

## Coco Wins US Open



NEW YORK (AP) — Coco Gauff is still a teenager, after all, and so it should surprise no one that she was on her phone in the locker room, scrolling through social media, right up until 10 minutes before heading out on court for the U.S. Open final.

What the 19-year-old from Florida was reading, she would say later, were various comments, negative ones, “saying I wasn’t going to win today; that just put the fire in me.”

As a pro athlete from a young age, as someone of whom greatness has been expected by some and doubted by others, Gauff has always taken it all in and kept moving forward, trying to learn from each setback. And now, at a tournament she used to visit as a kid to see her idols, Serena and Venus Williams, Gauff is a Grand Slam champion herself and a certified star.

Setting aside a so-so start Saturday, Gauff surged to a 2-6, 6-3, 6-2 victory over the soon-to-be No. 1 Aryna Sabalenka in the final at Arthur Ashe Stadium, delighting a raucous crowd that backed her from start to finish.

When Gauff walked into her news conference — phone in hand, of course — she noticed that a large screen on the back wall was rotating pictures of her from the match. So she tucked her new silver trophy under one arm and used the other hand to snap a selfie with those photos in the background.

“Right now I’m just feeling happiness and a very, very small bit of relief,” she explained. “Because honestly, at this point, I was doing it for myself and not for other people.”

Gauff, who is from Florida, is the first American teenager to win the country’s major tennis tournament since Serena Williams in 1999. If last year’s U.S. Open was all about saying goodbye to Williams as she competed for the final time, this year’s two weeks in New York turned into a “Welcome to the big time!” moment for Gauff. Famous people were coming to watch her play, including former President Barack Obama, who was among those sending congratulatory wishes on Saturday.

Also, Gauff and her parents received a congratulatory phone call from President Joe Biden, who was in New Delhi for the Group of 20 summit.

Gauff burst onto the scene at 15 by becoming the youngest qualifier in Wimbledon history and making it to the fourth round

in her Grand Slam debut in 2019. She reached her initial major final at last year’s French Open, finishing as the runner-up to Iga Swiatek, a loss that stung.

“I watched Iga lift up that trophy, and I watched her the whole time,” Gauff recalled. “I said, ‘I’m not going to take my eyes off her, because I want to feel what that felt like for her.’”

Another down moment came this July at the All England Club, where she exited in the first round. Since then, she has won 18 of 19 matches, and now 12 in a row, while working with a new coaching pair of Brad Gilbert and Pere Riba.

The No. 6-seeded Gauff did it Saturday by withstanding the power displayed by Sabalenka on nearly every swing of her racket, eventually getting accustomed to it and managing to get back shot after shot. Gauff broke to begin the third set on one such point, tracking down every ball hit her way until eventually smacking a putaway volley that she punctuated with a fist pump and a scream of “Come on!”

Soon it was 4-0 in that set for Gauff. Didn’t take long for her to close it out, then drop to her back on the court, before climbing into the stands to find her parents.

“You did it!” Gauff’s mom told her, both in tears.

In the men’s finals, Djokovic defeated Daniil Medvedev 6-3, 7-6 (5), 6-3 in the final at Flushing Meadows on Sunday. All of Djokovic’s triumphs have come during the Open era, which began in 1968, when professional players were admitted to the sport’s four most prestigious tournaments. Margaret Court also won 24 major singles trophies — 13 in the amateur era, 11 in the Open era.

## Schools Are Cutting Advisers, Tutors But Students Are Still Behind & Struggling

DETROIT (AP) — Davion Williams wants to go to college. A counselor at his Detroit charter school last year helped him visualize that goal, but he knows he’ll need more help to navigate the application process.

So he was discouraged to learn the high school where he just began his sophomore year had laid off its college transition adviser — a staff member who provided extra help coordinating financial aid applications, transcript requests, campus visits and more.

