUED FROM PAGE 1

of texting by political campaigns and organizations, a trend that accelerated when the pandemic forced campaigns to find new ways to engage with voters.

People in the United States received nearly 6 billion political texts in 2021, according to an analysis by RoboKiller, a mobile phone app that lets users block text and voice spam. That's after a steady rise throughout the 2020 election that saw political spam texts increase by 20 percent a month.

"There's been an explosion of political text messages since 2020 and since then the political messages have stuck around," said RoboKiller's vice president, Giulia Porter.

Two days after the 2020 election, thousands of anonymous texts were sent to supporters of then-President Donald Trump, stating that election officials in Philadelphia were rigging the vote. The text urged the recipients to show up where ballots were being counted to "show their support" for Trump.

The anonymous texts were later linked to a texting company run by one of Trump's top campaign officials.

The same year, someone used text messages to spread false rumors of a national COVID-19 lockdown. Federal officials later blamed a foreign government for trying to stoke fear and division.

Text messages can offer specific advantages over social media when it comes to disseminating misinformation without leaving tracks, according to Darren Linvill, a Clemson University professor who researches disinformation techniques.

People also view text messages in a different way than social media, Linvill said. Social media is designed to reach the widest audience possible, but text messages are sent to particular phone numbers. That suggests the sender knows the recipient in some way and is specifically targeting that person.

"People aren't as used to distrusting information on a text message," Linvill said. "It's more

personal. Someone out there has your phone number and they're reaching out to touch you with this information."

While large social media companies have had varying success in curbing misinformation on their platforms, text messages are unmoderated. Because they aim for maximum exposure, disinformation campaigns using social media are easier to spot, study and expose, while text messages are private, one-to-one communications.

Software allowing groups to send hundreds or thousands of texts using fake numbers makes it even more difficult to find out the identity of the sender.

The texts sent in Kansas used a messaging platform made by Twilio, a San Francisco-based communications company. Twilio would not identify the customer who sent the texts, but a spokesman said the sender had been suspended from its service for violating its rules on disinformation.

The ballot amendment asked

Kansans to decide on a proposed change to the state constitution that would clear the way for its Republican-controlled Legislature to more strictly regulate or ban abortion. A "yes" vote would have supported amending the constitution to remove the right to abortion. A "no" vote opposed amending the state constitution, maintaining a right to abortion.

Lindsay Ford, the associate director of a Kansas nonprofit voter engagement group called The Voter Network, noted that the texts came at a critical time, when someone looking to manipulate voters might have the best chance of succeeding.

"This is when voters who aren't super engaged start to pay attention, in the last couple of days before the election," Ford said. "So if they're looking for something and haven't seen information anywhere else and that was the first or only text they received, I can see how that could lead people down the wrong path."

DOJ Details Threats Against Election Workers

By Marina Villeneuve

Associated Press

The U.S. Justice Department has charged five people for making threats of violence against election workers amid a rising wave of harassment and intimidation tied to the 2020 presidential election, a top official told U.S. senators Wednesday.

Assistant Attorney General Kenneth Polite said one charge has led to a conviction so far through a task force launched last year as reports of threats to election officials, workers and volunteers raised concerns

about safety and the security of future elections.

Overall, the department has investigated more than 1,000 harassing and threatening messages directed at election workers. Roughly 100 of those have risen to the level of potential prosecution. Polite estimated at least three more people have been charged for such threats at the state level.

Sen. Mazie Hirono, D-Hawaii, said at a hearing of the Senate Judiciary Committee that those numbers likely do not account for countless more incidents nationwide, including election workers accosted on the street,

that are not referred to federal prosecutors.

"We have thousands and thousands of election workers all throughout our country, and yes there has been a rise in all kinds of threats," Hirono said. "So the thousand referrals sounds like a very small number."

Polite said the department has tried to encourage election staff to come forward with any kind of harassing or offensive communication. As an example of one case, he detailed the charge against a Texas man who threatened to kill government officials in Georgia after the 2020 election.

"He said he was threatening to end the lives of these traitors and take back our country by force, threatened to exterminate these people, and he threatened to put a bullet behind their ears," Polite said.

Polite said prosecutors have had to balance safeguarding free speech rights with the onslaught of troubling phone calls, emails and social media posts targeting election workers. The intimidation efforts have especially targeted election officials in the battleground states where Donald Trump contested his loss to President Joe Biden.

