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N.C.'s Twice-Weekly African-American Newspaper

**Dedicated to the Spirit** RALEIGH. N.C. and Service of God

THURSDAY AUGUST 3 - AUGUST 9, 2023

### is is A Huge P roblem

State unemployment rates, by race/ethnicity and overall, 2023 Q1 Δ11 White Black Hispanic AAPI State

| State           | All          | White        | Black                | Hispanic             | AAPI                 |     |
|-----------------|--------------|--------------|----------------------|----------------------|----------------------|-----|
| United States   | 3.5%         | 2.8%         | 5.7%                 | 4.3%                 | 2.8%                 |     |
| Alabama         | 2.5%         | 2.1%         | 3.3%                 | 3.0%                 | 2.0%                 |     |
| Alaska          | 3.8%         | 2.3%         | 6.2%                 | 4.3%                 | 3.4%                 |     |
| Arizona         | 3.7%         | 2.9%         | 5.6%                 | 4.5%                 | 2.8%                 |     |
| Arkansas        | 3.2%         | 3.0%         | 4.7%                 | 3.7%                 | 2.5%                 |     |
| California      | 4.3%         | 3.8%         | 7.7%                 | 4.6%                 | 3.6%                 |     |
| Colorado        | 2.8%         | 2.6%         | 4.7%                 | 2.9%                 | 2.3%                 |     |
| Connecticut     | 4.0%         | 3.1%         | 6.7%                 | 5.8%                 | 3.2%                 |     |
| Delaware        | 4.5%         | 3.9%         | 6.6%                 | 5.3%                 | 3.6%                 |     |
| Florida         | 2.6%         | 2.2%         | 3.4%                 | 2.8%                 | 2.0%                 |     |
| Georgia         | 3.1%         | 2.2%         | 5.4%                 | 3.2%                 | 2.5%                 |     |
| Iawaii          | 3.6%         | 3.8%         | 5.9%                 | 4.6%                 | 3.2%                 | 1.1 |
| daho            | 2.6%         | 2.3%         | 3.9%<br>4.3%         | 3.2%                 | 2.1%                 | 1   |
| llinois         | 4.5%         | 2.3%<br>3.3% | 10.5%                | 5.1%                 | 2.9%                 | A   |
| ndiana          | 3.1%         | 3.3%<br>2.5% | 6.0%                 | 3.9%                 | 2.5%                 | Ø   |
| lowa            | 2.9%         | 2.5%<br>2.5% | 5.2%                 | 3.9%<br>4.3%         | 2.3%                 |     |
| Kansas          | 2.9%<br>2.9% | 2.5%<br>2.7% | 5.2 <i>%</i><br>4.6% | 4.3 <i>%</i><br>3.6% | 2.3 <i>%</i><br>2.3% |     |
|                 |              |              |                      |                      |                      |     |
| Kentucky        | 3.9%         | 3.4%         | 7.0%                 | 4.8%                 | 3.1%                 |     |
| ouisiana        | 3.6%         | 2.7%         | 5.2%                 | 4.5%                 | 2.8%                 |     |
| Maine           | 2.8%         | 2.6%         | 4.5%                 | 3.4%                 | 2.2%                 |     |
| Maryland        | 2.9%         | 2.2%         | 4.1%                 | 3.5%                 | 2.2%                 |     |
| Aassachusetts   | 3.6%         | 3.2%         | 4.3%                 | 5.5%                 | 3.0%                 |     |
| Michigan        | 4.2%         | 3.8%         | 6.4%                 | 5.0%                 | 3.4%                 |     |
| Minnesota       | 2.9%         | 2.6%         | 4.5%                 | 3.6%                 | 2.3%                 |     |
| Mississippi     | 3.7%         | 2.6%         | 5.7%                 | 4.5%                 | 2.9%                 |     |
| Missouri        | 2.6%         | 2.2%         | 4.6%                 | 3.2%                 | 2.1%                 |     |
| Montana         | 2.4%         | 2.2%         | 3.9%                 | 2.9%                 | 1.9%                 |     |
| Vebraska        | 2.3%         | 1.7%         | 3.8%                 | 3.2%                 | 1.8%                 | 1   |
| Vevada          | 5.5%         | 4.5%         | 11.0%                | 4.9%                 | 4.4%                 | 1   |
| New Hampshire   | 2.6%         | 2.5%         | 4.3%                 | 3.2%                 | 2.1%                 |     |
| New Jersey      | 3.5%         | 2.8%         | 6.8%                 | 3.7%                 | 2.0%                 |     |
| New Mexico      | 3.5%         | 2.7%         | 5.5%                 | 3.6%                 | 2.8%                 | 1   |
| New York        | 4.2%         | 2.8%         | 8.0%                 | 6.0%                 | 3.5%                 | 1   |
| North Carolina  | 3.6%         | 2.8%         | 6.3%                 | 3.6%                 | 2.9%                 | 8   |
| North Dakota    | 2.1%         | 1.9%         | 3.5%                 | 2.6%                 | 1.7%                 |     |
| Ohio            | 3.9%         | 3.4%         | 6.6%                 | 4.7%                 | 3.1%                 |     |
| Oklahoma        | 3.0%         | 2.4%         | 5.2%                 | 3.8%                 | 2.4%                 |     |
| Dregon          | 4.6%         | 4.3%         | 7.6%                 | 6.5%                 | 3.6%                 |     |
| Pennsylvania    | 4.3%         | 3.8%         | 5.8%                 | 7.9%                 | 3.4%                 |     |
| Rhode Island    | 3.1%         | 2.1%         | 5.1%                 | 6.3%                 | 2.5%                 |     |
| South Carolina  | 3.2%         | 2.6%         | 4.9%                 | 3.9%                 | 2.5%                 |     |
| South Dakota    | 2.0%         | 1.3%         | 3.3%                 | 2.5%                 | 1.6%                 |     |
| Гennessee       | 3.5%         | 2.9%         | 5.6%                 | 4.4%                 | 2.8%                 |     |
| Гexas           | 4.0%         | 2.8%         | 6.2%                 | 4.9%                 | 2.0%                 |     |
| Utah            | 2.4%         | 2.0%         | 3.9%                 | 3.1%                 | 1.9%                 |     |
| Vermont         | 2.8%         | 2.8%         | 4.6%                 | 3.4%                 | 2.2%                 |     |
| Virginia        | 3.2%         | 2.6%         | 5.3%                 | 3.8%                 | 2.4%                 |     |
| Washington      | 4.6%         | 4.3%         | 7.6%                 | 5.8%                 | 3.0%                 |     |
| Washington D.C. | 4.7%         | 1.6%         | 9.6%                 | 3.6%                 | 3.7%                 |     |
| West Virginia   | 3.7%         | 3.5%         | 6.3%                 | 4.5%                 | 2.9%                 | - 1 |
| Wisconsin       | 2.7%         | 2.4%         | 4.7%                 | 3.3%                 | 2.1%                 |     |
| Wyoming         | 3.8%         | 3.1%         | 6.2%                 | 4.8%                 | 3.0%                 |     |
|                 | 0.2.3        | 0            |                      | 1                    | 0.2.0                |     |

By Rodney Ross

Special To The Carolinian

One of the problems with hyper-local news coverage is that people begin to think a particular situation is unique to them and their area. But I'm here to tell you that this particular problem is nationwide.

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\$100

Data collected by the Economic Policy Institute reveals that African Americans unemployment rates are higher than Americans that identify as white in all 50 states.

A percentage of the working class are doing so part time because full time work is simply not available. A significant number of potential workers have been seeking work for the past 27 weeks or more according to the United States Bureau of Labor and Statics.

Their website states "The number of persons employed part time for economic reasons increased by 452,000 to 4.2 million in June, partially reflecting an increase in the number of persons whose hours were cut due to slack work or business conditions. Persons employed part time for economic reasons are individuals who would have preferred full-time employment but were working part time because their hours had been reduced or they were unable to find full-time jobs.'

The data leaves a lot to interpretation however. For example, it says "The number of persons not in the labor force who currently want a job was 5.4 million in June, little changed from the prior month. These individuals were not counted as unemployed because they were not actively looking for work during the 4 weeks preceding the survey or were unavailable to take a job."

If there are at least 5.4 million people who are not working and not counted as unemployed, then that can significantly nullify the notion that unemployment is down. It is more accurate to suggest that less people are seeking unemployment benefits, but it is not necessarily due to them finding gainful employment.

In North Carolina you must be able and available to work, and actively seeking work, to receive benefits. In North Carolina, you may receive up to \$350 a week in unemployment benefits for up to 12 weeks. The maximum earnings of \$2100 may severely cripple a household financially due to the cost of inflation.

Food Stamps for a single individual is only \$250.

The cumulative earnings for the 6 months would leave individuals below the federal poverty line \$14,580 for 2023, provided they do not find employment after the 12 week allotment expires. Coupled with the affordable housing crisis, Americans are faced with tough choices on how to handle possible evictions and perhaps returning to the extended family dynamic where relatives move in together to avoid being homeless. For those who are homeless, the ability to seek employment or state assistance is all but none existent.

The health of North Carolina's economy is not reflected in governor Roy Cooper's comments as CNBC voted North Carolina the top state for doing business in 2023. "North Carolina is the best state for business for the second year in a row thanks to our well-trained, diverse, and dedicated workforce," Governor Cooper said.

The question must be raised, why are African Americans excluded from the progress as many of that demographics small businesses were wiped out from Covid? In 2021, the Charlotte-Mecklenburg Black Chamber of Commerce cited "35% of Black-owned businesses in the area have closed and more than 50% experienced closures for more than five months.

(See UNEMPLOYMENT, P. 2)

### N.C.'s Senator Pushes Back In Biden's War On Junk Fees

### By Clayton Henkel

NC Newsline

spective renters can't afford to be indecisive. Decide to sleep on it Tillis (R-NC), however, said the price. overnight and the property may be problem with the president's initia-

color at a disproportionate rate, with one-third of unbanked households Michelle Henry said the subcommitciting high fees as the reason that tee was absolutely correct to focus In a hot housing market, pro- they remain without a bank account.

North Carolina Senator Thom from shopping for the best overall

Pennsylvania Attorney General the multi-state action, Wells agreed living in poverty. on junk fees that prevent consumers

Henry said her agency recently

to pay states \$575 million," Henry testified.

To add insult to injury, consumers told the Pennsylvania AG that many times the lender pushed them to borrow more than they wanted or

for \$1,400 per month. "She applied and paid \$525 insurance fee, and a credit reporting through the landlord's online portal, which covered her \$50 application fee, a \$175 move-in fee, and a \$300 screening fee. All of which were nonrefundable," Siegel said. When her application was approved a few weeks later, the landlord charged her another \$200 approval fee.

"She had expected to pay her rent Siegel shared the story of a single and for water. She didn't expect to mother who found an apartment be responsible for a package locker online in the fall of 2020 that rented fee, a trash removal fee, a pest control fee, a technology package fee, an fee.

snapped up by someone else. But today's rental market can also place a burden on even the most expeditious renters with application fees, credit checks, move in fees and other "convenience" surcharges.

Earlier this month, the Biden administration announced plans to crack down on rental junk fees.

And last week, a subcommittee of the U.S. Senate Committee on Banking, Housing and Urban Affairs began examining how such fees were applied across multiple industries

"Not all fees are the same," said Sen. Raphael Warnock (D-GA). "Some fees are excessively high. Some fees are unclear. And some fees exist solely so that large corporations can pad their bottom lines on the backs of hard-working families."

The Georgia Democrat said junk fees affect poor people and people of

tive is that it is exceedingly wide and vaguely defined.

Tillis took exception to the Consumer Financial Protection Bureau's (CFPB) approach to addressing such fees.

"The CFPB at times has offered various definitions as to what constitutes a junk fee in their eyes, muddying the waters for honest good faith actors who are simply trying to comply," said Sen. Tillis.

Tillis charged the CFPB engaged in 'naming and shaming' campaigns.

'In actions taken on overdraft and insufficient funds policy, the CFPB publicized list of institutions were all by any reasonable measure, clearly abiding by the law, but not the policy preferences of the CFPB. Unfortunately, these coercion-style tactics were only encouraged by the Biden administration." Buyer beware

filed a multi-state lawsuit against Mariner Finance, a Wall Street private equity owned installment lender.

"Our lawsuit alleges that Mariner charged consumers junk fees for hidden add-on products that consumers either did not know about or did not agree to buy," Henry said.

"The cost of the junk fees is staggering. For a random sample of loans originated in Pennsylvania in December of 2020, Mariner charged each consumer an average of \$1,085 in junk fees for an average of \$3,394 in cash borrowed."

Henry said her office also had a significant junk fee settlement in 2018 with Wells Fargo.

"Despite evidence that many customers already had the required car insurance, Wells improperly charged more than two million accounts for 'forced place' insurance. To resolve needed. In 2021, the Pennsylvania AG announced a landmark junk fee settlement with Marriott International.

For many years, travelers were misled by the published rates offered by hotels for a night stay, only later to be hit with the mandatory "resort fees" when they were checking in.

"Thanks to our settlement, Marriott now has a policy in place to be upfront and transparent in the disclosure of mandatory fees including resort fees as part of the total price of a hotel stay, allowing consumers to compare total costs for hotels and find the one that is the best fit for them," Henry said.

Fee-upon-fee and a fear of homelessness

Lindsey Siegel, Director of Housing Advocacy for Atlanta Legal Aid, told the senators predatory and hidden rental fees are gouging families

When the woman received and signed a copy of her lease, it was 50 pages long and contained eight different addenda.

When the fees added up, \$83 had been tacked on to her monthly rent.'

To make matters worse, the landlord did not accept the rent by cash, check, or money order.

The single mom was directed to use the landlord's online portal where she was charged another \$72 per payment as a "convenience fee."

"The bait and switch Ms. Dixon

(See JUNK FEES, P. 2)



#### NC BUDGET IS A MONTH LATE, BUT REPUBLICANS SAY DEALS ARE CLOSE

North Carolina Republicans say they are closing in on a state budget deal, with top House and Senate leaders acknowledging an income tax agreement has been reached that would lower rates on individuals more deeply than current law directs.

House Speaker Tim Moore and Senate leader Phil Berger said that a tax deal and other unnamed key differences have been worked out after fruitful negotiations late last week.

"Legislative leaders have made significant progress on the state budget," Berger said in a tweet. Raises for state employees and teachers also had been agreed upon, they said.

Moore said the two planned to meet later Monday as well to attempt to resolve other outstanding differences, with the hope of mid-August votes on a final two-year spending plan that was supposed to start July 1. A budget's enactment usually also signals the completion of legislature's chief annual work session.

Taxes and salaries historically "are the kinds of things that have kept gen-eral assemblies here late," Moore told reporters. "So the fact that some of those tougher issues have been worked out bodes well for I would say a more robust schedule" starting next week.

Moore declined on Monday to provide details on the tax changes, except that the incremental downward trajectory of the individual income tax rate in state law would fall below the end point of 3.99% currently set for 2027. This year's rate is 4.75%

The Senate version of the budget it passed had sought to accelerate the rate reduction over time to 2.49% by 2030. The House proposal would have been more cautious on tax cuts. Moore didn't say what the end point would be now but that the tax provisions would contain language allowing some deeper rate cuts only if the state reaches certain revenue thresholds.

Moore said "having appropriate safeguards in place through the form of triggers" would ensure that lower tax rates don't cause revenue shortfalls.

MMUNITY ASSK

Rocky Mount celebrated National Night Out in grand fashion with games, vendor and live entertainment. The national communitybuilding campaign, which promotes police-community partnerships, was held at the historic Helen P. Gay Train Station, with a beautiful sunset as its backdrop.

(See STATE BRIEFS, P. 2)

### VISIT US ONLINE AT WWW.CARO.NEWS

### The Carolinian PAGE 2 **AUGUST 3–AUGUST 9, 2023** Unemployment: This Is A Huge Problem—continued FROM PAGE 1

The president of their chamber es. Outside of a few barber shops sure the PPP [loans] were intended for micro businesses. Small busi- the heavy foot traffic area of downnesses are about 500 employees, town Raleigh remain. and when we're talking about Blackowned businesses we're generally talking about five employees or less." Economic Research at the time that platforms to educate its citizens, not article was written, nationally 41% of addressing the fact that Black Ameri-Black-owned businesses have been impacted by the pandemic compared train of success. Success and support to just 17% of white-owned business- has not been equitable.

Shante Williams explained "I'm not and Mechanics and Farmers bank, how many black owned businesses in

Cities across the state and country are strife with black unemployment. Why are our elected officials, and According to the National Bureau of those who have the power to use their cans are not being invited to ride the

### STATE BRIEFS

Continued from page 1

Democratic Gov. Roy Cooper's administration has warned that deeper tax reductions beyond what is already in the books could siphon several billion dollars in additional revenues annually in the years ahead, threatening the state's ability to adequately pay for education.

Cooper will be asked to sign any final budget into law. Republicans seat margins are large enough now so that they could override any Cooper veto if all GOP lawmakers are present. Many Democrats also voted for the competing House and Senate versions of the budget approved in the spring, however.

Neither Berger nor Moore have also released salary increase details. The Senate proposal in the spring offered less generous pay raises for workers and teachers than what their House counterparts offered.

Moore said outstanding budget differences between the chambers include items such as the distribution of water and sewer grants and infrastructure funds to help with economic development projects.

The two chambers also have decided on an amount to fund a nonprofit organization that would seek to turn research produced at University of North Carolina system campuses into commercial successes, particularly in rural areas. The amount is less than the \$1.4 billion that the Senate sought, according to Moore.

There is also currently no language in the consensus budget or in any other separately reached agreement that would authorize potentially up to four casinos and video lottery machines statewide. Moore said.

Legislators have been talking quietly for months about the casino expansion as a way to counter gambling centers opening just over North Carolina state lines, such as in southern Virginia. Moore said any casino or video machine arrangement would need formal support from his chamber's GOP caucus to advance

Lawmakers have been largely away from the Legislative Building during July while budget negotiations slowed – giving Democrats fodder to blame the GOP for the delavs

Moore said that recorded floor votes were still expected next week and could include override attempts on several outstanding Cooper vetoes even if a final budget isn't ready.