The advisers had been hired at 19 schools with federal pandemic relief money. In June, when Detroit’s budget was finalized, their jobs were

among nearly 300 that were eliminated.

“Not being able to do it at this school is kind of disappointing,” Williams said in August at a back-to-school event at Mumford High School.

An unprecedented infusion of aid money the U.S. government provided to schools during the pandemic has begun to dwindle. Like Williams’ school, some districts already are winding down programming like expanded summer school and after-school tutoring. Some teachers and support staff brought on to help kids through the crisis are being let go.

The relief money, totaling roughly \$190 billion, was meant to help

schools address needs arising from COVID-19, including making up for learning loss during the pandemic. But the latest national data shows large swaths of American students remain behind academically compared with where they would have been if not for the pandemic.

Montgomery County schools, the largest district in Maryland, is reducing or eliminating tutoring, summer school, and other programs that were covered by federal pandemic aid. Facing a budget gap, the district opted for those cuts instead of increasing class sizes, said Robert Reilly, associate superintendent of finance. The district will focus instead on providing math and reading sup-

port in the classroom, he said.

But among parents, there’s a sense that there remains “a lot of work to be done” to help students catch up, said Laura Mitchell, a vice president of a districtwide parent-teacher council.

Mitchell, whose granddaughter attends high school in the district, said tutoring has been a blessing for struggling students. The district’s cuts will scale back tutoring by more than half this year.

“If we take that away, who’s going to help those who are falling behind?” she said.

Districts have through September

(See **SCHOOLS** P. 2)



### ROCKY MOUNT EVENT CENTER TO SPONSOR VETERAN SPORTS TOURNAMENT

ROCKY MOUNT -- Back for year three at the Rocky Mount Event Center, which is managed by, The Sports Facilities Companies, returned with its 3X3 Wheelchair Basketball Tournament on Saturday. Participants included men and women, Veterans, Adults and High School athletes with physical disabilities in the street ball game of 3 on 3. Athletes with physical disabilities hit the hardwood for a fast-paced, full day of wheelchair basketball competition. For a unique twist for the 2023 event, Bridge II Sports hosted the first ever National 3 x 3 event for women wheelchair basketball players. Women athletes joined the organization in Rocky Mount to compete in a high energy event, showcasing their amazing athleticism, in a tough competition that kept guests engaged.

Bridge II Sports is a North Carolina based non-profit organization dedicated to developing and implementing opportunities for youth, adults, and Veterans with physical disabilities to realize their potential through sports participation. Through sports programming, special events, awareness initiatives and team development, Bridge II Sports empowers persons with physical disabilities to “Find the Player Within” and challenge perceptions of disability. It is the power of adapted sports that builds healthy bodies, minds, impacting the community with strength.

### AIRLINE PASSENGER COMPLAINED OF CAMERA PLACED IN BATHROOM, POLICE SAY

BOSTON (AP) — Massachusetts State Police escorted a flight attendant from an American Airlines passenger jet after a complaint of a camera allegedly placed in a bathroom aboard the aircraft.

Passengers aboard American Airlines flight 1441 flying from Charlotte to Boston reported to local media that a woman reported her teenage daughter noticed the camera in the first-class lavatory.

Law enforcement officers met the plane at the gate after it landed Sept. 2. Massachusetts State Police initially reported to WSOC-TV in North Carolina that the episode involved a juvenile, a flight attendant and a cell phone. But State Police later deferred to the FBI as the primary investigating agency because the episode happened in the air, where the FBI has jurisdiction. An FBI spokesperson said the agency had no comment on Friday.

“We take this matter very seriously and are fully cooperating with law enforcement in their investigation, as safety and security are our highest priorities,” American Airlines said in a statement.

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

## A Trump-Biden Rematch May Be On The Horizon Whether Voters Like It Or Not

NEW YORK (AP) — The end of Labor Day weekend would typically mark the start of a furious sprint to the Iowa caucuses as candidates battle for their party’s presidential nomination. But as the 2024 campaign comes into greater focus, the usual frenzy is yielding to a sense of inevitability.