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Business & Finance

The US Is Revisiting Its Trade Relations With African Countries

What sort of trade arrangement is the US proposing?

In July 2021, the Biden-Harris administration launched the Prosper Africa Build Together Campaign.

The idea was to elevate and energise the US's commitment to trade and investment with countries across the African continent.

The revamped Trump strategy includes a targeted, long-term effort to connect American and African businesses with new trade and investment opportunities.

Key sectors being targeted are clean energy and climate smart solutions, health, and digital technology.

Through the initiative, the US is promising to help drive billions of dollars of investment to Africa and to work towards equitable access to the benefits of trade and investment. It also envisages harnessing the power of small businesses, especially those led by women and members of the African Diaspora.

What should a good trade pact look like?

This is a difficult question to answer, given the many possible configurations of a potential trade pact.

Nevertheless, we offer two key elements of such a trade pact.

First, it should be truly multilateral unlike, for example, the prevailing US-Africa trade agreement, the African Growth and Opportunity Act (AGOA) – which is a unilateral US government policy. A truly multilateral pact would recognise African leaders as equal partners and ensure that they have an opportunity to properly engage in US-Africa trade negotiations.

Anything short of this would be counter-productive for one or

both parties. For instance, a bad trade pact could worsen US trade deficits while for Africa, it would amount to a missed opportunity for badly needed structural economic transformation. In addition, it would force African countries to compete head-to-head with the much stronger US economy, to the disadvantage of their local businesses and industries.

Second, whatever agreement is reached needs to increase the capacity of African countries to trade with the US. While a US-Africa free trade agreement would be ideal, it would be unlikely to work well for many African countries. Countries with technological and economic weaknesses would easily be overwhelmed by the powerful US export machine.

So, instead of a free trade agreement, a beneficial pact for Africa should be designed to boost trade and investment between the US and Africa while also gradually increasing the capacity of African countries to compete globally in the production of nontraditional high-value products.

Although the exact details of the Prosper Africa Build Together Campaign are yet to be worked out, we are cautiously optimistic that it can live up to its promise. Unlike AGOA, it has a holistic and long-term focus. And because of the need to counteract the influence of Europe, Russia, and China, the US is likely to be more motivated to engage Africa both economically and geopolitically.

Africa can only get good trade pacts if it negotiates for them. African countries must therefore invest in capacity building and training for their trade negotiators as well as hiring, keeping, and empowering the right people for these roles.

What arrangement is in place at the moment?

The prevailing US-Africa trade agreement is the African Growth and Opportunity Act. It was enacted in 2000 and is expected to expire in 2025 unless the US Congress extends it.

The law has been at the core of US economic policy and commercial engagement with Africa since 2000. It provides eligible sub-Saharan African countries with duty-free access to the US market for over 1,800 products. This is in addition to the more than 5,000 other products that are eligible for duty-free access under the Generalised System of Preferences programme.

Currently, 36 countries on the continent are eligible for AGOA benefits.

Has it achieved its intended purpose?

To some extent, yes. The legal framework has helped to provide beneficiary countries in sub-Saharan Africa with liberal access to the US market. In addition, it has increased trade and investment ties between the US and sub-Saharan Africa. It has also created over 300,000 jobs in the region, especially in the apparel sector. As of 2021, non-oil US imports under the agreement (a major source of its job-creating value) were about US\$4.8 billion.

However, not all sub-Saharan African countries have benefited from AGOA and their manufacturing sectors remain weak. Most of Africa's exports under AGOA are still dominated by apparel products. In addition, many of the AGOA beneficiaries have been foreign companies that are using Africa as a front to gain access to the US market.

In 2020, President Trump and his Kenyan counterpart Uhuru



President Joe Biden speaks as Secretary of State Antony Blinken looks on. Photo by Alex Wong

Kenyatta announced the start of negotiations for a post-AGOA deal between the two countries. Trump's administration claimed that the deal would serve as a model for other African countries.

Conceived in the context of Trump's preference for bilateral trade deals, the pact was to conclude within 10 months. But it did not. Otherwise, it would have given the US a replicable model for future trade deals with Africa. In the end, the expiry of Trump's term of office scuttled the negotiations.

This US-Kenya pact would have

been the first such bilateral deal between the US and a sub-Saharan African country. Currently, the only African country with a free trade agreement with the US is Morocco. Called the Morocco Free Trade Agreement, it was signed in 2004.