#### NORTH CAROLINA'S FLAGSHIP SCHOOL BARS USE OF RACE, SEX IN ADMISSIONS

Weeks after the U.S. Supreme Court struck down their school's raceconscious admissions plan as violating the Constitution, the board of North Carolina's flagship public university has voted to strictly bar the use of 'race, sex, color or ethnicity" in admissions and hiring decisions.

The Board of Trustees at the University of North Carolina at Chapel Hill approved the resolution Thursday, The News & Observer of Raleigh report-

In a pair of decisions announced June 29, court majorities struck down affirmative action in college admissions, ruling against UNC-Chapel Hill and Harvard University, the nation's oldest public and private colleges, respectively.

Still, while schools nationwide are now looking for new ways to achieve diverse student bodies, the resolution tells UNC-Chapel Hill administrators that certain methods are now off-limits.

The resolution, initially approved by the board's audit committee Wednesday, promises not to grant "preferential treatment" to any individual or group on the basis of race. The school also must not establish "through essays or other means" any regime premised upon "race-based preferences" in hiring and admissions.

Board member Ralph Meekins urged, without success, for members to postpone the vote, saying the resolution "goes well beyond the Supreme Court ruling.

Earlier Thursday, trustee John Preyer criticized how UNC-Chapel Hill handled the litigation brought several years ago by a conservative group that accused the school's undergraduate admissions policies of discriminating against white and Asian students. A trial judge in 2021 upheld the school's actions, leading to appeals.

"This is a moment of humility," Preyer said. "For nine years, we've spent in the neighborhood of \$35 million to lose a high-profile case. Why did we do that? Was that the right thing to do?"

Gov. Cooper boasted about the diversity in North Carolina in his have been in decline, underfunded CNBC interview. Technically he did not lie. The Asian population in our state has been welcomed with open arms. Entire sections of towns have been converted to vegan, vegetarian. or specialty food communities to accommodate for the growing number of workers from India, China, Vietnam and other Asian countries that have settled in NC. In spite of the

fact that as a collective our government is in power due to the black vote, African Americans remain overshadowed and excluded from the progress and spoils of success. With the Black unemployment

rate being twice that of whites in most of the states in America, what are our communities getting in exchange for our vote. Where is the representation?

For decades Black communities and over policed. Is this what you voted for?

Black people are standing on street corners begging for pocket change. Is that what you voted for? Almost every retail location has a

'Help Wanted' sign in the window, but Black unemployment is still growing. Is this what you voted for? North Carolina has almost no af-

fordable housing. Is this what you voted for? Alcohol on every corner, legalized

drugs and gambling at every turn. Is this indeed what you voted for?

Now that the problems have been stated, what are the solutions? Here are a few suggestions.

Step 1: Stop voting toxic representatives into power. As an American you deserve every benefit afforded to

every other American. Step 2: Start a business, and sup-

port other Black-owned businesses that understand that business is reciprocal. As a legal entity, you have access to capital, resources and an income stream. There are also tax protections available to business owners.

Step 3: Return to your house of worship.

Step 4. Fight for what you need, and hold people accountable for what they promised you.

Step 5- Do everything to the letter of the law, and to the best of your ability. That way no one can strip away your opportunities. And if they try, then the community has every right to rally behind your and fight back.

There is strength in numbers, and African American numbers are

dwindling fast. Black buying power is waning. Without employment and income, our communities will continue to evaporate. Working is the way to wealth.

You always here the phrase, 'pull yourself up by the bootstrap.' That is difficult if you have no boot and no strap. But you have a community, which means you have opportunity.

When slavery ended, Black people had all of the skills in all of the industries across the country. Why? Because Black people did all of the businesses and prosperity after the **Emancipation Proclamation.** 

exception.

### Biden's War On Junk Fees—continued from page 1

experienced where the landlord advertised the rent as one price, only to raise it much higher with junk fees after she had spent hundreds of dollars up front, is a far too common practice of many investor landlords in the Atlanta area," Siegel said.

And even with these burdensome fees, Siegel said in a tight housing market, her clients understand the risk of not paying rent.

"They will forgo food, medicine, clothing, and doctor's visits. They will get a second job. They will apply for public benefits like food stamps. They will do whatever they can to avoid becoming homeless."

The proliferation of these abusive fees, particularly common among investor landlords, demonstrates the need for specific protection for tenants.

help define what is excessive and give states, advocates, and renters new tools to combat these fees," Siegel maintained. "We are pleased the White House and the subcommittee are concerned about fairness and transparency in the rental market."

Amid 'scatter shot' approach, signs of change

Brian Johnson, managing director of Potomac Global Partners, suggested to the subcommittee the root cause of these economic hardships was inflation.

"In the process, the White House and supporting agencies have dismissed broad categories of fees as junk without ever providing any consistent definition of the term, which has created uncertainty as to which fees can be assessed by institutions without undue reputational or regu-"Stronger federal regulation could latory risk," said Johnson.

Tillis agreed with Johnson's assessment and tried to steer the hearing back to inflation and what he called the "scatter shot, ill-defined regulatory approach" of the Consumer Financial Protection Bureau.

But Sen. Catherine Cortez Masto (D-NV) dismissed the partisan argument to focus on a chief complaint from her constituents.

"Just last month, Southern Nevada had nearly 5,000 eviction filings," she said. "I know that it's not just the high rental costs and housing costs, but there were extra surprise fees that I heard from these families that were having an impact on them as well."

And that's the rub. Most consumers try to do due diligence and look for the best price, whether it's for an apartment, a hotel, or even a vacation getaway.

But the Pennsylvania Attorney General said they click on the wrong link on the internet and find themselves down a rabbit hole where the end price is much larger because of junk fees.

"And at that point, they're so far in or they never discover it. So, no, I don't think they understand exactly what to be aware of.

Pressure from the Biden Administration has prompted Zillow and Apartments.com to recently commit to showing all fees to prospective renters on their websites, which some see as a good first step in the housing market.

"If more federal agencies have the authority to address these hidden fees, how would that affect your office's capacity?" Sen. Warnock asked AG Henry.

"It would help tremendously."

### Native Carolinian Named Legal Legend

### By Tyria Bourda

Native of Durham, North Carolina, Attorney Brenda Ford Harding has been named the Legal Legend of Color by the North Carolina Bar Association (NCBA). The Legal Legends of Color Awards Celebration demonstrates the NCBA's commitment to embracing diversity and inclusion in the legal profession. The celebration is a time to recognize and honor attorneys and other legal professionals of color whose legacies represent ceilings broken for all attorneys who follow in their footsteps and whose impacts on the legal profession are undeniable.

As a child, Brenda began her journey as a part of the civil rights movement due to the influence of family members who worked with Martin Luther King, Jr. She earned her B.S. degree in Biology from Boston University in 1976 and her J.D. degree in 1979 from UNC School of



a court-based caseload. During this time, one of the major litigations she worked on was the Crest Street case, which fought the construction of what is now the Durham Freeway. The construction dealt a devastating blow to Durham's black community, including the historic Haitian district. Although Brenda was a young lawyer working on the case, it was then that she knew com- rector of the Lawyers Committee for munity work was her calling. After Civil Rights. Here, she worked with prosecution, she agreed. her fellowship, Brenda moved to the staff on policy and litigation at

olina Association of Black Lawyers of Neighborhood Legal Services in Land Loss Prevention Project. The D.C. Serving as chief executive of a goal of the project was to prevent the loss of land from Black landowners. Later, Brenda became Acting Director of the Civil Litigation Project and an Adjunct Professor at North Carolina Central University School of Law. Brenda's drive to help low-income communities, and to litigate, led her to return to legal services as Executive Director of North State Legal Services in Hillsborough. During her leadership, North State was very active in the community and worked on highimpact cases.

Seeing the opportunity to return to voting rights and other civil rights issues, but because of Legal Services Corporation's prohibition from working on many of these issues, in 2001, she moved to Washington, D.C. to become Deputy Di-Eastern North Carolina to work at all levels in state and federal courts. fessional joys was attending the United Nations Conference on Racism in Durban, South Africa. Being at the right place at the right time enabled Brenda to meet Archbishop Feeling the pull of Durham and Desmond Tutu and Fidel Castro! home, Brenda next took a role as In 2006, Brenda returned to legal

community law office, she was responsible for the overall operation of the program, litigation, and community activities.

Again, feeling the pull of her beloved Durham, Brenda retired and returned home in 2012. During this time, she provided pro se assistance to low-income persons, was active in the community, and served on numerous boards, including as chair of the board for the Transformative Justice Coalition in Washington, D.C. She also experienced the joy of being an active and involved grandmother. In 2018, Brenda was asked by incoming Durham County District Attorney Satana De-Berry to come out of retirement to serve as Deputy Chief for Legal and Community Affairs and a member of her leadership team. Excited by DA DeBerry's vision of progressive

Brenda has received numerous

Not to beg, but to earn.

work! There were scores of Black

Today, there are still some Black business owners that are highly successful. It is time to get back to making success the norm and not the

The trustees discussed this week other ways to comply with last month's UNC-Chapel Hill ruling, which found the school's consideration of race in admissions violated the Constitution's equal protection clause.



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Law, where she was a member of the Moot Court Bench.

After becoming the first legal intern in her class, Brenda was awarded the national Reginald Heber Smith Fellowship for Community Lawyers. This fellowship enabled her to work at the North Central Legal Assistance Program in the community while also maintaining

East Carolina Legal Services in Wil- One of Brenda's personal and proson. It was at ECLS that she began working on voting rights litigation and won her first case in this area. This litigation was in both state and federal courts.

Executive Director of the North Car- services as the Executive Director Delta Sigma Theta Sorority.

awards and honors including from the Advocates for Justice (UDC Law School) and the Durham Human Relations Commission, as well as the Outstanding Chair Award for both D.C. and N.C. legal aid groups, and Outstanding Attorney (North Carolina Association of Women Attorneys). Brenda is a life member of

## The Paul R. Williams Scholarship & Education Fund, To Promote The Study Of Architecture

The Paul R. Williams Collection announces the launch of The Paul R. Williams Scholarship & Education Fund, an initiative created to inspire, support, and celebrate young people pursuing careers in architecture.

The Fund is named for trailblazing architect Paul R. Williams, FAIA, who designed more than 3,000 structures across his five-decade career that began in the 1920s, including some 2,000 designs in his native Southern California. Even with the racist practices of the era, including those that barred him from living in many of the neighborhoods where he built homes, Williams became favored by affluent business leaders

"architect to the stars," while also building affordable housing and public projects. This year marks the centennial of Mr. Williams' becoming the first Black member of the American Institute of Architects (AIA).

With a goal of inspiring future generations through the legacy of Mr. Williams and other trailblazing figures within the field, the newly established Fund will introduce K-12 students to career paths within the field of architecture. The fund will also provide financial support and mentoring to students of color on their journey to professional licens-

and celebrities, earning renown as ing, with scholarships for fourth and fifth-year architecture students attending one of the seven Historically Black Colleges and Universities (HBCUs) offering an accredited architecture program, as well as at the University of Southern California, Mr. Williams' alma mater.

The inaugural fundraising gala for the Fund will take place on October 11, 2023, in partnership with the landmark Beverly Hills Hotel, for which Mr. Williams completed a major renovation beginning in the late 1940s, including the iconic signage and design elements of enduring appeal.

Quote from Karen E. Hudson,

Executive Director of The Paul R. Williams Scholarship & Education Fund: "I am often asked, 'Why now?" As caretakers of my grandfather's estate, we have always tried to make decisions that he would make. Without a doubt, he would be heartbroken by the fact that 100 years after he became the first African American member of the AIA, Black licensed architects represent only 2% of AIA membership today. This effort is more than a tribute to my grandfather and other trailblazers in the field, it is a call to action."

For more information, visit thepaulrwilliamscollection.com or Instagram at paulrwilliamscollection.

### **IRS Ending Unannounced Visits To Taxpayers**

#### BY FATIMA HUSSEIN

WASHINGTON (AP)

The Internal Revenue Service said Monday it is ending its decadesold policy of making unannounced home and business visits, in an effort to help keep its workers safe and to combat scammers who pose as IRS agents.

Effective immediately, revenue agents will no longer make unplanned visits to taxpayers' homes and businesses "except in a few unique circumstances," the Treasury Department said in a statement. The agency will instead mail letters to people to schedule meetings.

'Today's announcement is the right thing to do, at the right time," new IRS Commissioner Daniel Werfel told reporters on a call Monday.

The change ends "an era at the IRS," he said, reversing a practice by revenue officers whose duties include visiting homes and firms to resolve taxpayers' liabilities by collecting unpaid taxes and unfiled tax returns.

The agency in recent years has experienced more threats, in part tied to conspiracy theories that agents were going to target middle-income taxpayers more aggressively after the passage of a climate, health care and tax bill that provided \$80 billion to step up tax collections.

In response, the agency last August announced a comprehensive review of safety at its facilities. And in May, the agency said it would begin limiting workers' personal identifying information on communications with taxpayers.

The Treasury Department's inspector general for tax administration said in a report that it was "concerned that taxpayers and antigovernment or anti-tax groups with malevolent intent may use the Internet or social media to track down and identify IRS employees, their families, their homes, and personal information to threaten, intimidate, or locate them for physical violence.'

The National Treasury Employees Union, which represents IRS workers. commended the agency for ending unannounced visits.

The officers we represent will continue to efficiently and effectively carry out their mission of helping taxpayers meet their lawful tax obligations through other means of communication," union leader Tony Reardon said in an emailed state-

ment.

The issue of home visits has been politically contentious this year.

Ohio House Republican Jim Jordan sent a letter to Werfel and Treasury Secretary Janet Yellen in March, asking why journalist Matt Taibbi received an unannounced home visit from an IRS agent shortly he gave testimony on Capitol Hill regarding his research into Twitter records.

Werfel said he thinks "the issues raised by unannounced visits, including ones that have been raised to us by the U.S. Congress, will be significantly mitigated" by the policy change.

The agency said an increase in scam artists posing as IRS agents also had created confusion about unannounced home visits.

### **AUGUST 3-AUGUST 9, 2023**

The Carolinian

## **Business & Finance**

## Another Bank Has Collapsed, Another Trucking Company Has Collapsed, And U.S. Consumers Are All Tapped Out

### By Michael Snyder

Author and Contributing Writer

Should we be surprised that we are witnessing so many failures all around us? After all, the mainstream media claims that the U.S. economy is doing just great. Of course the truth is that the economy is not in good shape at all. Those in positions of power have been desperately trying to prop up the system, but it continues to steadily fall apart. Earlier this year, we witnessed the second largest bank failure in U.S. history, the third largest bank failure in U.S. history, and the fourth largest bank failure in U.S. history. The Federal Reserve implemented extreme measures in an attempt to keep more banks from failing, but now another one has failed. On Friday, Heartland Tri-State Bank collapsed and the FDIC took control and arranged a sale.

"Heartland Tri-State Bank of Elkhart, Kansas, failed on Friday, with the Federal Deposit Insurance Corporation taking control.

*The FDIC agreed to assume all* the deposits of Heartland Tri-State Bank to protect customers, entering a purchase and assumption agreement with Dream First Bank of Syracuse, Kansas.

That means the four branches of Heartland Tri-State Bank will reopen as branches of Dream First Bank on Monday.'

This is the pattern that has emerged.

is going to arrange for it to be ab-



sorbed by a bigger bank if possible. Over time, this will lead to an unprecedented wave of consolidation in the banking industry.

The trucking industry has also fallen on very hard times.

Already this year we have seen a number of trucking company failures including Flagship Transport in Florida and FreightWorks Transport in North Carolina.

Now Yellow Corp. has gone belly up, and every single one of their 30,000 workers will be searching for new jobs...

"Yellow Corp., a 99-year-old trucking company that was once a dominant player in its field, halted operations Sunday and will lay off all 30,000 of its workers.

The unionized company has been in a battle with the Teamsters When a bank fails, the government union, which represents about tremendous amount of money... 22,000 drivers and dock workers

at the company. Just a week ago the union canceled a threatened strike that had been prompted by the company failing to contribute to its pension and health insurance plans. The union granted the company an extra month to make the required payments.

But by midweek last week, the company had stopped picking up freight from its customers and was making deliveries only of freight already in its system, according to both the union and Satish Jindel, a trucking industry consultant."

This is a sad day for a lot of Americans, because many of us fondly remember seeing their trucks going down the highway.

And it turns out that this is also a sad day for taxpayers, because Yellow owed the federal government a

"As of late March, Yellow had

an outstanding debt of about \$1.5 credit crash. billion. Of that, \$729.2 million was owed to the federal government.

In 2020, under the Trump administration, the Treasury Department granted the company a \$700 million pandemic-era loan on national security grounds. Last month, a congressional probe concluded that the Treasury and Defense Departments 'made missteps' in this decision – and noted that Yellow's 'precarious financial position at the time of the loan, and continued struggles, expose taxpayers to a significant risk of loss.'

Bailouts can delay the inevitable. but ultimately whatever good they may do is just temporary.

Manufacturing is another industry that is feeling a tremendous amount of stress right now.

When Joe Biden first entered the White House, the manufacturing industry was still experiencing a stimulus-related "boom", but the ISM Purchasing Managers Index has been falling precipitously over the past couple of years ...

The truth is, US manufacturing has been in dramatic decline since Biden took office. The PMI index (ISM Purchasing Managers Index) has been in free fall since March of 2021, dropping to levels not seen since the covid lockdowns of 2020. As a point of reference, a PMI above 50 indicates growth in manufacturing. A PMI below 50 indicates contraction. Under Biden, the PMI has dropped from a high of 64 down to a current low of 46. If we set aside the covid lockdowns, that's the lowest level for the PMI since the 2008

All of these industries could have hope if U.S. consumers were in good financial shape, but that is not the case at all.

In June, 61 percent of U.S. adults were living paycheck to paycheck, and those on the lower end of the income scale were particularly struggling.

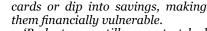
Roughly three-quarters of consumers earning less than \$50,000 annually and 65% of those earning between \$50,000 and \$100,000 were living paycheck to paycheck in June, based on LendingClub's numbers.

If you are making \$50,000 or less per year in America today, it is not easy to pay the bills.

This is something that I have covered in many previous articles.

In a desperate attempt to make ends meet, Americans are increasingly turning to credit cards, and in many cases that means paying more than 20 percent interest on balances from month to month...