Among Republicans, Donald Trump is dominating the primary field, outpacing rivals with resumes as governors, diplomats and entrepreneurs that would normally prove compelling. The former president’s strength comes despite — or perhaps because of — multiple criminal indictments that threaten to overshadow any serious debate about the

future of the country. And for now, the tens of millions of dollars that Republican rivals are pouring into the race are doing little to diminish Trump’s stature, fueling concerns among his GOP critics who fear the primary is essentially over before it begins.

As one troubled front-runner tightens his grip on the Republican nomination, President Joe Biden is on a glide path to victory on the Democratic side. The 80-year-old incumbent is facing only token opposition for the Democratic nomination despite concerns about his age and performance from many within his own party.

Whether voters like it or not, a

Trump-Biden rematch may be on the horizon, raising the prospect of a deeply uncertain election season that only intensifies the nation’s political divide. Already, Trump is skipping his party’s presidential debates and his court appearances are sometimes drawing more attention than his campaign stops. And Biden has barely begun to campaign as he grapples with questions about his age and his son’s legal challenges.

“I just can’t imagine things markedly changing. So, it appears that past is prologue,” California Gov. Gavin Newsom, a Democrat, said in an interview, praising Biden’s record of achievement while warning his party against underestimating

Trump’s political strength.

Newsom said concerns about Biden’s age “are fair game and the White House knows it.”

“But if age equals results,” he went on, “I’m looking forward to his 85th birthday.”

On the Republican side, dread is building among some donors and party leaders who hoped conservative voters would move past Trump given the the Jan. 6 attack on the Capitol he inspired and his serious legal challenges.

“A Trump-Biden rematch would be a disaster for the country. I’m very depressed about it,” said Bob-

(See **TRUMP-BIDEN** P. 2)



# Business & Finance

## IRS Is Using \$60B Funding Boost To Ramp Up Use Of Tech To Collect Taxes – Not Just Hiring More Agents

By Erica Neuman

Univ of Dayton

The Internal Revenue Service is getting a funding boost thanks to the Inflation Reduction Act, which President Joe Biden signed into law in 2022.

That legislative package originally included about US\$80 billion to expand the tax collection agency's budget over the next 10 years. Congress and the White House have since agreed to pare this total by about \$20 billion, but \$60 billion is still a big chunk of change for an agency that until recently had about \$14 billion in annual funding.

I'm a tax researcher who studies how the IRS uses technology and how taxpayers respond to the agency's growing reliance on it. While the number of IRS enforcement personnel will surely grow as a result of additional funding, I think that the agency can get more mileage out of emphasizing technological improvements.

The IRS plans to use most of these new funds to step up enforcement and improve customer service for taxpayers.

There's been plenty of conjecture about what the added enforcement will look like and no shortage of fear-mongering about the tens of thousands of new agents the IRS might hire.

Often left out of this discussion is the fact that the agency's staffing was cut by 22% between 2010 and 2021. Much of the agency's hiring spree will replace these labor shortages rather than fill new posts. Further, the IRS expects over 50,000 of its employees to retire within five years.

The agency aims to hire 20,000 people over the next two years, of which one-third will work in enforcement.

But IRS Commissioner Daniel Werfel has indicated that better en-



forcement won't just rely on more tax agents and auditors. He released a plan in early 2023 promising that "technology and data advances will allow us to focus enforcement on taxpayers trying to avoid taxes, rather than taxpayers trying to pay what they owe."

And U.S. Deputy Treasury Secretary Wally Adeyemo has said that "the IRS is going to hire more data scientists than they ever have for enforcement purposes," with the goal of using data analytics in audits.

At least initially, the agency was aiming to increase its spending on enforcement by 69%, from about \$6.6 billion in 2022 to \$11 billion in annual spending projected through 2031.