In the case of Kenya, such a deal would have elevated its preferential access to the American market under AGOA to a reciprocal pact similar to those that the US has with 20 other countries around the world, including Mo-

rocco.

In conclusion, it is important to realise that US-Africa trade relations are on a dynamic continuum that includes Bill Clinton's AGOA, George Bush's African Global Competitiveness Initiative, Barack Obama's Trade Africa, Donald Trump's Prosper Africa Initiative and now Joe Biden's Prosper Africa Build Together Campaign.

Written by Kefa M Otiso Bowling Green State Univ. and Francis Owusu, Iowa State University.

Classifieds

ADVERTISEMENT FOR BIDS

Sealed proposals will be received until 2:00 PM on August 30, 2022, in NCDPS Central Engineering, 2020 Yonkers Road, Raleigh, NC 27699, Door 4, for the construction of Greene C.I. Roofing Repairs SCO IS 21-22996-01A at which time and place bids will be opened and read. If a bidder elects to mail their bid, we strongly urge that the bid be mailed to ensure receipt at our mailing address 48 hours prior to the bid opening to ensure receipt prior to the designated bid opening date and time.

Complete plans and specifications for this project can be obtained from Rebecca Cunningham, Phone: 919-324-1265, email: rebecca.cunningham@ncdps.gov, 2020 Yonkers Road, Raleigh, NC 27699, Door 4 during normal office hours after June 13, 2022.

A mandatory pre-bid meeting (if not previously attended) will be held at 11:00am on August 15, 2022 at the project site at Greene Correctional Institution, located at 2699 NC Hwy 903, Maury, NC 28554. Additional details noted in the Notice to Bidders.

The state reserves the unqualified right to reject any and all proposals.

CITY OF RALEIGH HOME-ARP ALLOCATION PLAN DRAFT AND PUBLIC HEARING

The City of Raleigh was awarded \$5,248,760 in HOME-ARP funding, appropriated under the American Rescue Plan Act of 2020 (ARPA), from the U.S. Department of Housing Development (HUD) to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations. HOME-ARP funds can be used to provide housing, supportive services, and non-congregate shelter to reduce homelessness and increase housing stability.

To access these funds, the City must develop a HOME-ARP Allocation Plan for approval by HUD. The Allocation Plan must describe how the City proposes to use the funding to address the needs of qualifying populations. The Allocation Plan will be submitted to HUD as a substantial amendment to the Fiscal Year 2021 Annual Action Plan for HUD's review and acceptance.

The Raleigh City Council will hold a public hearing on Tuesday, September 6, during the City Council evening meeting after 7:00 PM (pending Council approval) in the City of Raleigh Council Chambers, related to the HOME-ARP Allocation Plan. This is an opportunity for residents to share their thoughts on the draft plan which outlines the City's proposed use of the funds.

The draft HOME-ARP Allocation Plan is available on the City's website at www.raleighnc.gov and a 30-day comment period will be held from August 9th-September 8th. Written comments may be submitted by email to cd.info@raleighnc.gov.

For additional information, please email cd.info@raleighnc.gov or call 919-996-4330. Deaf and hearing-impaired individuals needing interpreter services should provide 24-hour notice by calling 919-996-3100 (voice) or 919-996-3107 (TDD).

Airbnb Removes "Slave Cabin" From Listings

GREENVILLE, Miss. (AP)—An Airbnb listing in Mississippi advertised as a "slave cabin" has been removed from the site following backlash on social media.

Airbnb apologized after a TikTok video went viral criticizing the description of a cottage in Greenville. The bed and breakfast was marketed as an "1830s slave cabin."

The "meticulously restored" property, complete with a new television and premium streaming channels, was described as a "tenant sharecropper's cabin and a medical office for local farmers and their families to visit the plantation doctor."



The listing caught the attention of Wynton Yates, a Black lawyer from New Orleans.

"How is this okay in somebody's mind to rent this out? A place where human beings

were kept as slaves?" Yates asked in his video.

In response to the video, which has been viewed over 2.7 million times, Airbnb said properties that formerly housed enslaved people have no place on the site.

"We apologize for any trauma or grief created by the presence of this listing, and others like it, and that we did not act sooner to address this issue," the company said in a statement.