"Still, more than half of all U.S. consumers struggle to afford their day-to-day lifestyle, which is forcing some to rely more on credit



'Budgets are still very stretched and, for a lot of households, credit cards are filling the gap,' said Greg McBride, Bankrate's chief financial analyst.

'People aren't financing purchases at 20% because they have other options,' he added. 'They're doing that because it's their only option."

If you can possibly avoid it, don't get caught in that trap.

Because once you get deep into credit card debt, you can be stuck there for years.

And that is exactly what the credit card companies want.

Unfortunately, things will soon get even rougher for U.S. consumers, because much harder economic times are dead ahead.

Our leaders have flooded the system with trillions upon trillions of dollars in recent years, and they were able to delay the inevitable for a while.

But now the cracks in our economic foundation have become undeniable, and it is just a matter of time until the entire edifice comes crashing down all around us.



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### Meta Starts Blocking News In Canada Over New Law On Paying Publishers OTTAWA, (Reuters) - Meta Plat- content on Facebook and Instagram can't stand up for Canadians against

forms (META.O) has begun the to expand their audiences and help process to end access to news on Facebook and Instagram for all users in Canada, it said on Tuesday, in response to law requiring internet giants to pay news publishers.

The Canadian government quickly denounced the move as "irresponsible," and said the world is watching the process play out in Canada.

The Online News Act, passed by the Canadian parliament, would force platforms like Google parent Alphabet (GOOGL.O) and Meta to negotiate commercial deals with Canadian news publishers for their content.

their bottom line," Rachel Curran, Meta's head of public policy in Canada, said. "In contrast, we know the people using our platforms don't come to us for news.'

Canadian Heritage Minister Pascale St-Onge, who is in charge of the government's dealings with Meta, said in a Tuesday statement: "This is irresponsible."

"They would rather block their users from accessing good quality and local news instead of paying their fair share to news organizations," St-Onge said.

We're going to keep standing our "News outlets voluntarily share ground. After all, if the Government

tech giants, who will?" she added.

In a campaign against the law, which is part of a broader global trend to make tech firms pay for news, both Meta and Google said in June they would block access to news on their platforms in the coun-

Canada's public broadcast CBC also called Meta's move irresponsible and that it was "an abuse of their market power."

The Canadian law is similar to a ground-breaking law that Australia passed in 2021 and had triggered threats from Google and Facebook to curtail their services.

Both the companies eventually

struck deals with Australian media firms after amendments to the legislation were offered.

But on the Canadian law, Google has argued that it is broader than those enacted in Australia and Europe as it puts a price on news story links displayed in search results and can apply to outlets that do not produce news.

Meta had said links to news articles make up less than 3% of the content on its users' feed and argued that news lacked economic value.

Canadian Prime Minister Justin Trudeau had said in May that such an argument was flawed and "dangerous to our democracy, to our economy.'

D/M/WBE SUBCONTRACTORS/SUPPLIERS WANTED

Pipeline Utilities, Inc. (NC General Contractor License No. 325) is seeking certified DBE, MBE, and WBE subcontractors and suppliers for the Lawndale Sewer Rehabilitation and Replacement project for the Town of Hillsborough which bids August 8, 2023, at 3:00 PM. Plans and specifications for this project are available at the following locations: Pipeline Utilities, Inc.; 2204-F Associate Drive; Raleigh, NC 27603 \* Hillsborough Environmental Engineering Department, Contact: Bryant Green Bryant.green@hillsboroughnc.gov or the town's website: www.hillsboroughnc.gov.

### NBA Star Launches Faith-Based Clothing Co.

### By Milton Quintanilla

#### Christian Headlines

launched a new clothing line that will center on faith, family and freedom.

During an event in Orlando, Florida, Saturday night, Isaac launched his UNITUS apparel company in front of a sizeable star-studded audience. The event included a fashion

Wells, fireworks and more.

"I do see this as something that is NBA Star Jonathan Isaac has bigger than me," Isaac said during a Q&A portion of the launch. "And so, for that, I have to give glory and honor to Jesus Christ.'

He asserted that "true greatness is found in none other than Jesus Christ" and that one should not base themselves on "world standards." Isaac first rose to prominence in

show, a performance by GRAMMY- 2020 for refusing to kneel alongside

## Bed Bath & Beyond Is Back, But Online Only



NEW YORK (AP) - Overstock has officially relaunched the Bed Bath & Beyond domain online Tuesday in the U.S., after acquiring the bankrupt retail chain's intellectual property assets for \$21.5 million last month.

The online retailer Overstock.com said in late June that it was dumping its name online and it would become Bed & Bath & Beyond, which declared bankruptcy earlier this year. The name change was made in Canada on June 29, but at the time the Midvale, Utah-based company didn't specify a date for the U.S. relaunch.

Overstock.com's CEO Jonathan Johnson told The Associated Press in a phone interview last week that the relaunch in Canada has "run without a hitch." The company has added roughly 600,000 bed and bath items since its bid for the retailer became public last month, Johnson said.

The company has still not made any decisions on a corporate name, he said.

Johnson had said that the name change was necessary because Overstock still confuses some customers and suppliers who thought it was a liquidator. That's how it got its start in 1999. It transformed in 2004 into a general merchandise retailer, selling a wide variety of items. In 2021, Overstock fine-tuned its strategy to focus on furniture and home decor, getting rid of items like clothing.

nominated Christian artist Tauren his teammates during the national anthem and for not wearing a Black Lives Matter t-shirt. The experience launched him into the national headlines and prompted him to write his book, Why I Stand.

According to CBN News, Isaac's latest endeavor will incorporate conservative and Christian values to meet the needs of those looking for such values in a clothing company.

"UNITUS is desperately needed today, because more and more brands in the sports and leisure wear space are abandoning the consumers' desire for them to be impartial on matters of culture, spirituality, and politics," Isaac told Faithwire in a previous interview. "Many brands have overtly endorsed harmful and divisive ideologies that have left consumers looking for alternatives.'

He also noted that there is a tremendous need for a "hopeful brand bolstered by values of faith in Christ, American freedom, and familybuilding.

UNITUS will feature T-shirts, sweats, shorts, sneakers, and other athletic apparel as athletes from various sports will wear them in support.

Isaac told CBN News that the plans to create a "real infrastructure of people" who want to "give their money to a company they know is going to work toward bolstering their values.'

"As the day continues to get darker and darker and crazier and crazier, you standing up for what you believe in is only going to get harder," he said. "But [it] is only going to become more necessary.

### Lending Made Easy-ish

(PYMTS) -Sweeping changes to the federal program for small business lending will begin taking effect Tuesday (Aug. 1).

Among the upcoming changes are simplified loan requirements, more widespread automation and an expansion of the number of nonbank lenders that are licensed to issue Small Business Administration (SBA) loans, The Wall Street Journal (WSJ) reported Monday (July 31).

"These are the most sweeping changes I have seen in my 40-year career," Tony Wilkinson, CEO of the National Association of Government Guaranteed Lenders (NAGGL), said in the report.

With this makeover of the federal program, the SBA is seeking to boost credit to small businesses that have struggled to get financing, according to the report. Although banks generally favor bigger commercial borrowers, SBA officials hope to level the playing field for small businesses, allowing them to take advantage of the benefits of an SBA loan.

During the most recent fiscal year, \$8 billion worth of potential loans went unused, the report said. While the SBA is authorized to guarantee up to \$34 billion in loans each year, lenders issued \$26 billion of these loans during the year.

Beyond that, while thousands of financial institutions are already able to make SBA loans, about 100 account for 70% of the lending that is actually done, per the report.

The updated lending program aims to make access to capital for small businesses more efficient and cost-effective, according to the report.

At the same time, critics of the changes have said that relaxing requirements and adding lenders increases the risk of defaults, the report said.

In a change already made recently, the SBA said in April that it would begin allowing non-federally chartered banks to make SBA loans.

'SBA has determined that certain markets where there are capital market aps continue to struggle to obtain financing on non-predatory terms," the SBA said at the time. "Therefore, SBA is lifting the moratorium on licensing new Small Business Lending Companies (SBLC) and creating a new type of SBLC to help bridge this financing gap.

Potential subcontracting opportunities include but are not limited to surveying, hauling, asphalt paving, striping, traffic control, erosion control, seeding, linework, CIPP, bypass pumping, and flatwork. Please contact Dustin Downie (ddownie@taloving.com) if you are interested in submitting a proposal on any portion(s) of this project. Contact via phone 919-772-4310; fax: 919-772-3261; or email. All quotations will be accepted up to bid closing time of the bid date. Pipeline Utilities, Inc. is an Equal Opportunity/Affirmative Action Employer.

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### D/M/WBE SUBCONTRACTORS/SUPPLIERS WANTED

T. A. Loving Company (NC General Contractor License No. 325) is seeking certified DBE, MBE, and WBE subcontractors and suppliers for the Contract 124 - Shepard Street Drainage Improvements project for the Town of Morehead City which bids August 10, 2023, at 2:00 PM. Plans and specifications for this project are available at the following locations: TA Loving Company, 400 Patetown Road, Goldsboro, NC 27530 \* Town of Morehead City; 1100 Bridges Street; Morehead City, NC 28557 \* McDavid Associates, Inc.; 109 East Walnut Street; Goldsboro, NC 27533.

Potential subcontracting opportunities include but are not limited to surveying, clearing and grubbing, hauling, asphalt paving, striping, traffic control, erosion control, seeding, landscaping, electrical, linework, bypass pumping, dewatering, flatwork, CIPC, and manhole lining. Please contact Jeff Price (jprice@taloving.com) if you are interested in submitting a proposal on any portion(s) of this project. Contact via phone 919-734-8400; fax 919-736-2148; or email. All quotations will be accepted up to bid closing time of the bid date. TA Loving Company is an Equal Opportunity/Affirmative Action Employer.

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### PAGE 4 The Carolinian **AUGUST 3-AUGUST 9, 2023 Customers Want Instant Gratification. Workers Say They've Had It.**

### BY ALEXANDRA OLSON

Six straight days of 12-hour driving. Single-digit paychecks. The complaints come from workers in vastly different industries: UPS delivery drivers and Hollywood actors and writers

But they point to an underlying factor driving a surge of labor unrest: The cost to workers whose jobs have changed drastically as companies scramble to meet customer expectations for speed and convenience in industries transformed by technology.

The COVID-19 pandemic accelerated those changes, pushing retailers

to shift online and intensifying the time, punishing schedules or compastreaming competition among entertainment companies. Now, from the picket lines, workers are trying to give consumers a behind-the-scenes look at what it takes to produce a show that can be binged any time or get dog food delivered to their doorstep with a phone swipe.

That workers are overworked and underpaid is an enduring complaint across industries - from delivery drivers to Starbucks baristas and airline pilots – where surges in consumer demand have collided with persistent labor shortages. Workers are pushing back against forced over-

ny reliance on lower-paid, part-time or contract forces.

At issue for Hollywood screenwriters and actors staging their first simultaneous strikes in 40 years is the way streaming has upended the economics of entertainment, slashing pay and forcing showrunners to produce content faster with smaller teams.

'This seems to happen to many places when the tech companies come in. Who are we crushing? It doesn't matter," said Danielle Sanchez-Witzel, a screenwriter and showrunner on the negotiating team for the Writers Guild of America, whose members have been on strike since May. Earlier this month, the Screen Actors Guild-American Federation of Television and Radio Artists joined the writers' union on the picket line.

Actors and writers have long relied on residuals, or long-term payments, for reruns and other airings of films and televisions shows. But reruns aren't a thing on streaming services, where series and films simply land and stay with no easy way, such as box office returns or ratings, to determine their popularity.

Consequently, whatever residuals streaming companies do pay often

Stu Daugherty

amount to a pittance, and screenwriters have been sharing tales of receiving single digit checks.

Adam Shapiro, an actor known for the Netflix hit "Never Have I Ever," said many actors were initially content to accept lower pay for the plethora of roles that streaming suddenly offered. But the need for a more sustainable compensation model gained urgency when it became clear streaming is not a sideshow, but rather the future of the business, he said.

"Over the past 10 years, we realized: 'Oh, that's now how Hollywood works. Everything is streaming," Shapiro said during a recent union

Shapiro, who has been acting for 25 years, said he agreed to a contract offering 20% of his normal rate for "Never Have I Ever" because it seemed like "a great opportunity, and it's going to be all over the world. And it was. It really was. Unfortunately, we're all starting to realize that if we keep doing this we're not going to be able to pay our bills.'

Then there's the rising use of "mini rooms," in which a handful of writers are hired to work only during preproduction, sometimes for a series that may take a year to be greenlit, or never get picked up at all.

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## Health & Wellness

### Thermo Fisher Scientific Settles With Family Of Henrietta Lacks

### BY LEA SKENE

More than 70 years after doctors at Johns Hopkins Hospital took Henrietta Lacks' cervical cells without her knowledge, a lawyer for her descendants said they have reached a settlement with a biotechnology company they sued in 2021, accusing its leaders of reaping billions of dollars from a racist medical system.

Tissue taken from the Black woman's tumor before she died of cervical cancer became the first human cells to be successfully cloned. Reproduced infinitely ever since, HeLa cells have become a cornerstone of modern medicine, enabling countless scientific and medical innovations, including the development of the polio vaccine, genetic mapping, and even COVID-19 vaccines.

Despite that incalculable impact, the Lacks family had never been compensated.

Doctors harvested Lacks' cells in 1951, long before the advent of consent procedures used in medicine possible to cultivate her cells indefiand scientific research today, but lawyers for her family argued that Thermo Fisher Scientific Inc., of Waltham, Massachusetts, has continued to commercialize the results identical cells. well after the origins of the HeLa cell line became well known.

after closed-door negotiations that chronic illnesses without health

lasted all day Monday inside the federal courthouse in Baltimore. Several members of the Lacks family were in on the talks.

Attorney Ben Crump, who represents the Lacks family, announced the settlement late Monday. He said the terms of the agreement are confidential.

"The parties are pleased that they were able to find a way to resolve this matter outside of Court and will have no further comment about the settlement," Crump said in a statement.

Thermo Fisher representatives didn't immediately respond to requests by phone and email from The Associated Press for comment on Tuesday.

HeLa cells were discovered to have unique properties. While most cell samples died shortly after being removed from the body, her cells survived and thrived in laboratories. This exceptional quality made it nitely – they became known as the first immortalized human cell line – making it possible for scientists anywhere to reproduce studies using

The remarkable science involved - and the impact on the Lacks fam-The settlement agreement came ily, some of whom suffered from

AARP

insurance – were documented in a bestselling book by Rebecca Skloot, "The Immortal Life of Henrietta Lacks," and Oprah Winfrey portrayed her daughter in an HBO movie about the story.

Lacks was 31 when she died and was buried in an unmarked grave. A poor tobacco farmer from southern Virginia, she was raising five chil-

dren when doctors discovered a tu- argued that her treatment illustrates mor in her cervix and saved a sample of her cancer cells collected during a biopsy

Johns Hopkins said it never sold or profited from the cell lines, but many companies have patented ways

of using them. In their complaint, Lacks' grandchildren and other descendants a much larger issue that persists into the present day: racism inside the American medical system.

"The exploitation of Henrietta Lacks represents the unfortunately common struggle experienced by Black people throughout history,' the complaint reads. "Too often, the history of medical experimentation in the United States has been the history of medical racism."

Thermo Fisher argued the case should be dismissed because it was filed after the statute of limitations expired, but attorneys for the family said that shouldn't apply because the company is continuously benefitting from the cells.

In a statement posted to their website, Johns Hopkins Medicine officials said they reviewed all interactions with Lacks and her family after the 2010 publication of Skloot's book. While acknowledging an ethical responsibility, it said the medical system "has never sold or profited from the discovery or distribution of HeLa cells and does not own the rights to the HeLa cell line," while also acknowledging an ethical responsibility.

Crump, a civil rights attorney, has become well known for representing victims of police violence and calling for racial justice, especially in the aftermath of George Floyd's murder.

Last week, U.S. senators Chris Van Hollen and Ben Cardin, both Maryland Democrats, introduced a bill to posthumously award Lacks the Congressional Gold Medal.

"Henrietta Lacks changed the course of modern medicine," Van Hollen said in a statement announcing the bill. "It is long past time that we recognize her life-saving contributions to the world."

### **Exercise Can Boost** Your Mental Health

### By Michael Schroeder

For all the focus on looking and feeling fit, it would be easy to miss how much of a boon exercise is for mental health.

Besides increasing muscle tone and endurance, cardio and strength training can, quite literally, change your mind. Research finds that regular physical activity can essentially make your brain more nimble, even enhancing the organ's ability to form neural connections so you're better able to handle everything coming at you.

Although there are many mysteries about the body-mind link, what's clear is that whether you're running, swimming or lifting weights, exercise can bolster your mental health in many dynamic ways.

Changing your brain

If you've ever felt like you were firing on all cylinders after a workout, you might be benefiting from the way workouts can change your brain.

By being active, you can support cellular growth in the brain and make more of those neural connections. Exercise enhances all of this neuroplasticity, explains Abigail Norouzinia, senior instructor and psychologist with the University of Colorado Anschutz Medical Campus in the Department of Psychiatry. And it improves brain function, as a 2020 review of research in animals and human found.

That can make a person better equipped to respond to setbacks and adapt. This new growth in the brain is important to help us learn things, which is so important in therapy, Norouzinia says. "Because what we're doing in therapy is we're helping people learn to think ... [and] behave in new ways.

2. Boosting your mood

Exercise can also improve a person's mood in a hurry.

"There's immediate changes that occur in the brain," says Ben Singh, a research fellow in physical activity at the University of South Australia, Ad-



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elaide.

Singh led a research review published in February 2023 in the British Journal of Sports Medicine that found exercise was "highly beneficial" in reducing symptoms of depression, anxiety and distress. In part, that's because being physically active leads to an infusion of feel-good hormones in the brain. "It can increase endorphin release," Singh notes, and raise serotonin and dopamine levels as well.

3. Helping with emotion regulation

Of course, quickly emptying a bag of candy might boost your mood, too. That is, before the sugar crash. What makes exercise any different? What's to keep this mood enhancer from becoming a mood tease?

Neurological changes can make the positive effect exercise has on your brain more sustainable, research has found. People get additional benefit from the discipline of working out. The very act of pushing through a workout when you don't feel like it reinforces your ability to handle uncomfortable emotions without avoiding them.