Technology, including the electronic filing of tax returns and a growing portfolio of online tools, transfer work from agents to computers. Online

tools include the IRS' digital scanning program, which expedites the processing of the roughly 1 in 5 federal tax returns that weren't filed electronically in 2022.

Werfel says the IRS workforce is becoming more efficient by ramping up its reliance on technology to provide services for taxpayers and spot tax cheats.

The IRS has tapped one form of data analytics or another to select people and companies to audit since the late 1960s. As early as 1986, it had researched ways to use artificial intelligence to improve how it selects its auditing targets.

At the same time, outdated technology is hampering the Internal Revenue Service's effectiveness. It relies on a 60-year-old computer system to maintain and process data. That undercuts its technological agility and customer

service.

When the IRS collects better data, its ability to use data analytics to make predictions about noncompliance improves.

Beyond data reported on tax forms themselves, like 1099s, the IRS has three main sources of data it assesses to learn more about taxpayers.

1. Past tax returns  
The IRS's National Research Program collects data to support what it calls "strategic decisions" to better enforce compliance.

The program first relies on its vast stores of taxpayer data, including prior audit results, to develop an expectation of what a given tax return may include, like a tuition tax credit for a taxpayer with a history of claiming the child tax credit. Filed returns are compared against those standards to identify potential outliers. Outliers

aren't necessarily dodging taxes or misrepresenting their tax liabilities, but big departures from the norms can indicate a higher likelihood of mistakes or evasion.

2. Publicly available data  
The IRS relies on publicly available data associated with each tax return when it's building a case for an audit.

The data, which is available to anyone who wants to find it, has increased tremendously with the rise of social media and the growing role of the internet for commerce and advertising. A social media presence can alert the IRS to a business with potential income in a way that the agency could not have identified before the internet emerged.

This includes methods that might surprise you.

As far back as 2010, for example, IRS training materials instructed agents to use a band's social networking sites to compare musicians' reported income with their likely income from their past performances. IRS training materials instruct agents to predict musicians' gig income based on the number of shows a band advertises through its social media posts.

People make all sorts of financial information public today, including their side hustles and Venmo ledgers. The IRS can access and use this data like anyone else.

3. Third-party data  
The IRS can also buy data.

For example, a 2020 government contract with the company Chainalysis is described, perhaps clumsily, as a contract for "pilot IRS cryptocurrency tracing." This type of contract gives the IRS information related to otherwise untraceable income sources so that agents can detect underreporting.

What has changed in recent years is the volume of data it can access, which has skyrocketed.

Sometimes, widespread under-

reporting results in legislation which requires third parties to report income information to the IRS, rather than requiring the agency seek it out.

Recent legislation includes requiring third-party payment agencies like Venmo, PayPal and Uber to issue a 1099 tax form to anyone making over \$600 on the app in one year. These 1099s are issued to taxpayers – and the IRS.

Similar legislation was recently proposed for cryptocurrency transactions.

What does this increase in IRS spending on technology mean for taxpayers?

When the IRS detailed how it wanted to use the new funds in April 2023, it emphasized improving taxpayers' experiences and increasing compliance. By using chatbots to respond to taxpayer questions, providing online portals for real-time processing, and letting taxpayers respond to notices online, the IRS could substantially decrease the time taxpayers spend corresponding with the agency or waiting on hold while attempting to speak to a staffer.

Technology-boostered enforcement could help the agency collect more revenue to fund government programs.

And the agency also hopes to use data to make paying taxes less onerous for the majority of Americans who follow the rules.

For example, when a taxpayer has a child or experiences another kind of life change that will change their tax status, the IRS wants to gain the ability to proactively notify people about the consequences – whether it's paying more, owing less or getting a new tax credit.

Most people want to pay what they owe, no more and no less. I believe the IRS intends to make good use of its new funding to help people do just that.