Airbnb said it removed the Mississippi listing from its site and is doing the same for other listings known to include former slave quarters in the United States.

In a follow-up video, Yates posted what he said was a statement from the cabin's owner, Brad Hauser. The statement includes an apology for providing guests a stay at the "slave quarters" behind an antebellum house that is now a bed and breakfast.

"I also apologize for insulting African-Americans whose ancestors were slaves," the statement reads.

The statement also alleges the previous owner mischaracterized the property's history as a former slave cabin connected to a plantation.

Hauser said he became the cabin owner three weeks ago, WLBT-TV said.

Toyota Profit Down Due To Chip Shortage

By Yuri Kageyama

AP Business Writer

TOKYO (AP)—Toyota's profit fell nearly 18 percent in the April-June quarter from the year before, as a semiconductor shortage that has slammed the auto industry dented production at Japan's top automaker.

Toyota Motor Corp. reported Thursday a quarterly profit of 736.8 billion yen (\$5.5 billion), down from 897.8 billion yen the previous year.

Quarterly sales rose 7 percent to 8.49 trillion yen (\$63 billion).

Toyota officials apologized to customers who have been waiting for their cars after putting in orders. Some have waited so long the vehicle went through a model change in the meantime.

Various problems apart from the chips shortage have hurt production, such as flooding in South Africa and pandemic lockdowns in Shanghai, according to the manufacturer based in Toyota City, central Japan.

Electric vehicles, which need many chips, have been the worst hit by the global chips crunch. Rising material costs also hurt Toyota's bottom line.

The negatives offset the perks of a weaker Japanese yen. A cheap yen benefits Japanese exporters like Toyota by boosting the value of their overseas earnings when they are converted into yen.

The favorable foreign exchange rate increased Toyota's operating income for the quarter

by 195 billion yen (\$1.5 billion), the company said.

Toyota sold about 2 million vehicles during the quarter, down from 2.1 million vehicles in the same period last year.

But it kept unchanged its full fiscal year forecast to produce 9.7 million vehicles, saying output will pick up in the months ahead.

Toyota posted record earnings in the last fiscal year through March, racking up a 2.85 trillion yen (\$21 billion) profit, up nearly 27 percent on year.

For the fiscal year through March 2023, it's forecasting a profit of 2.36 trillion yen (\$17.6 billion). The projection was revised upward from an earlier estimate of 2.26 trillion yen (\$16.9 billion).

Toyota said it did not include numbers from its group truck maker Hino Motors because Hino hadn't released a forecast. Last week, Hino acknowledged it had been falsifying emission and mileage data for 20 years and apologized for betraying its customers' trust. It has promised to prevent a recurrence.

Toyota, which makes the Prius hybrid, Lexus luxury models and Camry sedan, has been boosting electric vehicle sales as the world's interest in sustainability grows. At times it has been accused of lagging in electric vehicles, partly because it's done well with hybrid vehicles, like the Prius, which includes a gasoline engine and an electric motor.

The company expects to sell 10.7 million vehicles worldwide in the fiscal year through March 2023, up from nearly 10.4 million vehicles in the previous fiscal year.

Yuri Kageyama is on Twitter <https://twitter.com/yurikageyama>.



THE CARMAKER MADE A TIDY PROFIT THIS YEAR, JUST NOT AS MUCH

Opinion



With Extremism on the Rise in Republican Party, Kansas Voters Turn Out To Preserve Abortion Rights

By Ben Jealous

People for the American Way

Red flags are flying for democracy and democratic values. We need to pay attention to the threats—and also to signs that we can work together to preserve our freedoms.

This summer's primary elections are making it clear that our rights and freedoms are threatened by the rising power of extremists within the Republican Party.

Consider the August 2 primaries in Arizona. President Joe Biden's 2020 victory in the state sent many Arizona supporters of former President Donald Trump down a deep hole of lies and conspiracy theories about the election. They engineered a ridiculous "audit" that stirred up election-deniers from across the country but failed to undermine Biden's victory.

Responsible Republicans defended the election and its outcome, but on August 2, they were outvoted by Trump's troops. Mark Finchem, who claims against all evidence that the election was stolen from Trump, won the nomination to be secretary of state.