# **Cigna Is Accused Of Rejecting Thousands Of Patient Claims**

A federal lawsuit alleges that health insurance giant Cigna used a computer algorithm to automatically reject hundreds of thousands of patient claims without examining them individually, as California law requires.

The class-action lawsuit, filed Monday in federal court in Sacramento, says Cigna Corp. and Cigna Health and Life Insurance Co. rejected more than 300,000 payment claims in just two months last year.

The company used an algorithm called PXDX, shorthand for "procedureto-diagnosis," to identify whether claims met certain requirements, spending an average of just 1.2 seconds on each review, according to the lawsuit. The lawsuit said that huge batches of claims were then sent on to doctors who signed off on the denials.

"Relying on the PXDX system, Cigna's doctors instantly reject claims on medical grounds without ever opening patient files, leaving thousands of patients effectively without coverage and with unexpected bills," according to the lawsuit.

Ultimately, the lawsuit contends that Cigna conducted an "illegal scheme to systematically, wrongfully and automatically" deny members claims to avoid paying for medical necessary procedures.

Connecticut-based Cigna has 18 million U.S. members, including more than 2 million in California.

The lawsuit was filed on behalf of two Cigna members in Placer and San Diego counties who were forced to pay for tests after Cigna denied their claims.

The lawsuit accuses Cigna of violating California's requirement that it conduct "thorough, fair, and objective" investigations of bills submitted for medical expenses. It seeks unspecified damages and a jury trial.

Cigna "utilizes the PXDX system because it knows it will not be held accountable for wrongful denials" because only a small fraction of policyholders appeal denied claims, according to the lawsuit.

In a statement, Cigna Healthcare said the lawsuit "appears highly questionable and seems to be based entirely on a poorly reported article that skewed the facts.

The company says the process is used to speed up payments to physicians for common, relatively inexpensive procedures through an industry-standard review process similar to those used by other insurers for years.



### PAGE 6

The Carolinian

## **Ag-Grow-Culture**

### Charcoal In Ag. Is Called Biochar, A Stand-Alone Soil-Amender

#### By Jason Lindsay

Within several Ag-Grow-Culture publications, we touch on biochar (a form of charcoal used for agricultural purposes). Its origin link to Amazonian cultural practices transformed the otherwise poor soils of the Amazon into highly pigmented fertile ground superior for cultivation. This ancient technology was created by people who used a material they had abundant access to and transmuted their communities into highly productive, more vibrant spaces. This material was organic matter (plant debris/ yard waste), out of which they made "Terra Preta," black earth.

Staff Writer

A lesson ancient South American cultures demonstrated was not to make the best of what you have, but how to make what you have the best. And as for these lessons, there are more.

Today, we face the reality of a planet simply purging itself. Just think about it. When the body has a fever, it is the body's attempt to rid itself of an impurity, be it a bacterial or viral infection. The fever increases the temperature of the body, creating an environment in which the infection cannot survive. The same seems to be our planet. The planet (or body) is in a feverish state, an attempt to ward off impurity. Our society is that impurity. Our societal practices have left our atmosphere in a condition of imbalance.

This imbalance has placed carbon, which is the root of all life, in the atmosphere while extracting it in massive numbers out of the soil where it can be stored and utilized in a manner that benefits all life on the planet because, remember, the food chain starts in the soil.

So the question is: how could Bio-

our national state of depleted soil? More personally, how can charcoal recharge our land, providing more with less?

There are a few things that make biochar special. For starters, biochar can be made at home, on our farms. It requires no special expensive equipment or level of formal education to make. It is any farmer or gardener D.I.Y.er's dream. Its most primitive production requires a fire. Once the fire produces hot coals, remove them into water, cooling the coal into black char. The charcoal is then crushed into a powder and distributed across the growing area. You can build many DIY setups to create a purer level of biochar, many of which you can find at YouTube University

When it comes to soil amendments (products used to improve the soil's fertility), Biochar stands alone. Our atmospheric CO2 (Carbon Dioxide) is at 416 parts per mil-

in three million years, up forty-nine ppm since 1999. Biochar is one of the only amendments that sequesters this atmospheric hazard. This black earth holds up to 150g C/kg (carbon per kilogram), whereas average soils absent of biochar only absorb 20 – 30g C/kg, five times less.

Biochar also holds the potential to expand the earth's topsoil layer. Annual food crops largely exist in this layer, absorbing water and exchanging metabolized sunlight for





means more potential for larger root systems. The topsoil level is no deeper than a foot in the average soil, yet biochar-infused soils have been recorded as deep as two meters (6' 6.74") and retain these levels for long periods of time, like for millennia.

While extending soil horizons, biochar is boosting the soil CEC (cation exchange capacity) rates. Ions are atoms that possess an electrical charge. The higher the soil's CEC, the more nutrients it can store and have available for the plants. It also increases the percentage of biomatter (food for life in the soil), contributing to high CEC levels. Biochar amplifies the soil's ability to absorb water and nutrients at levels surpassing compost, leaf litter, and manures

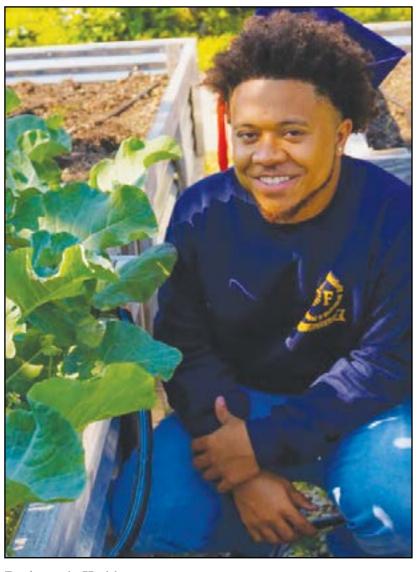
To truly understand how biochar works, you must understand its anatomy. Biochar is highly absorptive. Although on a microscopic level, the pores of biochar exceed the actual material, yet one gram of charcoal, amounting to the eraser tip of a pencil, has within it a surface area of 9,000 square feet, which is like a little under a quarter of an acre. Biochar attracts and traps moisture and nutrients through these pores via its electrical current. One last attribute is exclusive to biochar as a soil amendment. Biochar captures almost all nutrients, but different from other soil amendments, biochar retains phosphorus. Phosphorus sustains the plant's ability to photosynthesize. It aids the plant's ability to metabolize carbon into sugars, carbohydrates, and proteins, which the plant then uses to trade for nutrients in the soil. Phosphorus supports plants' facilitation of energy storage and transference

char (charcoal for the soil) solve lion (ppm), the highest it has been nutrients. A larger layer of topsoil and transmission of plants' genetic have been weaponized and aimed at code. These functions are vital to plant life and its ability to selfsustain. And unlike many elements, phosphorus cannot be substituted for any other element identified on the periodic table when it is deficient in the soil.

Haile Selassie I, emperor of Ethiopia from 1930 – 1974, described agriculture as "the backbone of civilization." Besides, it wasn't until the founding of agriculture potential that humanity grew into larger societies. Food, clothing, and shelter are the essentials, all of which are farmed materials. The state of a nation's agriculture is the measure of its strength. The very things that stabilized civilization (agriculture)

our progression. Conventional agricultural practices deplete our soil, pollute our water, and even modify our genetic code. Organic production is the agriculture that rose civilization to its feet. We took what we had and made it the best. Outside of agriculture, with modern technology, the process of making biochar can power our homes and businesses, and fuel our vehicles, all while sequestering the massive amount of CO2 from our atmosphere and increasing the ability of the soil to hold more. Even within the confines of agriculture, biochar is the only soil amendment that addresses soil depletion, water pollution, and climate change. Who knew charcoal could do so much?

### **Getting His Hands Dirty**



By Amanda Hadden

#### Special To The Carolinia

Demico Guy, of Charlotte, is a recent graduate of N.C. A&T State University who is currently interning with NCDA&CS - Soil and Water Conservation Division in Asheville. Using his degree in Biological Engineering, Demico has spent the summer working with engineers, soil scientists, and land surveyors completing projects that include cost share programs which help farmers and landowners build natural structures like gullies, streams, creeks

## **Rep. Don Davis Introduces Legislation To Ensure The Stability Of Agriculture**

introduced the Agricultural Commodities Price Enhancement Act. that they will be able to farm next if the market value of their com-The legislation increases the refer- year if their crops are not bringence price for wheat, corn, soybeans, peanuts, and seed cotton.

WASHINGTON, D.C. – Today, volatility of the current world food North Carolina and across the U.S. commodities grown throughout Congressman Don Davis (NC-01) market," said Congressman Da- Higher reference prices ensure that eastern North Carolina and the vis. "Farmers need some certainty ing in enough income to provide for their families. The Agricultural "Input costs for our farmers are Commodities Price Enhancement astronomically high right now, Act of 2023 directly addresses this whether it be fertilizer, seeds, by increasing reference prices for price Enhancement Act increases when market prices fall below the the reference price for multiple effective reference price.

farmers can recoup some income modities plummets, keeping our farmers in business so they can do what they do best: feed and clothe America.'

The Agricultural Commodities

U.S. The bill increases the reference price for wheat, corn, soybeans, peanuts, and seed cotton. Reference prices determine payouts from the Price Loss Coverage Program (PLC), and farmers receive payments from the program

## Sen. Fetterman Introduces Legislation To Close Loopholes And Improve Fairness

Sen. John Fetterman (D-PA), in growers, including breeder hen and close collaboration with RAFI (Rural Advancement Foundation International-USA), introduced legislation today that will close loopholes in the Packers and Stockyards Act to allow Act enables farmer plaintiffs to be USDA to more effectively enforce market fairness rules for a wider stand up to massive corporations range of poultry growers. The Poultry Grower Fairness Act expands protections against unfair, discriminatory, or deceptive practices to all poultry

pullet growers, and grants the USDA administrative enforcement authority over poultry, as it already has over livestock industries. Additionally, the awarded attorney's fees when they with expensive legal teams.

The highly concentrated and vertically integrated nature of today's of Agriculture and Department of livestock and poultry industries Justice to prevent meatpackers and

enables dominant corporations to abuse their outsized market power by utilizing anticompetitive and deceptive business practices, force unfair contracting provisions on to the growers they contract with, and retaliate against any growers who oppose them. The Packers and Stockyards Act is the most important tool at the disposal of the Department

poultry corporations from harming growers, but its provisions have not kept up with the changing nature of these industries.

When violations of the Packers and Stockyards Act are discovered in the livestock industry, the USDA Agricultural Marketing Service's Packers and Stockyards Division has the authority to take administrative actions, including holding hearings and assessing civil and criminal penalties.

and livestock feeding pads. These programs help prevent erosion, pollution and nitrate runoff. He's been able to explore the Appalachian Mountains and learn about technologies involved with designing projects.

In conjunction with his internship, Demico has also spent the summer volunteering at Peace Gardens & Market, located in the historically black Burton community of Asheville. Dedicated to building community, Peace Gardens and Market exists to create a culture of inclusivity and sustainability. Demico has helped with community events, tending the garden and learned the importance of community organizing and what it brings to the community.

As the end of summer approaches, Demico feels grateful for the experiences and all who helped make it possible. Looking towards the future, he believes this summer has given him insight about the career and life he'd like to pursue.

### **Sexual Violence Is A Pervasive Threat For Female Farm Workers** - Here's How The US Could Reduce Their Risk, Be The Example

### By Kathleen Sexsmith, Francisco Alfredo Reyes and Megan A. M. Griffin

The Conversation

Television crime shows often are set in cities, but in its third season, ABC's "American Crime" took a different tack. It opened on a tomato farm in North Carolina, where it showed a young woman being brutally raped in a field by her supervisor.

"People die all the time on that farm. Nobody cares. Women get raped, regular," another character tells a police interrogator.

The show's writers did their research. Studies show that 80% of Mexican and Mexican American women farmworkers in the U.S. have experienced some form of sexual harassment at work. Rape is common enough for some to nickname their workplace the "fields of panties." For comparison, about 38% of women in the U.S. report experiencing some kind of workplace sexual harassment.

In a recent report, the U.N. Food and Agriculture Organization called for transformative changes to the formal and informal social systems that disempower women who work on farms and in the food sector around the world. While violence against women in agriculture may seem like an issue mainly experienced in developing countries, the truth is that it also happens all too

often to women and girls on farms in the U.S.

As we see it, sexual exploitation perpetrated by men in positions of power instills fear that keeps farm laborers obedient, despite precarious working conditions – and keeps fruits and vegetables cheap.

In our research on rural development, agriculture and rural gender inequality, we have found that gender-based violence against female workers is frighteningly common on U.S. farms.

According to the U.N., violence against women and girls includes any gender-based act that creates sexual, psychological, or physical harm or suffering." Men and boys can, of course, experience genderbased violence on U.S. farms, but to our knowledge no corroborating research exists.

Most often, sexual violence against women is committed by men in positions of power, such as foremen, farm labor contraccors, farm owners and co-workers. Unfortunately, farm workers often buy into the myth that women bring sexual harassment on themselves. This belief makes it difficult for victims to get support.

Immigrant women farm workers are vulnerable because of power imbalances in their male-dominated workplaces. Women represent 28% of the nation's farm workers, making them a minority on many farms. Most are immigrants from Latin

America, and many are undocumented.

Female farm workers also face a gender wage gap of about 6%, partly because of parenting responsibilities that limit the number of hours they can work. Researchers have documented how men in positions of power take advantage of this vulnerability by offering hours and job perks in exchange for sexual favors and threatening to fire women if they refuse.

Girls under the age of 18 are particularly vulnerable to sexual harassment and abuse on farms. While much-needed reporting has generated a public outcry against arduous work conditions for migrant child laborers, migrant children have worked in agriculture in the U.S. for decades - legally.

Agriculture holds a special status under federal labor laws, which permit farm owners to hire children as young as 12. Facing low wages and high poverty rates, farm worker families often rely on income from children's work.

Experts say young girls may be especially vulnerable to sexual harassment and violence on farms because they are less likely to recognize and report abuse. Currently, children as young as 12 can be hired on farms without a cap on the number of hours they work, as long as they don't miss school.

Democrats in Congress have repeatedly introduced versions of the

Children's Act for Responsible Employment and Farm Safety (CARE) Act since 2005. The bill would help address the vulnerability of young girls in farm work by aligning the legal farm working age with other industries

Since one major driver of the threat of violence against female farm workers is the fact that many of them are undocumented, could expanding the national H-2A agricultural guest worker visa program be a solution?

The H-2A program has exploded in popularity among farmers as a way to address agricultural labor shortages. The number of U.S. farm jobs certified for H-2A workers increased from 48,000 in 2005 to 371,000 in 2022 as farmers pressed Congress to allow more foreign nationals into the U.S. to fill temporary agricultural jobs.

This program, at least in theory, addresses several of the structural vulnerabilities of female farm workers. A visa confers a legal right to enter the country, alleviating the severe risk of sexual assault during clandestine border crossings. Legal status should also eliminate fear of deportation, which would bolster women's courage to speak up against sexual violence in the workplace.

But the key word here is "should." Concerningly, migrant labor advocates have charged that the H-2A program promotes "systemic sex-

based discrimination in hiring." Only 3.3% of H-2A guest workers admitted in 2021 were women, a level that reflects historical trends. Some foreign advertisements for H-2A workers explicitly state that recruiters are looking for capable male workers.

When female farm workers are few in number, they have less collective capacity to protest or report sexually abusive conditions. Moreover, one 2020 report on labor conditions among H-2A workers found that 12% of participants - including women and men - had experienced sexual harassment. The authors believed this figure represented a gross undercount.

Guest worker visa programs can actually make workers more likely to tolerate abusive situations, because the workers' legal status in the U.S. by definition is tied to their employment. Guest workers are often particularly fearful of employer retaliation if they complain about sexual abuse. In our view, guest worker visa programs institutionalize workers' uncertain position instead of solving it.

We agree with the U.N. that sweeping change is needed to empower women, raise farm productivity and promote human rights in the global food system. As U.S. lawmakers craft the next farm bill, they could do enormous good for women around the world by setting an example in American fields and

As a first step, we believe law-

makers should pass the CARE Act, which would raise the legal working age on farms to 14, reducing the number of young girls who are vulnerable to abuse

Second, legalizing the nation's approximately 283,000 unauthorized farm workers would make those workers less vulnerable to sexual abuse by expanding employment opportunities outside of the agricultural sector.

Third, in our view, efforts to legalize farm workers - most recently through the Farm Workforce Modernization Act - should strengthen labor law enforcement and provide well-funded channels for reporting abuses and changing jobs when abuse occurs.

Bills proposing a pathway to legalization for agricultural workers have focused on providing enough labor for farm employers. For example, some proposals would expand the H-2A program and require workers already in the U.S. to continue working in agriculture for a number of years to receive a green card.

But without steps to improve labor protection systems, such changes could make workers even more vulnerable to sexual and other labor abuses, and have the counterproductive result of making them more likely to want to leave agriculture as soon as they can.

The Carolinian

## **Community**

### Marvelous Black Boy Art Show Makes A Stop In Raleigh

This past Sunday, a crowd of several hundred from around the Triangle gathered at the Maywood Hall and Garden for the Marvelous Black Boy Art Show.

Being recognized as a national exhibition, over 20 Black male artists showcased their apparel, murals, paintings, and drawings that conveyed the beauty of black culture.

Moreover, the art show kicked off its national tour earlier this year in Charlotte and for the first time in the Queen City, 40 artists had the chance to display their work. Curator Joshua Dingle serves as the brains behind this entire showcase and shared that he designed the exhibition to create a pathway for Black male artists in the industry.

"Black male artists are underrepresented in museum and gallery spaces, and so this is really me creating my own door instead of waiting for a door to be opened up. I wanted to set the expectation for what you're going to receive when you get there. It is a spectacular time, it is a marvelous time."

The art show will be stopping in 20 cities this year. The next stop will be August 13, 2023 in Columbia, South Carolina. Visit the website to read more, https:// blackboyartshow.com/.