## Disaster Era Biz Loans That Are Becoming Main Street's Survival

By Cheryl Winokur Munk

CNBC

Widespread damage from Hawaii's recent wildfires and Hurricane Idalia in Florida underscores the costly effects of natural disasters on small businesses. The total cost to the state from the Hawaiian disaster has been estimated at \$4 billion to \$6 billion by Moody's.

For business owners, it helps to know options to recover and rebuild exist, including federal loans, grants and state and local funding. This is especially important given the spate of natural disasters impacting the U.S. "You never know when a disaster is going to hit you, and they seem to be more frequent and longer these days due to climate issues," said Eric Groves, co-founder and chief executive of Alignable, an online network of business owners.

Here's what small businesses need to know about funding options after a disaster:

Small businesses that have suffered a "substantial economic injury" – meaning they can't meet their obligations and pay normal expenses – may be eligible for an SBA Economic Injury Disaster Loan, also known as EIDL.

In Hawaii, for example, the SBA recently said low-interest EIDLs are available to small businesses and most private nonprofit organizations in Hawaii, Honolulu and Kauai counties as a result of wildfires that began August 8 in Maui County. Interest rates on these loans can be as low as 4 percent for small businesses and 2.375 percent for private nonprofit organizations, with



terms up to 30 years. Interest does not begin to accrue until 12 months from the date of the initial disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement, the SBA announced in August.

EIDL proceeds can be used for working capital and normal expenses such as the continuation of health care benefits, rent, utilities, and fixed debt payments. There are restrictions though. For instance, EIDL is only available to small businesses that are unable to obtain credit elsewhere, as determined by the SBA, and collateral requirements may apply. Businesses can obtain up to \$2 billion in funding, based on their actual economic injury and financial needs – which many business owners in Hawaii, in particular, are finding hard to document, based on the scope of the devastation, Groves said.

The business doesn't need to have suffered property damage to apply.

There's a separate SBA disaster assistance program for businesses in a declared disaster area to cover property damage to the business. Businesses of any size and most private nonprofit organizations may apply. Loan proceeds can be used for the repair or replacement of real property, machinery, equipment, inventory and fixtures. Qualified businesses can receive up to \$2 million to cover disaster losses not fully covered by insurance. A business may qualify for an EIDL and a physical disaster loan, but the maximum combined loan is \$2 million, according to SBA.

FEMA grants  
FEMA has several assistance programs that can help individuals impacted by disasters, with availability based on zip code and location qualification. FEMA works with SBA to determine if people should get money for personal property or transportation assistance from FEMA or SBA. FEMA does not provide money for losses to

people who may qualify for an SBA loan.

FEMA automatically refers people who meet the SBA's income standards to the agency for a disaster loan. In most cases, FEMA grants do not have to be paid back.

Public finance options beyond the federal government

States, counties and municipalities might also have financial resources for owners to tap, said Oren Shani, a certified business coach at Accion Opportunity Fund, which provides small business owners with access to capital, networks and coaching.

For example, earthquake and wildfire-prone California has the California Small Business Finance Center's Disaster Relief Loan Guarantee. Eligible small businesses with one to 750 employees could qualify for up to \$1 million in funding.

In hurricane-laden Florida, Governor Ron DeSantis recently activated the Florida Small Business Emergency Bridge Loan Program, making \$20 million available for businesses impacted by Hurricane Idalia.

Shani recommends businesses sign up for newsletters from their local or state Chamber of Commerce or equivalent organizations. This way, programs related to financial assistance come directly to their inbox. Programs can come and go, however, so business owners shouldn't rely on dated information, even if it's only from a few months earlier, Shani said.

Beware of predatory lenders

Predatory lenders tend to come out of the woodwork when small businesses are most needy, said Carolina Martinez, chief executive of CAMEO, a California micro-business network. Small businesses should make sure to understand the nitty-gritty details of what they are being offered before signing up for any type of funding, she said. The same advice pertains to reputable providers; before agreeing to any loan or funding opportunity, owners should be sure to read the terms carefully and understand what they are signing up for.