He has called for the 2020 election to be decertified. He wants to get rid of early voting and restrict voting by mail—and give legislators the power to override voters. Finchem, who was at the Capitol on Jan. 6, is a member of the Oath Keepers, the far-right group whose members were involved in planning and leading the assault. A state Republican consultant told *The Atlantic*, "I would absolutely expect Finchem to both bend the meaning of laws and throw up roadblocks to the normal election procedures."

Arizona Republicans have also nominated Blake Masters for the U.S. Senate. Masters' campaign was backed and funded by far-right billionaire Peter Thiel, who has openly said he no longer believes in democracy. Masters has blamed gun violence on "Black people." His campaign has generated excitement among the White nationalist crowd that was energized by Trump.

The governor's primary is close, but as I wrote this column the day after the election, it appeared that Trump endorsee Kari Lake will win the Republican nomination. Lake, an election conspiracy advocate, calls president Biden "illegitimate" and has said that if she wins, she will instruct the attorney general to seize all voting equipment in the state.

Arizona is also home to politicians who openly embrace White nationalists, including Rep. Paul Gosar and state Sen. Wendy Rogers, who both won their primaries.

Other extremists have picked up Republican nominations this summer, including election conspiracy theorist Doug Mastriano, who has campaigned with QAnon activists in his bid for governor of Pennsylvania; Trumpist election denier Dan Cox for governor of Maryland; Confederate sympathizer Michael Peroutka for attorney general of Maryland, who has said laws passed by the state legislature are illegitimate because in his eyes, legislators broke God's law by embracing marriage equality; and Big Lie promoter Kristina Karamo for secretary of state in Michigan.

The list goes on—too many to name in a single column.

This is bad news. In a political system dominated by two political parties, it is dangerous to have one party taken over by the kind of truth-rejecting, voter-suppressing, authoritarianism-embracing people who are still driven by the same lies and rage that fueled the Jan. 6 attack on our country.

But Trumpists aren't winning all their races. We have seen examples of courageous Republicans standing up to the Trump mob.

And voters in Kansas gave us another big bright spot on Aug. 2, when they rejected an anti-choice referendum by more than 20 points.

After the Supreme Court's hard-right majority overturned *Roe v. Wade*, anti-choice legislators have rushed to pass more extreme anti-abortion bills targeting health care workers and even friends and family who help someone needing abortion care. Those bills represent the wishes of powerful religious-right groups that have a lot of influence in the Republican Party, but they don't represent the public, which overwhelmingly supports access to abortion.

Given a choice about whether to strip abortion-rights protections out of the state constitution and give legislators a green light to pass a ban, Kansas voters overwhelmingly voted no.

That victory for privacy, freedom, and bodily autonomy was driven by huge voter turnout and the organizers who worked to achieve it. It is a promising sign that many Americans can be motivated to vote this year by the Supreme Court's harmful embrace of a restrictive and regressive social agenda.

Let's make it so.

Ben Jealous serves as president of People For the American Way and Jealous of the Practice at the University of Pennsylvania. A New York Times best-selling author, his next book Never Forget Our People Were Always Free will be published by Harper Collins in December 2022.



The Case for Stopping the Ukraine-Russia War

By Donald Gross

Former National Security Council Director

The Ukraine-Russia war has raged for more than a hundred days. Now is a critical time to reflect on the case for people of good will to

urge their leaders to end the war. The benefits of doing so are manifest.

Stopping the war would:

- End mounting injuries and deaths in Ukraine of all combatants, noncombatants, the elderly, children and people with disabilities
- End the commission of war crimes
- Allow millions of refugees to return to Ukraine
- Lay the basis for establishing long-term peace, stability and prosperity
- Enable all necessary medical treatment and rehabilitation for the victims of war
- Facilitate urgent and extensive humanitarian assistance to people in need
- Prevent foreseeable escalation to a potential nuclear conflict through Russia's use of tactical nuclear weapons or through a direct clash of NATO and Russian forces
- Restore electricity, drinking water, and heat to people in need
- Allow prisoners to return home
- Mitigate serious internal NATO and European Union disputes that could lead to the division or long-term dissolution of such united bodies

•Enable the full investigation and prosecution of war crimes by international agencies

•Reduce disinformation purveyed through media outlets to justify continuation of the war

•Enable international trade to return gradually to normal levels

•Preserve Ukraine's cultural arts and cultural sites

•Prevent famine and address a global food crisis by rapidly increasing the availability of grain and fertilizer to countries in need