Joshua Dingle Founder & Curator











## Pushed, Pulled, Erased: Learning Raleigh's History of Urban Renewal

### By Tyria Bourda

Staff Writer

In an effort to make a positive change, Raleigh activist Octavia Rainey spearheaded a community discussion at the Walnut Creek Wetland Center on Saturday. Titled: "Pushed,Pulled, Erased," Rainey led the group as it discussed plans to restore Raleigh's Fourth Ward's vibrant history. Known as one of Raleigh's prominent and successful black neighborhoods, Ms. Rainey of downtown Raleigh; it lies in the gave a candid perspective on the southwest quadrant with Fayetteville

ties for high class housing. In layman's terms, urban renewal is also gentrification. President Lyndon B. Johnson signed The Housing and Urban Development Act in 1968. That act led to the approval of Raleigh Re-development commission application in 1970 leaving Smokey Hollow as the first urban renewal project and fourth ward being the second.

The community was home to many flourishing black owned businesses, churches, and schools. Located west community's history as it related to Street running south to Washington

meeting. I just thought that a charette was nice to do and I would not have gotten to do the work that I did if it had not been for the students. On the third night of the charrette, black students asked all white people to leave and I was blamed for that which led to me running the entire charette. So, I got the word out and asked the white people to please come back the next night and that's how the charette officially began."

Once the charrette concluded, the city of Raleigh agreed not to disturb or harm the black community and Durham Public Schools officially de-















## **Durham County Department of Social Services Hires New Assistant Director**

Mr. C. Antowan Pickett is the newest leadership hire at the County of Durham's largest agency, the Department of Social Services. Since graduating from North Carolina Central University with a degree in Social Work, in 2005, Mr. Pickett has held numerous leadership roles in human services. He has a long history of working with at-risk youth as a Probation and Parole Gang Officer, almost a decade as a Child Welfare Social Worker and a Director of Independent Living in North Carolina. Mr. Pickett took his talents beyond the Tarheel State, and became a Program Manager in Dallas, Texas for Developmental Disability Services,





and as a Child Welfare Program Manager for Denver Human Serices in Denver, Colorado.

Mr. Pickett's most recent assignment was as the Human Services Zone Director at Grand Forks County Human Services in Grand Forks, North Dakota. While there, his years of case management, team leadership, cultural competency,

and strategic planning were further honed. He is certified in Lean Six Sigma Green Belt and will utilize his organizational skills while managing the Customer Accountability Talent and Development Division (CATD) of Durham County DSS. The CATD division is involved with every department within the agency, as it provides training to ensure that employees are proficient in their job duties.

Antowan, as he prefers to be called, is happy to be back home in the warmer climate of North Carolina from North Dakota, and near his family, alma mater NCCU, and his fraternity brothers of Alpha Phi Alpha Fraternity, Incorporated.

urban renewal and plans to implement a historical marker.

"We have to keep the history of the Fourth Ward alive. We have to also look at its importance and know what urban renewal did to an entire black community. The community was the highest voting precinct in the county and 3,200 people lived there; so how did the Raleigh Housing Authority and redevelopment commission wipe out an entire neighborhood? We have to make sure that people know that there was a thriving black community.

Urban renewal is known as the city to clear out & create opportuni- the charrette asked me to sit in on a

School north to Cabarrus. Developed during the late 19th and early 20th century, African Americans moved to this community after a political uprising to feel safe and celebrated. The Fourth Ward fostered the education and independence of generations of black citizens in Raleigh.

Distinguished community member Bill Riddick led the first charrette (a project that attempted to resolve conflicts and develop solutions.) to desegregate, Durham Public Schools also shared what the Fourth Ward meant to him.

I was working at Shaw univerremoval of blighted areas in the inner sity and the guy who was going to do

segregated in 1970. Mr. Riddick went on to share why he feels that addressing the history of the fourth ward is vital. He plans to go back to the old rule of community engagement and find a solution of what is needed for the community.

"We need information on what the city of Raleigh plans to do. They hold the hand with the money in it. So the leadership from this community has to be louder.

Ms. Rainey and community members' next plans are to take all demands to the city council and NC Department of Natural and Cultural Resources to start the process of a historical landmark.

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### SAU Appoints New Chief Of Staff

RALEIGH, NC - Saint Augustine's University (SAU) is pleased to announce the selection of Dr. John E. Smith, Jr. as Chief of Staff, effective Monday, August 7, 2023. Dr. Smith has a wealth of knowledge in various higher education capacities, making him a versatile professional who will bring myriad of experience, energy, and excitement to this crucial role.

"We are thrilled to welcome Dr. John E. Smith, Jr. as the new Chief of Staff at Saint Augustine's University," said SAU President Dr. Christine Johnson McPhail. "His extensive experience in higher education, particularly in graduate education, and his leadership skills and innovative approach make him a valuable addition to our team. We look forward to Dr. Smith's energy and expertise as we continue to advance our mission of providing a transformative educational experience for our students.'

Dr. Smith previously served as the Associate Dean of Graduate Education and Director of Graduate Programs at Clark Atlanta University (CAU) in Atlanta, Georgia. In Graduate Resource Center, Graduate Education's Title III Project, graduate workshops, the world's first-ever Graduate Student Success Academy, and theses and dissertations preparation and final approval for all academic departments. He also served as a member of the



#### DR. JOHN E. SMITH, JR.

CAU Staff Assembly and as a Board Member/Parliamentarian. Dr. Smith recently completed CAU's HBCU Executive Leadership Institute (ELI) Fellowship as a part of Cohort II. In addition, Dr. Smith has served as adjunct faculty, teaching courses in First-Year Experience, Team Leadership, Project Leadership, Academic Writing for Doctoral Students, and Designing, Developing, and Evaluating Presentations. Dr. Smith serves as Vice President of the Counthis role, Dr. Smith managed the cil of Historically Black Graduate Schools (CHBGS) and as an Executive Committee Board Member for the Conference of Southern Graduate Schools (CSGS).

'I am honored and excited to join SAU as the Chief of Staff," said Dr. Smith. "I am grateful to President Dr. Christine Johnson McPhail for

selecting me for this critical role, and I am eager to contribute to the strategic initiatives and operations of the university. I look forward to working with the talented faculty, staff, and students at SAU and positively impacting the campus community.

Dr. Smith has over a decade of higher education experience, with most of his contributions and primary roles in graduate education. In 2014, he became a Future Faculty Fellow at the University of Houston in the College of Education. Before becoming Associate Dean, Dr. Smith was Director of Graduate and Professional Programs at the University of Houston - College of Technology. While Dr. Smith served in that role, graduate enrollment notably increased by 200% in two years. He served graduate professionals throughout Texas as President of the Texas Association of Graduate Professionals (TxGAP). He served on several committees for NAGAP -The National Association for Graduate Enrollment Management (GEM) Professionals. John also served as Board Chairman of The University of Houston's Wesley Foundation.

Dr. Smith holds a Bachelor of Science in Organizational Leadership & Supervision (University of Houston), a Master of Science in Human Services with an emphasis in Organizational Management and Leadership (Springfield College), and a Doctor of Education in Professional Leadership (University of Houston).



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### The Carolinian Church

### **SERMON of the WEEK**



#### GOOD SUCCESS

This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success. Joshua 1:8

While there are personal successes in life, here, this text focuses on spiritual Wisdom that brings good success. Joshua encouraged his followers to recite it day and night and carefully observe everything written in it; they would succeed in whatever they did.

During these times, God's chosen people didn't have the distractions that are so prevalent today that could cause them to spend their reading and study time elsewhere, like television, telephones, laptops, computers, social media and tablets, etc. The book of the law referred to is Moses' Law, the first five books of the Bible/ Pentateuch. Although they read from a tablet, it was not an electric one but one with words etched on stones or clay. Nevertheless, they had five books then, but thank God we are blessed today with 66 books to help with our study of the Bible and learn how to have Good Success

After the death of Moses, God guaranteed them a military campaign victory. God vowed never to leave the Israelites if they obeyed His laws.

Although Joshua made a few mistakes along the way, his blunders and failures were only temporary. sinners, Nor sits in the seat of the Channel. Thank you!

[Whatever you may be going through right now is a temporary situation]. To have Good Success beyond success, Joshua had to set his affections on things above; for the things that are seen are temporal, but the things not seen are eternal. The Good Book says, seek ye first God and His righteousness, and all these other things will be added unto you.

Sadly, too often, unsuccessful people are distressed by their failures and look for ways to blame them on something or someone. Rather than look upon their slipups as a chance to learn, they are easily dismayed and tend to give up too soon.

If you desire to have Godly-Good-Success, then you must know how to encourage yourself and say things like, greater is He that is within me than He that is within the world, or I'm more than a conqueror, or I can do all things through Christ which strengthened me! [Don't look for a scapegoat, look for a Savior!]

Moreover, three things are mentioned in this text whereby God guaranteed Good Success. Joshua was given a Success Manual to READ, BEY and FOLLOW.

Furthermore, Moses followed God, Joshua followed Moses, and they both followed the Good Book. Amazingly, successful people follow success patterns.

David endorsed Good Success when he said, "Blessed is the man who walks not in the counsel of the ungodly, nor stands in the path of

**Practical Biblical Principles** 

scornful; But his delight is in the law of the Lord, And in His law he meditates day and night. He shall be like a tree planted by the rivers of water, That brings forth its fruit in its season, Whose leaf also shall not wither; And whatever he does shall prosper."

John also promoted Good Success in 3 John 1:2 when he said, 'Beloved, I pray that in every way you may prosper and enjoy good health, as your soul also prospers." Remember, Good Success comes with a price, and even Jesus had to pay the price to successfully redeem us from all our sins! So, it's fair to say that Good Success comes from the Good Book that comes from the Good Shepherd.

The Good Book tells us what Jesus told His disciples, "If ye keep my commandments, ye shall abide in my love; even as I have kept my Father's commandments, and abide in his love. These things have I spoken unto vou, that my joy might remain in you, and that your joy might be full."

Now Joshua is saying to us what he told the Israelites, "Have not I commanded thee? Be strong and of good courage; be not afraid, neither be thou dismayed: for the LORD thy God is with thee whithersoever thou goest." Now, when you lay this Carolinian down, go in peace and stay on a path that leads or continues to lead to Good Success!

To view complete sermons by Pastor William Eli Ratcliff and associate ministers, please visit our YouTube

### **Crossroads Outreach Alternative Program Ministries (COAP)**

Program Ministries, (COAP), uses Arts Council Grant to Support "THE WORKSHOP MUSIC LESSON", a Unique Musical Instrument Lesson that instructs children in elementary school through high school how to play band instruments and guitar.

Crossroads Outreach Alternative Program Ministries, (COAP), pronounced like soap but with a 'C', introduces and announces being the recipient of a grant from the Arts Council of Fayetteville/Cumberland County for this exciting program. The grant in the amount of \$7,200 will help with COAP'S goal to teach school age children to play musical instruments in the 2023 - 2024 academic season.

The 2023-2024 registration season is ongoing beginning August 2023 through April 2024. The program sessions will be conducted from August 2023 through June 2024. Parents are encouraged to visit www.coaparts.org for details to register their children.

Every Child Deserves Art but many times the cost for participating in a music program can be overbearing due to lesson costs and the expense of an instrument. We utilize live jazz fundraiser events scheduled monthly, grants, and outside funding from community donors to cover most of the expense of the program. Children involved in the arts are less likely to get involved in delinquent behavior, are more likely to give college a try, aspire to careers such as science, medicine, education, law, and management. Students of the Arts also attend higher educational programs at a higher rate than children who do not have an arts background. Children who are involved with the Arts tend to do better in school academically, socially, and are more civic minded. As we rebound from the covid-19 pandemic, it is imperative to have safe, fun, educational youth activities that are enjoyable for children of all ages.

Children are less likely to understand the issues at hand, but they will be much more irritated if there is nothing for them to do with the

minds. We at COAP want to do our and will be conducted thru June part by offering our unique band instrument program.

The program will be conducted at COAP Music & Arts Academy located at 122 Lamon Street in the downtown Fayetteville area. To get more information or to register for "The Workshop Music Lesson" Call (910) 370-2185 or go to www.coaparts.org A little about COAP

Crossroads Outreach Alternative Programs Ministries (COAP ministries), a performing arts ministry, focuses on the lives of children and teenagers using the performing arts as its primary mode of instruction and offers social, cultural, educational, and recreational programs that help develop, enhance, and strengthen the quality of life of participants. COAP'S main programs for 2023-24 are:

1- Arts Exp'osion – as mentioned previously.

Crossroads Outreach Alternative creativity that runs through their This Season begins October 2022 2023. Parents are encouraged to visit www.coaparts.org for details and register their children.

2- The "Workshop Music Lesson"

 This program introduces musical instruments to children and gives them an education in what a small introductory band or wind ensemble will be like if they decide to join their local school band program. It will also have a special emphasis on guitar and singalongs. Our goal is to help parents locate affordable or free used instruments and to develop a community ensemble with the participants.

3- Summer Day Camp - A 5 Weekday Camp that offers music and arts activities for half of the day and recreational activities for other half of day and goes on at least 1 trip outing each week. Go to www. coaparts.org for more information or call (910) 370-2185.

### **Interim Pastor Search Committee**

First Congregational Church has opened a search for the position of Interim Pastor. Those wishing to be considered for the position can apply by submitting the following:

**Cover Letter Current Resume/Vita** 

Two (2) Character References (References may be contacted)

Completed application packets will be accepted until Thursday, August 10, 2023. Application packets must be sent by either email to: fccral@bellsouth.net **Or** 

> **Attn: Pastor Search Committee FCC** 2410 Creech Rd. Raleigh, NC 27610

All applications packets must be received or postmarked no later than Thursday, August 10, 2023

No application packets will be accepted via hand delivery.

#### **BEING GOD'S WITNESS** Read: 1 John 5:6-15

The apostle, John, was one of the Sons of Thunder (Mark recall the most important spiritual 3:17). He along with his brother, James, were the sons of Zebedee. Jesus gave them this new name along with new names for the other twelve disciples before they started their ministry. John and cused on those most important James were given their new name foretelling these two brothers teach and preach about during His would not spare, nor mince any time with Him. From the moment and blood - Jesus Christ, not only words as they preached the gospel John laid his head on Jesus' breast by water, but by water and blood. against the heretics in the church. at the Supper; the time he out-ran And it is the spirit Who bears wit-John would call them as he sees Peter going back to the meeting them, -calling them antichrists, liars, and children of the devil (1 John 2:22). Jesus knew that these brothers were destined to preach a forceful gospel against the false prophets in the church. John departed Jerusalem before the Romans came in and destroyed the city in AD70 just as Jesus had foretold. John relocated some 600 miles northwest to Ephesus (Turkey) along with the mother of Jesus. There he was arrested and sent to Rome for preaching and living the gospel. The Roman Emperor, Domitian a hater of the Jews, is said to have had John boiled in hot oil to please the crowd in the full coliseum. John came out of the boiling oil unscathed. All who saw this was amazed to see John walk around afterwards. Many people in the crowd it was reported gave their lives to Christ after seeing this miracle. Domitian then had John exported to the Ilse of Patmos, located off the coast of Asia Minor for imprisonment. This is where Jesus met John on the Lord's Day and gave him the prophetic writings in the Book of Revelation. Contrary to popular belief, John was only imprisoned on the hot island for no more than 16 or so months. Domitian died in AD96, then John was set free to returned to Ephesus. John apparently was the last of the living disciples living almost 100 years or more. John, with the help of the Holy Spirit, was able to write the "Book of Revelation," isolated on the Island of Patmos; and ending his writings by writing

the 1,2,3, Epistles of John as he lived his life out in Ephesus.

John was able to look back and teachings of Christ as he wrote these last Books. The "Book of Revelation" was not John's last Book as believed, but the Three Epistles of John were. John fospiritual issues he heard Jesus

How do you know you are God's witness? John says it all has to do with three things. First, believing in Jesus and all that He has done. Remember what God said when Jesus was baptized in the Jordan, "This is My Son In Whom I AM well pleased!" The Holy Spirit then descended upon Jesus. The Holy Trinity was present at Jesus' baptism.

"This is He Who came by water ness because the Spirit is Truth. For there are three that bear witness in Heaven: The Father, the Word, and the Holy Spirit; and these Three are One. And there are three that bear witness on earth: The Spirit, the Water, and the Blood: and these three are One.' Do you believe in Jesus? The "Blood" He shed? Have you been through the water? Are you filled with the "Holy Spirit?" All three are the spiritual requirements needed before one can become a true witness for God and to enter into His Holy presence. Are you missing being filled with the Spir-All you need to do is ask God to fill you with His Holy Spirit. Why haven't you asked Him before? Now you can know why Paul always asked the new converts, "Have you received the Holy spirit yet?" The Holy Spirit was being given out to newly converts some twenty-five years after the Day of Pentecost. Picture coming only one-way into the Tabernacle on earth and in Heaven. What do you see? You first pass the altar of sacrifice (Jesus, the "Blood"), then next you pass the Laver basin of water, the "Holy Word." And before entering into the Holy of Holiness, oil is poured on your head - God's "Holy Spirit." All three are One. We must have all three before we can become one with the Father, Son, and the Holy Ghost.







place of the locked in disciples, when they discovered Jesus had risen from the grave; then it was at the foot of the cross of the dying Savior, Jesus told him to take in His mother and take care of her for Him (John 19:25-27).

John remembered all of these powerful events and more. John's writings were short and to the point. Giving the reader the impression that there isn't much time left and that Jesus is winding His work on earth up. We need to hurry up and get in line so-tospeak to receive Him when he returns

Hold on to truth with all your heart. Watch out for the false teachers who divide the church and leave. Remember the themes taught by Christ, His love, light, the knowledge of the Kingdom and life of Jesus Christ. Remain faithful against the rising tide of gnostic heresy and walk in the light (knowledge) while living in the world of darkness (ignorance). Have a certainty about who Jesus was and is and what He meant to those who put their faith and trust in Him.

"These things I have written to you believe in the name of the Son of God, that you may know that you have eternal life, and that you may continue to believe in the name of the Son of God (1 John 5:13). Be God's witness. If one is having difficulty living a Christ-like life it is because one is not filled with the Holy Spirit. Having Water and the Blood is not enough. Don't ignore the Spirit. Have confidence in your prayers.