Proactively line up partners, review insurance coverage

It's also advisable for owners to keep a list of trusted partners that can include nonprofits like a local Community Development Financial Institution, an SBA Small Business Development

Center, or independent organizations that are known to support small businesses, Martinez said. In the event of a disaster, these resources will be on hand, allowing the owner to send a quick email or text and ask about possible aid options or the legitimacy of a particular vendor that may be soliciting you, she said.

Before disaster strikes, small businesses should also check their insurance coverage to see what's covered – and what's not – for every imaginable type of disaster, Groves said.

For example, some businesses in Hawaii were surprised to learn that their insurance coverage for fire didn't cover them for the ash damage they faced. Even if a business is covered, it can still take months to collect the money, but at least owners will have a sense ahead of time of what will be covered, Groves said. Also, suppliers are more likely to be lenient about repayment terms for businesses that have insurance proceeds coming to them, he added.

On average, business owners tend to have no more than a month or two of cash on hand – Groves cited data showing 37 days of cash as average – but because of the frequency of natural disasters, having a longer runway, if possible, is better. "If you're just operating your business that may be sufficient, but if you get blindsided by a natural disaster that could take months to recover from, it's not enough," Groves said.

## AI That Alters Voice, Imagery In Political Ads Will Require Disclosure

Google will soon require that political ads using artificial intelligence be accompanied by a prominent disclosure if imagery or sounds have been synthetically altered.

AI-generated election ads on YouTube and other Google platforms that alter people or events must include a clear disclaimer located somewhere that users are likely to notice, the company said in an update this week to its political content policy.

The new rule starts in mid-November, just under a year before the U.S. presidential election. It will also affect campaign ads ahead of next year's elections in India, South Africa, the European Union and other regions where Google already has a verification process for election advertisers.

Though fake images, videos or audio clips are not new to political advertising, generative AI tools are making it easier to do, and more re-

alistic. Some presidential campaigns in the 2024 race – including that of Florida GOP Gov. Ron DeSantis – already are using the technology.

The Republican National Committee in April released an entirely AI-generated ad meant to show the future of the United States if President Joe Biden is reelected. It employed fake but realistic photos showing boarded-up storefronts, armored military patrols in the streets, and waves of immigrants creating panic.

In June, DeSantis' campaign shared an attack ad against his GOP primary opponent Donald Trump that used AI-generated images of the former president hugging infectious disease expert Dr. Anthony Fauci.

Last month the Federal Election Commission began a process to potentially regulate AI-generated deepfakes in political ads ahead of the 2024 election. Such deepfakes can include synthetic voice of political figures saying something they never

said.

Democratic U.S. Sen. Amy Klobuchar, co-sponsor of pending legislation that would require disclaimers on deceptive AI-generated political ads, said in a statement that Google's announcement was a step in the right direction but "we can't solely rely on voluntary commitments."

Several states also have discussed or passed legislation related to deepfake technology.

Google is not banning AI outright in political advertising. Exceptions to the ban include synthetic content altered or generated in a way that's inconsequential to the claims made in the ad. AI can also be used in editing techniques like image resizing, cropping, color, defect correction, or background edits.

The ban will apply to election ads on Google's own platforms, particularly YouTube, as well as third-party websites that are part of Google's ad display network.



**The Carolinian**  
N.C.'s Twice-Weekly African American Newspaper

### SUBSCRIBE TODAY

Yes, I Want A 1 Year Subscription For **\$45.00**  
 Yes, I Want A 2 Year Subscription For **\$75.00**

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE \_\_\_\_\_

EMAIL \_\_\_\_\_

Make checks payable to The Carolinian Newspaper  
Mail your subscription form and payment to PO Box 25308 Raleigh, NC 27611