•End war-related inflation

•Reduce gas prices to an acceptable level

•Prevent the possible use of chemical or biological weapons

•Avoid the risk and danger of "loose nukes" recurring in the region

•Increase reliance on international dispute resolution mechanisms provided by the United Nations, World Bank, World Trade Organization, and International Monetary Fund in lieu of resorting to the use of force

•Facilitate urgent nuclear and conventional arms control negotiations involving the U.S., Russia, France, the United Kingdom and China

•Reduce public threats to escalate the war made by governments and international actors

•Facilitate essential reconstruction in Ukraine of infrastructure and housing that has been destroyed or damaged

•Prevent and remedy extensive environmental devastation now taking place in the region

•End authoritarian measures taken by Russia and Ukraine to further their war aims

•Head off a period of feeble economic growth and recession in many countries that is projected by the World Bank, the OECD and others as a consequence of the war

After more than a hundred days of war, all national leaders should turn their attention from war-making to ending the Ukraine-Russia conflict so the international community can engage in extensive reconstruction in Ukraine for the good of all people and the planet.

Donald Gross is a lawyer in Washington, DC who served as director of legislative affairs in the U.S. National Security Council at the White House, as senior advisor at the U.S. Department of State, and as counselor of the US Arms Control and Disarmament Agency during the Clinton-Gore Administration.



Non-bank Lender Trident Mortgage To Pay Over \$22 Million For Redlining

By Charlene Crowell

Center for Responsible Lending

A four-year investigation begun by Pennsylvania's state attorney general attracted the support and resources of the United States Department of Justice (DOJ) and the Consumer Financial Protection Bureau (CFPB) to bring the first-ever redlining enforcement involving a non-bank lender.

On July 27, Trident Mortgage Company was ordered to pay over \$22 million for discriminatory lending patterns in majority-minority neighborhoods throughout the greater metropolitan Philadelphia region, including Camden, New Jersey and Wilmington, Delaware. The enforcement now goes before a federal court for approval of the second largest redlining settlement in the history of the Justice Department.

"This settlement is a stark reminder that redlining is not a problem from a bygone era. Trident's unlawful redlining activity denied communities of color equal access to residential mortgages, stripped them of the opportunity to build wealth and devalued properties in their neighborhoods," said Assistant Attorney General Kristen Clarke of the Justice Department's Civil Rights Division. "Along with our federal and state law enforcement partners, we are sending a powerful message to lenders that they will be held accountable when they run afoul of our fair lending laws."

Until it stopped accepting mortgage loan applications in 2021, Trident operated as a non-depository mortgage company in Delaware, Maryland, New Jersey, and Pennsylvania, marketing and selling both first mortgage loans and refinancing home loans. From 2015 to 2017, an estimated 80 percent of Trident's mortgage applications came from the Philadelphia Metropolitan Statistical Area (referred to as the Philadelphia MSA) that includes the cities of Philadelphia, Pa., Camden, N.J., and Wilmington, Del., as well as Cecil County, Md.

According to the complaint, Trident's application data revealed only 12 percent of its mortgage loan applications came from majority-minority neighborhoods—even though more than a quarter of neighborhoods in the Philadelphia MSA are majority-minority. Of the mortgage loan applications Trident did receive from applicants in majority-minority neighborhoods, most of the applicants were White. Citing violations of the Equal Credit Opportunity Act, the Consumer Financial Protection Act, and the Fair Housing Act, the government's investigation uncovered a wide range of problematic conduct by Trident. Representative examples of that behavior include:

- Trident's loan officers, assistants, and other employees received and distributed e-mails containing racial slurs and racist content. In addition to using racist tropes and terms, communications sent on work e-mails included pejorative content specifically related to real

estate properties' locations and appraisals. The racist content also targeted the people living in majority-minority neighborhoods;

•Of Trident's 53 different offices across the Philadelphia MSA, 51 were in majority-white neighborhoods. The other two offices were in neighborhoods with minority groups representing roughly half of the population; and

•A series of Trident's direct mail marketing campaigns between 2015 through 2018 depicted only White models and employees and only in majority-White neighborhoods.

"Companies that use their power to discriminate and rob individuals of opportunity based on the racial makeup of their neighborhoods is not only unacceptable, it is illegal," said Pennsylvania Attorney General Josh Shapiro. "Through our investigation, we allege that hard-working Pennsylvanians were denied the chance at the American dream simply because of where they live, which unfortunately in America is inextricably tied to who they are."