J. L. Caldwell, Pastor New Jerusalem Baptist Cathedral Durham, NC

Website: www.mynjbc.org Email: njbc84@gmail.com







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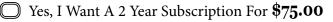
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### **AUGUST 3-AUGUST 9, 2023**

### **Editorial Policy**

Unsigned editorials in this space are the opinion of the newspaper. All other opinion pieces, including those from regular columnists, are the opinion of the writers themselves. The Carolinian strives to provide provocative commentary that is likely to spur thoughtful debate, regardless of whether we agree with it.



### POWERFUL NEW CHALLENGERS QUESTION DUKE ENERGY'S \$10 BILLION GRID & LAND SEIZURE

#### By Jim Warren

It's no wonder that Duke Energy hid plans to waste billions on new and expanded power line corridors, but forces are already aligning against the first leg of the scheme that would target vulnerable communities while blocking the growth of local and large-scale solar for years to come.

Two veteran engineers have filed testimony for NC WARN showing that Duke apparently seeks to set a precedent by vastly over-pricing modest-sized, grid upgrades where the case for a big jump in capacity has not been made. Nor did Duke even consider a cheaper option to its gold-plated request of the NC Utilities Commission.

NC WARN filed the joint testimony by Bill Powers and Rao Konidena with the NCUC in a mostly unrelated rate-hike case where Duke seeks a short-cut approval, with essentially up-front billing, of highvoltage grid upgrades worth over \$170 million – a mere down-payment on Duke's dream of billions.

Also questioning Duke's scheme are Attorney General Josh Stein, the utilities commission's Public Staff, and the Southern Environmental Law Center on behalf of National Resources Defense Council, NC Justice Center, NC Housing Coalition, Vote Solar and Southern Alliance for Clean Energy.

Two weeks ago, NC WARN openly called on Stein and Governor Roy Cooper to investigate Duke Energy's plans for some 900 miles of new and upgraded or expanded transmission corridors, mostly crisscrossing southeastern NC, and up to 200 feet wide. We cited sweeping discrepancies in what Duke told regulators and investors about the price tag.

We're also calling for a new type of open debate over the state's energy-climate path, particularly involving the communities – many of them low-income or communities of color – that Duke leaders are quietly targeting for new and expanded transmission corridors.\* From the written testimonies filed in the case:

NC WARN's engineers show that Duke Energy is seeking approval of over \$80 million for one grid upgrade that other US utilities usually estimate at half the cost on a per-mile basis. And for another upgrade, the cost Duke says would be added to specific solar projects that might someday use that line is ten times higher than estimates shown in Duke documents obtained by NC WARN during the discovery phase of the case.

The two experts on local solar-plus-storage (SPS) also show that net-metered solar, along with wholesale commercial rooftop and parking lot solar, largely located in urban and suburban areas of Duke Energy's territory, should be evaluated. Using data from the National Renewable Energy Laboratory, they say this approach would be more beneficial to ratepayers than the gold-plated grid upgrades Duke might someday use to connect with four proposed solar farms near Clinton, SC.

Attorney General Stein's expert witness suggests Duke's grid request is misleading and "severely underestimates" the eventual cost to customers of the first leg of the long-term grid scheme (pg. 11). He agreed that the NCUC should require Duke to evaluate the benefits of "non-wires solutions" (such as SPS) "to reflect cost reductions enabled by the IRA" (pg. 37), President Biden's new program that will provide a major boost to solar and energy saving at the local level. The NCUC's Public Staff cites lower cost alternatives (pg. 8) and lack of project justification while explaining that Duke Energy could be double-billing customers by charging for individual upgrades without accounting for potential efficiencies across projects during construction. The SELC alliance relies in part on an expert witness from the famed Rocky Mountain Institute. Collectively, they note that the Duke monopoly is incentivized to invest as much money as possible into infrastructure regardless of alternatives that are more affordable and better for the environment. They say Duke continues to completely disregard valuable non-wires alternatives such as a "planned combination of customer-sited solar paired with storage" and energy efficiency. Duke has impressed investors with dreams of tens of billions in new and expanded corridors, claiming all will be needed for new solar farms years from now. NC WARN remains skeptical because the investor-driven grid scheme would drive up the cost of those same large-scale solar projects: then Duke will argue the high cost of solar means it must keep building dozens of new fracked gas-fired generation units.





**CULTIVATION AND SOLICITATION START AT THE TOP** If you raise \$1 per person from one million people, you'll have \$1 million. If one million people give \$10, you'll have \$10 million. That's true – but what will it take to make that happen? Online giving in response to emergencies or political campaigns catch fire because they are fueled by massive publicity. Some of that publicity is unpaid wall-to-wall news coverage. Other forms of publicity are viral social media campaigns, massive direct mail campaigns, nationally televised fundraising specials and more. Unless you have technology, messaging, and access to nonstop media coverage your chances of raising big money through very small gifts are

very limited. That's the bad news. Here's the good news. You can focus on securing a much smaller number of gifts. The difference is that you will be asking for much larger sums of money. Established and well-funded organizations and institutions focus their fundraising in this way. We believe that emerging and developing organizations can do the same. This focus is referred to as "major gifts fundraising." It can save your nonprofit both time and resources, something that is so important when you don't have the time and resources you need to focus on both fundraising means you and your board have to focus on pursuing decision makers who can not only provide funding, and who can do so within a relatively short time. Ideally, they will give "unrestricted" gifts and grants – funding that you can use to advance what you believe are the most important aspects of your work.

You may be thinking "but we don't know these people." Maybe you do. Maybe you don't. Maybe someone you know has relationships with the people who can help you. You'll have to figure out "who knows who." Here are five suggestions foryour CEO, board chair, and senior development staff.

Engage your board. Ask them who they know, and who their friends/family/colleagues know.

Reach out to current donors and major supporters. Make per-

King's voice, it was Jackson's that thundered forth, resonating the clarion call for justice well into the 21st century.

In 1984 and again in 1988, I proudly traveled as a delegate to the Democratic National Convention to cast my vote for Jackson. His keynote address at the 1984 convention inspired a generation of young leaders – myself included – and continues to resonate today:

"This is not a perfect party. We are not a perfect people. Yet, we are called to a perfect mission. Our mission: to feed the hungry; to clothe the naked; to house the homeless; to teach the illiterate; to provide jobs for the jobless; and to choose the human race over the nuclear race."

His historic presidential runs were not mere campaigns; they were seismic shifts in the political landscape. Jackson ran with purpose, with passion, and with an unyielding belief in the possibility of change. Finishing third in 1984 and second in 1988, Jackson shattered the glass ceiling for future leaders like Barack Obama.

The National Urban League and the Rainbow PUSH Coalition share a common mission. We both strive to empower African Americans and other marginalized communities, promote economic and social justice, and fight for equal opportunities for all. Our organizations have long been intertwined in this shared mission, working side by side to bring about meaningful change.

Jackson founded People United to Serve Humanity – Operation PUSH – in Chicago in 1971 to promote the employment of Black Americans by the companies operating in their communities, and to nurture Blackowned businesses. The National Rainbow Coalition was a political movement that grew from Jackson's 1984 Presidential campaign. Jackson merged the two organizations in 1996.

For more than five decades, Rainbow PUSH has served as a blueprint for multicultural coalition building. Jackson advanced the idea that elected office was not just a position of power, but a platform to advance social and economic justice. He gave voice to progressive issues and served as a relentless catalyst for change, creating productive tension that spurred action.

In his retirement statement, Reverend Jackson said, "I have been doing this stuff for 64 years... I've had a good run." Indeed, he has. His life's work has brought about significant change and progress, and his legacy will continue to inspire and guide us.

As we navigate this transition, we welcome his successor, Frederick Douglass Haynes III, a man of equal passion and commitment. Haynes, a longtime civil rights activist and former president of the National Baptist Convention USA, is poised to carry the torch forward.

Haynes has pledged to work tirelessly to build on the legacy of Rev. Jackson and to ensure that the Rainbow PUSH Coalition remains a powerful force for justice and equality. The National Urban League is proud to support him in this mission.

In the spirit of Reverend Jackson, let us continue to carry the torch of

The Carolinian

NC WARN's new report, Moving North Carolina Forward: The Case for Local Solar-Plus-Storage,

shows our continuing support for large-scale solar at the facility size where it's been successful for years. But changing economics – and the urgent need to replace fossil fuels now, not after Duke builds transmission towers for 15 years – mean large-scale solar usually can and should be cited closer to users.

Duke Energy's investors should beware another high-flying scheme, particularly one relying on land seizures in many of the same communities that helped lead the six-year victory against the \$8 billion Atlantic Coast (fracked gas) Pipeline that Duke and Dominion Energy aimed at them.

### Talk To Us

Stimulating a lively discussion of issues that concern the community is one of our main tasks at The Carolinian. We want to know what you think. This issue's topic:

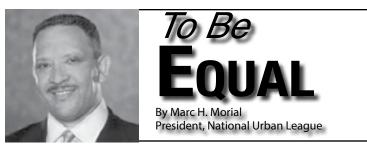
What happens when you can't trust the information presented to you? Does it cause you to mistrust all avenues of information, or just the one leading you a stray? This is the major question surrounding social media and the internet. The lack of regulation of online platforms has spawned an army of misinformation. How do you trust a source that has lied to you time and time again? sonal contact. Let them know what you are trying to achieve. Ask if they can assist with funding or with an introduction to someone who can.

Talk with community stakeholders. Visit with volunteer leaders, city council members, state representatives, social and civic leaders, faith congregations and organizations. Ask if there are people they can introduce you to.

Engage social media Influencers. In addition to the influencers mentioned above, talk with social media influencers, especially those within your community. Ask if they can promote your cause amongst their followers.

Host a series of VIP events to make the case and introduce your organization and its fundraising priorities. These can be hosted by board members, donors, or friends of your organization. Make the events short and fun and focus on meeting a few select people who could change the trajectory of your organization.

Bottom line: Keep it simple – build a short list of influencers and prospects. Focus on those who can open doors, provide funding, and introduce you to those who could serve as advisors. Ultimately will you need a well-orchestrated mix of communication and fundraising methods that engage multiple audiences who give a wide range of gifts throughout the year. But you have to start somewhere. We suggest starting at the top.



#### A TRIBUTE TO A TITAN: HONORING JESSE JACKSON'S LEGACY AND OUR SHARED MISSION

"No generation can choose the age or circumstance in which it is born, but through leadership it can choose to make the age in which it is born an age of enlightenment, an age of jobs, and peace, and justice." - Jesse Jackson

It was the repeated refrain of a poem composed in the 1940s by Atlanta pastor and civil rights activist Rev. William Holmes Borders Sr. But Rev. Jesse Jackson's call-and-response with a multi-racial group of children on Sesame Street in 1972 made it an anthem for a generation. I am – Somebody.

Rev. Jackson, who this week announced his retirement from the organization he founded, the Rainbow PUSH Coalition, is not just a beacon of hope or a pillar of strength; he is a trailblazer, a mentor, a friend, and an inspiration to me and countless others.

As a teenaged protégé Dr. Martin Luther King, Jr., Jackson was an eyewitness to some of the most pivotal moments in civil rights history, including King's tragic assassination 1968.

"It's a hurtful, painful though," he said, "that a man of love is killed by hate; that a man of peace should be killed by violence; a man who cared is killed by the careless."

Jackson's tireless fight for voting rights, economic justice, and racial equality have left an indelible mark on our nation and have been a guiding force for the National Urban League's work.

Of that generation who picked up the torch directly from King, only Jackson and Andrew Young, remain, carrying it forward to illuminate the path towards justice and equality. When the assassin's bullet stilled

justice, to push for a world where everyone, regardless of their race or background, has an equal opportunity to thrive. Because, as Reverend Jackson has shown us, when we fight for justice and equality, we don't just change the world, we create a new one.



#### **BRINGING TRUTH TO LIGHT**

On July 25, the day that would have been Emmett Till's 82nd birthday, President Joe Biden hosted a White House signing ceremony for a proclamation establishing the Emmett Till and Mamie Till-Mobley National Monument in Mississippi and Illinois. Three sites are now part of this monument honoring Emmett Till, who had just turned 14 when he was abducted, tortured, and lynched in Mississippi in August 1955, and his devoted mother Mamie. Her decision to defy authorities who wanted Emmett's body buried quickly in Mississippi, and instead to hold his funeral in Chicago with an open casket to let the world see what his hateful racist murderers had done to her child, became an inflection point in the Civil Rights Movement. This new monument underscores our nation's need to keep exposing and acknowledging the truth today.

President Biden and Vice President Kamala Harris were joined at the ceremony by members of Emmett Till's family, including his cousing Reverend Wheeler Parker, Jr. The cousins lived next door to each other in Chicago and were best friends, and during that summer break Wheeler and Emmett traveled together to spend a two-week visit with relatives near Money, Mississippi. Wheeler was with Emmett at Bryant's Grocery and Meat Market the day Carolyn Bryant falsely said Emmett grabbed and propositioned her after buying two cents' worth of bubble gum, and he was in the room four nights later when Roy Bryant and J.W. Milam came to their family's house, dragged Emmett out of bed at gunpoint, and drove off with him. As he spoke at the ceremony honoring his cousin, Rev. Wheeler Parker, Jr. said: "When I sat with my family on the night of terror, when Emmett Till, our beloved 'Bobo,' was taken from us, taken to be tortured and brutally murdered—back then, when I was overwhelmed with terror and fear of certain death in the darkness of a thousand midnights, in a pitch-black house on what some have called Dark Fear Road, back then in the darkness, I could never imagine a moment like this: standing in the light of wisdom, grace, and deliverance."

Rev. Parker is imagining a powerful moment for all of us. The first site in the National Monument, the Graball Landing river site, is in the area along the Tallahatchie River near Glendora, Mississippi where Emmett's mutilated body was recovered. A memorial sign installed nearby in 2008 was destroyed and two replacements were repeatedly riddled with bullets and vandalized over the next decade, and these contemporary acts of white supremacy and hatred are also exposed here. The second site is the Roberts Temple Church of God in Christ in Chicago, where as many as 125,000 people attended Emmett Till's visitation and funeral services, documented in the searing photographs and news coverage. The third is the Tallahatchie County Second District Courthouse in Sumner, Mississippi, where Roy Bryant and J.W. Milam were tried in a segregated courtroom and acquitted by an all-white jury after just over an hour of deliberation. Months later they both admitted their guilt in a paid magazine interview. No one was held accountable for Emmett Till's murder, but together these three sites are a public, permanent reminder that the truth could not be buried.

#### PAGE 10

The Carolinian

### AUGUST 3-AUGUST 9, 2023



### ALAMANCE **COUNTY**

STATE OF NORTH CAROLINA COUNTY OF ALAMANCE

NOTICE TO CREDITORS Having qualified as Administrator of the Estate of DALTON PENROSS HUNTER, JR., deceased, this is to notify all persons, firms, and corporations having claims against the Estate of DALTON PENROSS HUNTER, OR. io present them ot the undersigned on or before the 27th day of October, 2023, or this Notice will be pleaded in bar of their recoverv.

All persons indebted to said Estate, please make immediate payment.

This, the 27th day of July, 2023. EDWARD J. FALCONE Attorney for the Estate of Dalton Penross Hunter, Jr. 120 E. Parrish Street, Suite 200 Durham, North Carolina 27701 (919) 682-9273 7/27, 8/3, 8/10, and 8/17/2023

### **DURHAM COUNTY**

NOTICE TO CREDITORS

Having gualified as Executrix of the ESTATE OF LLOYD HUMPHREY, deceased, of Durham County, N.C., the undersigned does hereby notify all persons, firms, and corporations having claims against said estate to exhibit them at the office of the attorney for the estate on or before the 12th day of October 2023, or this Notice will be pleaded in bar of their recovery. Debtors of the decedent are asked to make immediate payment.

This 13th day of July 2023. Eileen Worley Humphrey, Executrix, c/o David B. Alexander, Attorney for the estate, The Law Firm of David B. Alexander, P.C., 5003 Southpark Drive, STE 230, Durham, NC 27713

7/13, 7/20, 7/27, and 8/3/2023 STATE OF NORTH CAROLINA DURHAM COUNTY

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division Before the Clerk** File Number 23 E 878

The Undersigned, having qualified as ADMINISTRATOR of the Estate of MCOR EISHEL GRADIN, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed

Estate of said deceased to exhibit their recovery. them to the undersigned at the below listed address on or before the 13th day of October 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 13th day of July, 2023. Marcia A. Mandel, Executor c/o Marion Law Office, PLLC 2741 University Drive Durham, NC 27707 7/13, 7/20, 7/27, and 8/3/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** 

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division Before the Clerk** File Number 23-E-632

The Undersigned, having qualified as EXECUTOR of the Estate of BERYL ROSSER WALP, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 13th day of October 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 13th day of July, 2023. Allison Walp Dimsdale Executor

4 Ontario Court Durham, NC 27713 7/13, 7/20, 7/27, and 8/3/2023 STATE OF NORTH CAROLINA COUNTY OF DURHAM

NOTICE TO CREDITORS

THE UNDERSIGNED, having qualified on the 9th day of May, 2023, as Executor of the ESTATE OF SHIRLEY MORGAN RIGSBEE, Deceased, of Durham County, North Carolina, does hereby notify all persons, firms and corporations having claims against said Estate to exhibit them to the undersigned on or before the 16th day of October, 2023 or this Notice will be pleaded in bar of their recovery. All persons indebted to said Estate will please make immediate payment to the undersigned.

This, the 13th day of July, 2023. STEPHEN R. RIGSBEE EXECUTOR ESTATE OF SHIRLEY MORGAN RIGSBEE c/o Richard G. Long III, Attorney Walker Lambe, PLLC Post Office Box 51549 Durham, North Carolina 27717

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 13th day of July, 2023. Annie M Sims Administratrix 1343 Maplewood Dr. Durham, NC 27704 7/13, 7/20, 7/27, and 8/3/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** NOTICE OF SERVICE

OF PROCESS BY PUBLICATION In The General Court Of Justice Superior Court Division Before the Clerk File Number 23-E-165

The Undersigned, having qualified as EXECUTOR of the Estate of KENNETH EUGENE HANNA, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 20th day of October 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 20th day of July, 2023. Linda Ellison

Executor

424 Riley Street

Anderson, SC 29624

7/20, 7/27, 8/3, and 8/10/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** 

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division** Before the Clerk File Number 23-E-889

The Undersigned, having qualified as ADMINISTRATOR of the Estate of ROBERT LOUIS ROYSTER, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 20th day of October 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 20th day of July, 2023. **Michael Anthony Royster** Administrator 205 W. Hillsboro St. Creedmoor, NC 27522 7/20, 7/27, 8/3, and 8/10/2023 STATE OF NORTH CAROLINA DURHAM COUNTY

sought.

This, the 27th day of July, 2023. Chelsea Fuller, JusticeMatters, Inc. Attorney for the Plaintiffs P.O. Box 199 Durham, NC 27702s (919) 794-7511 7/27, 8/3, and 8/10/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** NOTICE OF SERVICE OF PROCESS BY PUBLICATION In the District Court

[CHILD CUSTODY PROCEEDING] File No. 23 CVD 562 Patricia Keith, Plaintiff v. Quinisha Nichole Keith and Rashaun Hayes-

Watson, Defendants. To Quinisha Nichole Keith, an above-named defendant:

TAKE NOTICE that a pleading seeking relief against you have been filed in the above-entitled action. The nature of the relief being sought is as follows: that permanent legal custody of the minor child Joshua Amir Keith, born September 6, 2011, be granted to Patricia Keith.

You are required to make defense to such pleading not later than September 5, 2023, said date being forty (40) days from the first publication of this notice, and upon your failure to do so the party seeking service against you will apply to the court for the relief sought.

This, the 27th day of July, 2023. Chelsea Fuller, JusticeMatters, Inc. Attorney for the Plaintiffs P.O. Box 199 Durham, NC 27702 (919) 794-7511

7/27, 8/3, and 8/10/2023

NOTICE TO CREDITORS All persons having claims against Archie Marie Jones, of Durham County, North Carolina, who died on the 8th day of April, 2022, are notified to present them to Milledge West, Executor of the Estate of Archie Marie Jones, in c/o Brittany N. Porter, Attorney for the Estate, at Higgins, Frankstone, Graves & Morris, P. A., 1414 Raleigh Road, Suite 203, Exchange West at Meadowmont, Chapel Hill, NC 27517-8834 on or before October 27, 2023. Failure to present a claim in timely fashion will result in this Notice being pleaded in bar of recovery against the estate, the Co-Executors, and the devisees of Archie Marie Jones. Those indebted to Archie Marie Jones are asked to make prompt payment to the Estate.

Brittany N. Porter Higgins, Frankstone, Graves & Morris, P.A. 1414 Raleigh Road, Suite 203 Exchange West at Meadowmont Chapel Hill, NC 27517-8834 7/27, 8/3, 8/10, and 8/17/2023

DIGNACCO, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 27th day of October 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 27th day of July, 2023. **Caryl Reeves** 

c/o Fidelity Law Group, PLLC 8511 Davis Lake Pkwy, STE C6-138 Charlotte, NC 28269 7/27, 8/3, 8/10, and 8/17/2023

**NOTICE TO CREDITORS** 

The undersigned, Charles Ray Carroll, having duly qualified as Executor of the Estate of Wallace Bowles Fowler, deceased, late of Durham County, North Carolina, hereby notifies all persons, firms and corporations having claims against the Estate to present them to the undersigned in care of Ronald G. Coulter, Attorney for the Estate, 3400 Croasdaile Dr., Ste 205, Durham, NC 27705, on or before October 26, 2023 or it will be pleaded in bar of their recovery. All persons, and legal entities indebted to the Estate will please make immediate payment.

This the 27th day of July, 2023. Charles Ray Carroll, Executor C/O Ronald G. Coulter, Attorney 3400 Croasdaile Drive, Ste 205 Durham, NC 27705 1-919-246-5775 7/27, 8/3, 8/10, and 8/17/2023 STATE OF NORTH CAROLINA COUNTY OF DURHAM

NOTICE TO CREDITORS

Having qualified as Administrator of the Estate of FRANCIS THOMAS CAWLEY III, deceased, this is to notify all persons, firms, and corporations having claims against the Estate of FRANCIS THOMAS CAWLEY III to present them ot the undersigned on or before the 27th day of October, 2023, or this Notice will be pleaded in bar of their recovery.

All persons indebted to said Estate, please make immediate payment.

This, the 27th day of July, 2023. EDWARD J. FALCONE Attorney for the Estate of FRANCIS THOMAS CAWLEY III 120 E. Parrish Street, Suite 200 Durham, North Carolina 27701 (919) 682-9273 7/27, 8/3, 8/10, and 8/17/2023 STATE OF NORTH CAROLINA COUNTY OF DURHAM NOTICE TO CREDITORS

Having qualified as Administrator of the Estate of DEBORAH LYNNE GAYDOSIK, deceased, this is to notity all persons, firms, and corporations having claims against the Estate of DEBORAH LYNNE GAYDOSIK to present them to the undersigned on or before the 27th day of October, 2023, or this Notice wil be pleaded in bar of their recov-

### **Before the Clerk** File Number 23-E-887

The Undersigned, having qualified as EXECUTRIX of the Estate of LUCILLE COOPER DUFFIN, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 3rd day of August, 2023. Vivian Duffin, Executrix c/o Florence A. Bowens Attorney at Law P.O. Box 51263 Durham, North Carolina 27717 8/3, 8/10, 8/17, and 8/24/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** 

#### NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division Before the Clerk** File Number 23E641

The Undersigned, having qualified as EXECUTOR of the Estate of WILLIAM BERNARD THOMPSON, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 3rd day of August, 2023. Catherine Thompson

Executor c/o Bagwell Holt Smith, PA 111 Cloister Court, STE 200 Chapel Hill, NC 27514 8/3, 8/10, 8/17, and 8/24 STATE OF NORTH CAROLINA DURHAM COUNTY

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division** 

Before the Clerk File Number 23-E-867 The Undersigned, having qualified as EXECUTOR of the Estate of MARIE THOMPSON ALLEN, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery. All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

address on or before the 13th day of October 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 13th day of July, 2023. Robert J. Mermelstein Executor 3808 Evander Way Raleigh, NC 27613 7/13, 7/20, 7/27, and 8/3/2023 STATE OF NORTH CAROLINA DURHAM COUNTY NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division** Before the Clerk File Number 23-E-868

The Undersigned, having qualified as ADMINISTRATOR CTA of the Estate of CONSTANCE DENISE JACKLEY, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 13th day of October 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 13th day of July, 2023. Ka-Quana Jackley Administrator CTA 4801 Danube Lane, Apt. 1403 Durham, NC 27704 7/13, 7/20, 7/27, and 8/3/2023 STATE OF NORTH CAROLINA DURHAM COUNTY NOTICE OF SERVICE

**OF PROCESS BY PUBLICATION** In The General Court Of Justice **Superior Court Division** Before the Clerk File Number 23-E-810 The Undersigned, having qualified as EXECUTOR of the Estate of ROSALIE S. MANDEL A/K/A ROSALIE IRMA MANDEL, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the

7/13, 7/20, 7/27, and 8/3/2023 NORTH CAROLINA DURHAM COUNTY NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **District Court Division** File No. 23 CVD 598 [CHILD CUSTODY AND DIVORCE PROCEEDING] Claudia Reves Vega, Plaintiff v.

Jose Flores Bueso, Defendant. To Jose Flores Bueso, father of Carla Jasuary Flores Reyes, born December 16, 2008 in Honduras.

Take notice that a pleading seeking relief against you has been filed in the above-entitled action. The nature of the relief being sought is as follows: absolute divorce and that permanent legal custody of the aforementioned child be granted to Claudia Reyes Vega. You are required to make defense to such pleading not later than 22nd of August, 2023, said date being forty (40) days from the first publication of this notice, and upon your failure to do so the party seeking service against you will apply to the court for the relief souaht.

This, the 13th day of July, 2023. Mary Elizabeth Reed, JusticeMatters, Inc. Attorney for the Plaintiff P.O. Box 199 Durham, NC 27702 (919) 794-7511 7/13, 7/20, and 7/27/23 STATE OF NORTH CAROLINA DURHAM COUNTY NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division Before the Clerk** File Number 23-E-886 The Undersigned, having qualified as ADMINISTRATRIX of the Estate of PERCELL MCNAIR, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the

Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 13th day of October 2023, or this notice will be pleaded in bar of

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division** Before the Clerk File Number 23-E-587

The Undersigned, having qualified as ADMINISTRATRIX of the Estate of FLOYD DONALD ALSTON, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 20th day of October 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 20th day of July, 2023. Ashley Alston c/o Mitchell Law Group, PLLC 2530 Meridian Parkway, Suite 100 Durham, NC 27713 7/20, 7/27, 8/3 and 8/10/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** NOTICE OF SERVICE OF

PROCESS BY PUBLICATION In the District Court [CHILD CUSTODY PROCEEDING] File No. 23 CVD 121 Stephanie Williams and Angel Council, Plaintiffs v. DeCarlos Tay-

bron, Defendant.

To DeCarlos Taybron, the abovenamed defendant:

TAKE NOTICE that a pleading seeking relief against you have been filed in the above-entitled action. The nature of the relief being sought is as follows: that joint permanent legal custody of the minor child De'Shaun Ameir Chance, born February 7, 2011, be granted to Stephanie Williams and Angel Council.

You are required to make defense to such pleading not later than September 5, 2023, said date being forty (40) days from the first publication of this notice, and upon your failure to do so the party seeking service against you will apply to the court for the relief

#### NOTICE TO CREDITORS

ALL PERSONS, firms and corporations having claims against BARBARA FENNELL, deceased, of Coral Springs, Broward County, Florida, are notified to exhibit the same to the undersigned on or before October 27, 2023, or this notice will be pleaded in bar of recovery. Debtors of the Decedent are asked to make immediate payment. This 27th day of July, 2023. Ricardo McFarlane, Ancillary Executor, c/o Caroline B. Denning, Esq., Womble Bond Dickinson (US) LLP, 555 Fayetteville Street, Suite 1100, Raleigh, NC 27601. 7/27, 8/3, 8/10, and 8/17/2023

NOTICE TO CREDITORS

Having qualified as Administrator of the Estate of Brandon Maurice Rasberry, deceased, late of Durham County, North Carolina, the undersigned Administrator does hereby notify all persons, firms and corporations having claims against the Estate of said decedent to present such claims to Glenda Carr Rasberry at 2817 Cornell Court, La Grange, NC 28551 on or before the 30th day of October, 2023, or this notice will be pleaded in bar of their recovery. All persons, firms and corporations indebted to the said Estate will please make immediate payment to the Estate.

This, the 27th day of July, 2023. Glenda Carr Rasberry 2817 Cornell Court La Grange, NC 28551 C. Terrell Thomas, Jr. Kirk, Kirk, Howell, Cutler & Thomas Post Office Box 729 Wendell, NC 27591 Attorney for the Estate (919) 365-6000 7/27, 8/3, 8/10, and 8/17/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice Superior Court Division **Before the Clerk** File Number 23-E-826 The Undersigned, having

qualified as ADMINISTRATOR of the Estate of PATRICIA LORRAINE

All persons indebted to said Estate, please make immediate payment.

This, the 27th day of July, 2023. EDWARD J. FALCONE Attorney for the Estate of DEBORAH LYNNE GAYDOSIK 120 E. Parrish Street, Suite 200 Durham, North Carolina 27701 (919) 682-9273 7/27, 8/3, 8/10, and 8/17/2023 NORTH CAROLINA DURHAM COUNTY

#### NOTICE TO CREDITORS: 23-E-941

The undersigned, having qualified as Co-Executors of the Estate of Robin Rochelle Roscoe-Hunt, aka Chellie Roscoe, late of Alameda County, CA do hereby notify all persons, firms and corporations having claims against said estate to present them to the undersigned at the address below on or before the 27th day of October, 2023, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment to the undersigned.

This, the 27 day of July 2023. Travis Kevin Reid Hunt and Jessica Lynne Alexis Hunt Co-Executors of the Estate of Robin Rochelle Roscoe-Hunt, aka Chellie Roscoe c/o The Law Office of Anne Page Watson, PLLC 3400 Croasdaile Drive Suite 205 Durham, NC 27705. 7/27, 8/3, 8/10, and 8/17/2023 STATE OF NORTH CAROLINA DURHAM COUNTY NOTICE OF SERVICE OF PROCESS BY PUBLICATION

In The General Court Of Justice **Superior Court Division** 

This the 3rd day of August, 2023. Renee Moore

### Executor

215 Lodestone Drive Durham, NC 27703 8/3, 8/10, 8/17, and 8/24/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** NOTICE OF SERVICE

OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division Before the Clerk** File Number 23-E-594

The Undersigned, having qualified as SUCCESSOR EXECUTOR AND ADMINISTRATOR CTA of the Estate of LUCIA PEEL POWE, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 3rd day of August, 2023. Lily Peel Elkins

Successor Executor, Administrator CTA

116 Davidson Avenue Durham, NC 27704 8/3, 8/10, 8/17, and 8/24/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** 

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division Before the Clerk** File Number 23-E-886

The Undersigned, having qualified as EXECUTOR of the Estate of ANITA JO HILL, late of Durham County, North Carolina, hereby wishes to notify all persons

### AUGUST 3-AUGUST 9, 2023

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### **DURHAM COUNTY**

having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 3rd day of August, 2023. David Lee Branch Jr. Executor 203 Alabama Ave Carrboro, NC 27510 8/3, 8/10, 8/17, and 8/24/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division** 

### **Before the Clerk** File Number 23-E-797

The Undersigned, having qualified as EXECUTOR of the Estate of DENNIS RAY ELLIS, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 3rd day of August, 2023. Annie Marie Ellis Executor 1204 Fieldstone Drive Mebane, NC 27302 8/3, 8/10, 8/17, and 8/24/2023 STATE OF NORTH CAROLINA DURHAM COUNTY

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division** Before the Clerk

File Number 23-E-404 The Undersigned, having qualified as ADMINISTRATOR of the Estate of MARY LEE ALLEN, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the delow listed address. This the 3rd day of August, 2023. Wilma Allen Executor 3315 Nantuckett Avenue Durham, NC 27703 8/3, 8/10, 8/17, and 8/24/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** NOTICE TO CREDITORS 2022 E 377 ALL PERSONS, firms and corporations having claims against Oscar Aguilar-Munoz, of Durham County, N.C., are notified to exhibit the same to the undersigned on or before November 3, 2023 or this notice will be pleaded in bar of recovery. Debtors of the decedent are asked to make immediate payment. This the 3rd day of August, 2023. **Raphael Aguilar** 1507 Fidelity Drive Durham, NC 27703 8/3, 8/10, 8/17, and 8/24

STATE OF NORTH CAROLINA DURHAM COUNTY NOTICE OF SERVICE

OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division** 

#### **Before the Clerk** File Number 23E947

The Undersigned, having qualified as EXECUTOR of the Estate of PEGGY KEY PARRISH, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 3rd day of August, 2023. Ronald Terry Parrish, Executor c/o Attorney Richard F. Prentis, Jr. Stubbs, Cole, Breedlove, Prentis & Biggs, PLLC

**4 Consultant Place** Durham, NC 27707 8/3, 8/10, 8/17, and 8/24/2023 STATE OF NORTH CAROLINA DURHAM COUNTY

NOTICE OF SERVICE **OF PROCESS BY PUBLICATION** In The General Court Of Justice **Superior Court Division** Before the Clerk

#### File Number 23-E-977 The Undersigned, having

qualified as EXECUTOR of the Estate of TERESA HUDDLESTON GEORGE, late of Durham County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 3rd day of November 2023, or this notice will be pleaded in bar of their recovery. All persons indebted to the

Estate will please make immediate payment to the undersigned at the below listed address.

This the 3rd day of August, 2023. Jonathan Frederick George Sr. 321 Hocutt Rd. Durham, NC 27703 8/3, 8/10, 8/17, and 8/24/2023 STATE OF NORTH CAROLINA **DURHAM COUNTY** 

NOTICE TO CREDITORS Having qualified as Executor of the Estate of Mary E. Locklear, deceased, this is to notify all persons, firms, and corporations having claims against the Estate of Mary E. Locklear to present them to the undersigned on or before the 3rd day of November, 2023, or this Notice will be pleaded in bar of

their recovery. All persons, firms,

TAKE NOTICE that a pleading seeking relief against you has been filed in the above action. The nature of the relief sough is as follows: the joint permanent legal custody of the minor child Bella Kye Durden, born January 23, 2020, be ranted to Lafonda and Michael Remington

You are required to make defense to such pleading no later than September 12, 2023 said date being forty (40) days from the first publication of this notice, and upon your failure to do so the party seeking service against you will apply to the court for the relief sought.

This the 3rd day of August, 2023. Lafonda Remington Plaintiff

719 Lindley Dr. Durham, NC 27703 8/3, 8/10, and 8/17/2023

### **ORANGE COUNTY**

### NOTICE TO CREDITORS

The undersigned having qualified as Co-Executors of the Estate of MARGUERITE M. BLACKWOOD a/k/a MARGUERITE MORTON BLACKWOOD, Deceased, late of Pinellas County, Florida, and owning real property in Orange County, North Carolina, this is to notify all persons, firms and corporations having claims against the Estate to Exhibit them to the undersigned at the office of IDOL LAW, PLLC, PO Box 51759, Durham, North Carolina 27717, on or before the 30th day of October, 2023, or this Notice will be in bar of their recovery.

All persons indebted to the Estate will please make immediate payment.

This is the 27th day of July, 2023. Joe M. Blackwood, Diane J. Blackwood, Co-Executors, Estate of Marguerite M. Blackwood, a/k/a Marguerite Morton Blackwood, Deceased Robert A. Idol, Esquire IDOL LAW, PLLC

Attorney at Law PO Box 51759 Durham, NC 27717 (919) 401.5151 7/27, 8/3, 8/10, and 8/17/2023

### JOHNSTON CO. AUTO

NORTH CAROLINA JOHNSTON COUNTY In The General Court Of Justice

**Small Claims** File No. 23CV003301-500 AMEND COMPLAINT TO **ENFORCE POSSESSORY LIEN ON** MOTOR VEHICLE DEIDA'S AUTO BODY 11 Sadisco Rd. Clayton, NC 27527 c/o PO Box 46882 Raleigh, NC 27620 VS.

this notice will be pleaded in bar of NOKOMER CLEGG, Plaintiff their recovery.