To remedy these offenses and other lending ills noted in the investigation, Trident, once approved by the federal court, would make multiple financial resources available to assist prospective mortgage applicants: \$18.4 million loan subsidy program that would operate in four offices in majority-minority neighborhoods, a \$4 million fine payable to CFPB's victim relief fund, and a \$2 million advertising fund to generate mortgage applications in redlined areas.

Although significant punitive actions can deter some financial institutions from violating fair lending laws, an even greater concern underlies these recent developments. For several years, mortgage lending has shifted away from major banks and towards non-bank mortgage firms like Trident.

According to the most recent analysis of the annual report on the Home Mortgage Disclosure Act (HMDA) and analyzed by BankRate.com, only three of 2021's largest mortgage lenders by volume were banks. The largest bank lender last year was Wells Fargo whose 376,000 loans totaled \$141 billion. The other two banks appearing in the top 10 were JP Morgan Chase (\$112 billion) and Bank of America (\$84 billion).

By contrast, 2021's two top mortgage lenders by volume were Rocket Mortgage leading the list with \$340 billion loaned to finance 1.2 million originations and United Wholesale Mortgage's \$227 billion that financed 654,000 loans. Further, these totals represent lending increases above totals recorded the previous year.

"This has been the general trend since the financial crisis," said Greg McBride, Bankrate's chief financial analyst. "Banks have backed off of—but not eliminated—originations. Non-banks more than filled the void as the market picked up, and the big banks often buy the servicing rights so they're in the game with less risk and cyclicity on the origination side."

It would be naïve to shift fair lending and housing enforcement to a single financial category. Instead, it behooves consumers, regulators, and advocates to all be mindful of the many forms and sources of illegal discrimination. Banks, non-banks, and all lenders must be held accountable—whenever and wherever illegal lending occurs.

Charlene Crowell is a senior fellow with the Center for Responsible Lending. She can be reached at Charlene.crowell@responsiblelending.org.



Taxes, Benefits, and Inflation: When a Raise is Actually a Cut

By Thomas L. Knapp

William Lloyd Garrison Center

With inflation rampaging across the U.S. economy, *USA Today* reports, Social Security recipients can expect a 2022 cost of living adjustment ("COLA") of up to 10.5 percent.

For victims of the New-Deal-Era Ponzi scheme, which offers a measly return on "investment" (paid for, like all Ponzi payouts, from new revenues), and which mostly functions as a way of subsidizing the retirements of longer-lifespan White middle-class women at the expense of shorter-lifespan Black low-income men, a raise is always good news.

Well, almost always.

Other things will likely be going up as well, including those same seniors' Medicare Part B and Part D payments, (Part D increased by 14.5 percent this year, while the Social Security COLA was only 5.9 percent).

And other things won't go up. For example, the amount of income seniors can have before that income starts getting taxed, or the amount below which they receive adjusted Medicare and prescription drug benefits for "low-income" retirees.

In at least some cases, the COLA may end up costing seniors more than they get. As Martin Luther observed of certain people in his Commentary on the Sermon on the Mount, government's "giving is of such a character, that the right hand gives, but the left hand takes."

The best solution to this problem, of course, would be to get America off government "giving" merry-go-round, including but not limited to the Social Security scam.

But until we can figure out how to get there (or, more likely, the system collapses), there's another worthwhile solution—not just for Social Security recipients, but for everyone.

That solution is "indexing" tax rates and benefit thresholds to inflation.

With "indexing," every year, the personal exemption and/or standard deduction for the federal income tax would increase by the same percentage as the previous year's inflation (or, better yet, a little more, so that we can get real tax cuts). Maximum income levels to qualify for government benefits would likewise increase.

"Indexing" only seems fair. After all, inflation is itself a tax, and a highly regressive one that hurts the poor far more than the rich. It occurs when the government creates new money out of thin air faster than the productive economy produces goods and services to buy with that money, making your existing dollars worth less, so that it can have more to spend on its priorities rather than yours.

Not "indexing" taxes and benefits for inflation is, essentially, taxing you... on your taxes!

Thomas L. Knapp (Twitter: @thomaslknapp) is director and senior news analyst at the William Lloyd Garrison Center for Libertarian Advocacy Journalism (thegarrisoncenter.org). He lives and works in north central Florida.