All persons indebted to the Estate will please make immediate payment to the undersigned at the below listed address.

This the 13th day of July, 2023. Karen Sanders Executor 106 New Rand Rd.

Garner, NC 27529 7/13, 7/20, 7/27, and 8/3/2023 NORTH CAROLINA WAKE COUNTY

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **District Court Division** 

File No. 23CV017612-910 Timothy Lee Johnson, Plaintiff

VS. Charlene Johnson, Defendant To The Defendant: Take notice that a pleading seeking relief against you has been filed in the above entitled action. The nature of the relief being sought is as follows: The Plaintiff has filed a Complaint for Judgment for Absolute Divorce. You are required to make defense to such pleading no later than August 22, 2023, forty (40) days from the first date of the publication of this Notice, and upon your failure to do so the party seeking service against you will apply to the court for the relief souaht.

This, the 13th day of July 2023. Timothy Lee Johnson, Plaintiff 1521 Rose Lane Raleigh, North Carolina 27610 7/13, 7/20, and 7/27/23 WAKE COUNTY ORDER OF PUBLICATION: **COMMONWEALTH OF VIRGINIA** WASHINGTON JDR -JUVENILE AND DOMESTIC **RELATIONS DISTRICT COURT** 

CASE NO. JJ015059-07-00 NOTICE OF TERMINATION OF PARENTAL RIGHTS

IN RE: JOSHUA LEVI HUTSLAR To: CHRISTINA HUTSLAR, Defendant. The attached petition seeks to terminate the parental rights of the parents of the abovenamed child. "Residual parental rights and responsibilities" mean all rights and responsibilities remaining with the parent after the transfer of legal custody or guardianship of the person, including but not limited to the right of visitation, consent to adoption, the right to determine religious affiliation and the responsibility for support.

It is ordered that the defendant is to appear at the Juvenile and **Domestic Relations District Court** 187 E. Main Street, Abingdon, VA 24210, on or before September 20, 2023 at 1:00 PM.

7010 Fox Haven Place, Apt 103 Raleigh, NC 27616 7/27, 8/3, and 8/10/23 NORTH CAROLINA WAKE COUNTY

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **District Court Division** 

File No. 22CVD016047-910 Fariha Nashik, Plaintiff VS. MD Mobinur Rahman, Defendant

To The Defendant: Take notice that a pleading seeking relief against you has been filed in the above entitled action. The nature of the relief being sought is as follows: The Plaintiff has filed a Complaint for Judgment for Absolute Divorce. You are required to make defense to such pleading no later than September 5, 2023, forty (40) days from the first date of the publication of this Notice, and upon your failure to do so the party seeking service against you will apply to the court for the relief sought.

This, the 27th day of July 2023. Fariha Nashik, Plaintiff 100 White Bluff Lane, Apt 1E

Cary, NC 27513 7/27, 8/3, and 8/10/2023

### FORECLOSURE

NORTH CAROLINA DURHAM COUNTY IN THE GENERAL COURT OF

JUSTICE SUPERIOR COURT DIVISION **BEFORE THE CLERK** NOTICE OF FORECLOSURE SALE

23 SP 386 IN THE MATTER OF THE FORECLOSURE OF A COMMERCIAL DEED OF TRUST, SECURITY AGREEMENT, FIXTURE FILING AND ASSIGNMENT OF LEASES AND RENTS FROM SOVEREIGN PRINCIPLES, LLC, A NORTH CAROLINA LIMITED LIABILITY COMPANY EXECUTED JULY 12, 2021, AND RECORDED JULY 13, 2021, IN BOOK 9394, PAGE 579-602, DURHAM COUNTY REGISTRY Pursuant to an order entered

July 11, 2023, in the Superior Court for Durham County, and the power of sale contained in the captioned Deed of Trust (the "Deed of Trust"), the undersigned Trustee will offer for sale at auction (the "Sale"), to the highest bidder for cash.

ON AUGUST 15, 2023 AT 11:00 O'CLOCK A.M.

of the Grantor in and to such personal property which, to the fullest extent permitted by law, shall be conclusively deemed fixtures and a part of the real property encumbered hereby (the "Improvements");

(C) TOGETHER WITH (1) all estate, right, title and interest of the Trustor, of whatever character, whether now owned or hereafter acquired, in and to (a) all streets, roads and public places, open or proposed, in front of or adjoining the Premises, and the land lying in the bed of such streets, roads and public places, and (b) all other sidewalks, alleys, ways, passages, strips and gores of land adjoining or used or intended to be used in connection with any of the property described in paragraphs (A) and (B) hereof, or any part thereof; and (2) all water courses, water rights, easements, rights-of-way and rights of use or passage, public or private, and all estates, interest, benefits, powers, rights (including, without limitation, any and all lateral support, drainage, slope, sewer, water, air, mineral, oil, gas and subsurface rights), privileges, licenses, profits, rents, royalties, tenements, hereditaments, reversions and subreversions, remainders and subremainders and appurtenances whatsoever in any way belonging, relating or appertaining to any of the property described in paragraphs (A) and (B) hereof, or any part thereof, or which hereafter shall in any way belong, relate or be appurtenant thereto, whether now owned or hereafter acquired by the Grantor.

The record owner of the Property not more than ten (10) days prior to the date hereof is Sovereign Principles, LLC.

In the Trustee's sole discretion, the sale may be delayed for up to one (1) hour as provided in Section 45-21.23 of the North Carolina General Statutes.

A five percent cash deposit, or a cash deposit of \$750.00, whichever is greater, will be required of the last and highest bidder. The balance of the bid purchase price shall be due in full in cash or certified funds at a closing to take place within thirty (30) days of the date of sale. The undersigned Substitute Trustee shall convey title to the property by nonwarranty deed.

This sale will be made subject to all prior liens of record, if any, and to all unpaid (ad valorem) taxes and special assessments, if any, which became a lien subsequent to the recordation of the Deed of Trust. This sale will be further subject to the right, if any, of the United States of America to redeem the above-described property for a period of 120 days following the date when the final upset bid period has run.

and corporations indebted to said Estate, please make immediate payment. This the 3rd day of August, 2023. Ida Lavern Couch. Executor Attorney for the Estate of Mary E. Locklear c/o John W. Perry Post Office Drawer 2051 Durham, North Carolina 27702 Telephone: (919) 683-8685 8/3, 8/10, 8/17, and 8/24 STATE OF NORTH CAROLINA DURHAM COUNTY NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The District Court File Number 23 CVD 464 [Child Custody Proceeding] LAFONDA AND MICHAEL **REMINGTON, PLAINTIFFS** V. BRYANNA DREWERY, DEFENDANT. To Bryanna Drewery, the above named defendant:

by Dave T. Phipps



Unknown Owner,

**TO: Unknown Owner** TAKE NOTICE the petitioner

has filed with the clerk a petition in proper form indicating that the petitioner has a valid lien against a 1972 Toyota/Corolla Vin No. TE21602116 and that the petitioner shall have the right to sell to the highest bidder the motor vehicle listed on August 22, 2023 at WCCH, 207 E Johnston St, Smithfield, NC 27577 in the Civil Magistrates Courtroom. You are required to make a defense to such pleading before such date and time.

This, the 20th day of July, 2023. DEIDA'S AUTO BODY c/o PO Box 46882 Raleigh, NC 27620 7/20, 7/27, and 8/3/2023

### WAKE COUNTY

STATE OF NORTH CAROLINA WAKE COUNTY

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In The General Court Of Justice **Superior Court Division** Before the Clerk File Number 23E001557-910 The Undersigned, having qualified as EXECUTOR of the Estate of JOHN SANDERS, JR., late of Wake County, North Carolina, hereby wishes to notify all persons having claims against the Estate of said deceased to exhibit them to the undersigned at the below listed address on or before the 13th day of October 2023, or

This, the 20th of July 2023. By Order of the Court Publication date: 7/20, 7/27, 8/3, and 8/10/2023 NORTH CAROLINA WAKE COUNTY

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In the General Court of Justice **District Court Division** File No. 23CVD001155-910 MONICA L. RODRIQUEZ, PLAINTIFF VS.

COURI D. RUSSELL, DEFENDANT TO THE DEFENDANT: Take notice that a pleading seeking relief against you has been filed in the above-entitled action. The nature of the relief being sought is for child custody. You are required to make defense to such pleading no later than August 29, 2023 said date being at least forty (40) days from the first publication of this Notice, and upon your failure to do so, the Plaintiff, MONICA L. RO-DRIQUEZ, will apply to the court for the relief sought.

This, the 20th day of July, 2023 Monica L. Rodriquez, Plaintiff 6330 Piedra Drive, Apt 201 Raleigh, NC 27616 7/20, 7/27, and 8/3/23 NORTH CAROLINA WAKE COUNTY

NOTICE OF SERVICE OF PROCESS BY PUBLICATION In the General Court of Justice **District Court Division** File No. 23CV016145-910 NOKOMER CLEGG, PLAINTIFF VS. NAOMI CRUDUP, DEFENDANT

TO THE DEFENDANT: Take notice that a pleading seeking relief against you has been filed in the above-entitled action. The nature of the relief being sought is for child custody. You are required to make defense to such pleading no later than September 5, 2023 said date being at least forty (40) days from the first publication of this Notice, and upon your failure to do so, the Plaintiff, NOKOMER CLEGG, will apply to the court for the relief sought.

This, the 27th day of July, 2023.

DURHAM COUNT COURTHOUSE, **510 SOUTH DILLARD STREET DURHAM, NORTH CAROLINA** 

The real estate and the improvements thereon secured by the Deed of Trust, less and except any of such property released from the lien of the Deed of Trust prior to the date of said sale, lying and being in Durham County, North Carolina, and being more particularly described as follows (the "Property"):

All right, title and interest (A) in and to those premises more commonly known as 8115 Massey Chapel Road, Durham, NC 27713 which is more particularly described as follows (the 'Premises"):

LYING on the southern side of Massey Chapel Road and being all of Lot 28 of the PROPERTY OF PARADIGM MANAGEMENT GROUP, LLC, as per plat and survey thereof now on file in Plat Book 204 at Page 51 in the Office of the Register of Deeds of Durham County, to which plat reference is hereby expressly made for a more particular description of same.

The Property address is now commonly known as 8115 Massey Chapel Road, Durham, NC 27713.

(B) TOGETHER WITH (1) all buildings, structures and improvements of every nature whatsoever now or hereafter situated on the Premises, and (2) all building materials, supplies and other property which have been incorporated into the improvements located on the Premises, and all fixtures, of every nature whatsoever located in or on, or attached to, the Premises, buildings, structures or other improvements, or in connection with any construction being conducted or which may be conducted thereon, and owned by the Grantor, and all extension, additions, improvements, betterments, renewals, substitutions and replacements to any of the foregoing, and all of the right, title and interest

The purchaser of the property described above shall pay the Clerk's Commissions in the amount of \$.45 per \$100.00 of the purchase price (up to a maximum amount of \$500.00), required by Section 7A-308(a)(1) of the North Carolina General Statutes. If the purchaser of the above described property is someone other than the Beneficiary under the Deed of Trust, the purchaser shall also pay, to the extent applicable, the land transfer tax in the amount of one percent (1%) of the purchase price.

To the extent this sale involves residential property with less than fifteen (15) rental units, you are hereby notified of the following:

(a) An order for possession of the property may be issued pursuant to Section 45-21.29 of the North Carolina General Statutes in favor of the purchaser and against the party or parties in possession by the clerk of superior court of the county in which the property is sold; and

(b) Any person who occupies the property pursuant to a rental agreement entered into or renewed on or after October 1, 2007, may, after receiving the notice of sale, terminate the rental agreement upon 10 days' written notice to the landlord. Upon termination of a rental agreement, the tenant is liable for rent due under the rental agreement prorated to the effective date of the termination.

This the 3rd day of August 2023. John W. Fletcher III, Substitute Trustee

North Carolina State Bar No. 15503 Fletcher, Tydings, Williams-Tracy & Gott, P.L.L.C. 100 Queens Road, Suite 250 Charlotte, North Carolina 28204 Telephone: (704) 334-3400 ifletcher@fletchertydings.com Publication Date: 8/3 & 8/10/23



### **Bud Crawford Makes History**

By Rodney Ross

The best fought the best, and the winner made his top rate opponent look inferior. Still, you have to tip your hat to both fighters for putting it all on the line. After Floyd Mayweather Jr.'s retirement, boxing fans rarely see the best going against the best. Many fighters have had the opportunity to cherry pick opponents they are expected to win against. For any person who has a fascination with pugilism, this fight belongs on the top shelf, to be studied for generations.

Special To The Carolinian

Every once in a while, fans of boxing are treated to something special. Hitman Hearnes versus Marvelous Marvin Hagler, Sugar Ray Leonard vs Roberto Duran, Ali vs Frazier and so on.. The match between Terrance Bud Crawford vs Errol Spence needs to be added to this list.

If Floyd 'Money' Mayweather broke boxing, exiting the sport with ing punishment of well-timed jabs, a perfect 49 - 0 record by defeating all of the name brand competition during his era, then Terrance Bud Crawford fixed it by becoming the first man ever to be the unified undisputed champ in two different divisions. Not even Floyd Mayweather accomplished this during

his stellar career.

Terrace Crawford squared off against the undefeated welterweight champion Errol Spence Jr. The first round was academic. It was all about understanding the reach and speed of each other, while figuring out whose will would dominate. By the end of the 2nd round, the formality of feeling each other out was over. Crawford went to business by dropping Errol Spence Jr. with a punishing stiff jab that connected right where the jaw connects to the neck. Fortunately for Spence there wasn't much time remaining in the round,

but from that point forward the pecking order and chain of command was established.

Crawford exhibited a high level of defence that gave Spence nothing he could exploit. Many of Spence's attacks would result in misses, blocks, and vicious counters that began to disfigure Spence's face. By the seventh round the crushand hooks took their toll. Spence was knocked down twice in the seventh round and one shot caused Spence's leg to lock up just before he fell to the canvas for the third time that night. In all of his fights, and all of the top tier fighters that Errol Spence fought, none of them

put Spence on the canvas.

Perhaps at 33 years old, the energy to compete at the welterweight limit has become too much of a challenge and Spence's performance would benefit from being able to eat more. But would eating more translate into a better defense to protect his face.

By the time the fight was called in the 9th round, there did not appear to be a blemish on Terrence Crawfords skin. Spence, on the other hand, visibly looked battered. Although Spence attempted to avoid being knocked to the canvas for a 4th time, the speed difference became as visible as America's wealth gap.

Spence showed tremendous heart by trying to defend himself and occasionally fighting back. The attempts were feeble at best. Sensing the end was near, Crawford took advantage and tee'd off. Each blow that landed caused Spence to lose balance.

The referee did his job by stopping the fight 2:32 of the ninth round to protect Spence from receiving further unnecessary abuse. Spence's defense was good, but Crawfords hands were too fast and surgically accurate. There is no doubt who the pound for pound best fighter in boxing is. There is not even a close second.





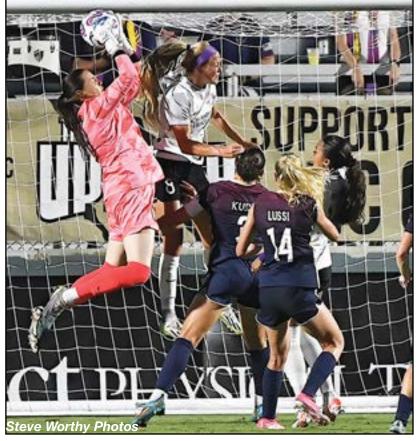
### NC Courage Put On A Clinic

CARY, N.C. - The North Carolina Courage continued their run of dominant displays with an emphatic 5-0 win over the Orlando Pride, with two first half goals added to by three second half goals, including a brace for Haley Hopkins. The win keeps the Courage in 1st place with 11 points from five games, while Orlando remains bottom of the division with 1 point from four games played.

The Pride forced the Courage defense into action early, but it was the hosts North Carolina who had the best looks at goal early on. In the 16th minute, forward Brittany Ratcliffe had been played in behind the box in the left side of the penalty area when she put her head down and fired toward goal. Aiming toward the top left corner of

The hosts showed no signs of stopping through the remainder of the first half, and on into the second.

The Courage won the match with a score of 5-0. The scoreline makes it the second straight game the hosts have scored five, with their last two matches totaling an 11-0 advantage over 180 minutes plus stoppage. To boot, it's now a remarkable 15 games unbeaten in the Challenge Cup for



# Helping You Achiev Homeownership

### **OPPORTUNITY ADVANTAGE LOAN FUND**

The SouthState Bank Opportunity Advantage Loan Fund is an initiative aimed at helping potential homebuyers overcome the financial barriers associated with purchasing a primary home. The provided funding<sup>1</sup> will assist with down payments, closing costs, and other fees, making the home buying process more accessible to individuals and families. The loan fund is a testament to our commitment to supporting the communities we serve and helping you achieve the dream of homeownership.

### **Loan Fund Features**

- Up to \$12,500 to use toward your down payment, closing costs, or other fees associated with the purchase of a primary home.
- Loan is forgivable with no repayment and 0% interest if you own the home for at least five years<sup>2</sup>.
- Must qualify for and be combined with a Buyer's Advantage, Community Advantage, HomeReady® or Home Possible<sup>®</sup> mortgage.

### **Loan Fund Eligibility**

- Income limitations apply<sup>3</sup>
- 640 minimum qualifying credit score
- Must be used on the purchase of your primary residence





To determine if the SouthState Bank Opportunity Advantage Fund is right for you, give us a call!

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All loans are subject to credit approval and program guidelines. SouthState Bank N.A. NMLS ID #403455. Member FDIC. Equal Housing Lender. Each year a portion of the loan is forgiven, a 1099-C will be issued by SouthState for 1/5 of the forgivable loan amount. The loan funds may be considered taxable income. Consult your tax advisor. 1. Funds subject to availability. 2. If prior to the fifth anniversary of the Note, all or any part of the Property or an interest therein is sold or transferred by Borrower to any person or entity without Lender's prior written consent, it shall be an event of default ("Event of Default"). Lender may, upon an Event of Default, at Lender's option, declare all the unforgiven, outstanding sums due under the Note and secured by the Security Instrument to be immediately due and payable. 3. Applicant income must be 80% or less of the county area median income (AMI) adjusted for family size.