Carolinian

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



in her Grand Slam debut in 2019. She reached her initial major final 6-2 victory over the soon-to-be-No. 1 Aryna Sabalenka in the final at last year's French Open, finishat Arthur Ashe Stadium, delighting as the runner-up to Iga Swiing a raucous crowd that backed atek, a loss that stung. "I watched Iga lift up that tro-

phy, 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.'

SUNDAY, SEPTEMBER 10, 2023

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.

Gauff burst



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

liams 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 pro-

So he was discouraged to learn 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 \$190 billion, was meant to help on providing math and reading sup-

"Not being able to do it at this school is kind of disappointing," Williams said in August at a backto-school event at Mumford High

An unprecedented infusion of aid the high school where he just began 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 afterschool tutoring. Some teachers and support staff brought on to help kids through the crisis are being let go.

DETROIT (AP) - Davion Wil- among nearly 300 that were elimischools 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 fi-The relief money, totaling roughly nance. The district will focus instead

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,

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.

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

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

Labor Day weekend would typically 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

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

NEW YORK (AP) — The end of future of the country. And for now, Trump-Biden rematch may be on Trump's political strength. 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

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

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)

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

Newsom said concerns about 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)

SCHOOLS

Continued from page 1

2024 to earmark the last of the money provided by Congress in three COVID relief packages. Some schools have already started pulling back programming to soften the blow, and the next budget year is likely to be even more painful, with the arrival of what some describe as a "funding cliff."

In a June survey of hundreds of school system leaders by AASA, The School Superintendents Association, half said they would need to decrease staffing of specialists, such as tutors and reading coaches, for the new school year. Half also said they were cutting summer-learning programs.

As the spending deadline looms, the scope of the cuts is not yet clear. The impact in each district will depend on how school officials have planned for the aid's end and how much money they receive from other sources.

State funding for education across the country has been generous of late. But states may soon face their own budget challenges: They also received temporary federal aid that is running out. Many school officials are bracing for the budget hit to come. In Shreve-

port, Louisiana, officials say next year they might have to cut some of the 50 math teachers they added to double up on math instruction for middle Schools there added the teachers after identifying deep learning gaps in

middle school math, and there's evidence it helped, with a 4-point increase in math scores, officials say. But at a cost of \$4 million, the program will be in jeopardy.

"Our money practically is gone," Superintendent T. Lamar Goree said.

STATE BRIEFS

Continued from page 1

PROSPECTS FOR MORE LEGALIZED GAMBLING IN NORTH CAROLINA REMAIN UNCERTAIN

RALEIGH, N.C. (AP) — Prospects that another large expansion of gambling in North Carolina will be included in a state government budget appeared dimmer this week as the House's top leader said there weren't enough Republicans on board with the idea.

The GOP-controlled General Assembly is more than two months late on approving a spending plan through mid-2025. Votes on a final state budget

House and Senate Republicans are weighing whether that final budget should permit additional commercial casinos to be operated in the state, and legalize and regulate video gaming terminals. House Republicans met privately earlier this week to gauge interest for

gambling options within the budget. In an email late Wednesday to those colleagues, Speaker Tim Moore wrote that there weren't enough of them to pass a state budget on their own that includes more gambling. "To be clear, we will not pass a budget that does not have 61 Republican votes," Moore wrote, referring to a simple majority in the 120-member

House. "As you can see, there are not 61 Republicans willing to vote for the In the email, obtained by The Associated Press and other media outlets,

Moore wrote that House Republicans would meet next week to discuss "the budget without gaming." One caucus meeting has since been scheduled for Monday afternoon.

Moore spokesperson Demi Dowdy said Friday that she had no additional comment beyond her statement Thursday that gambling would require "further caucus consideration" before it could be included in the budget.

VOTERS IN NORTH CAROLINA TRIBE BACK ADULT USE OF MARIJUANA IN REFERENDUM CHEROKEE, N.C. (AP) - Members of the Eastern Band of Cherokee Indians

have backed overwhelmingly the adult use of marijuana on their tribal land, even as they await the opening of a dispensary for those who seek it for me-Unofficial results show that 70% of voters said "yes" Thursday in a refer-

endum that opens the door to the western North Carolina reservation being the first location in the state where pot for recreational use can be legally The question put to a vote by the Eastern Band tribal council asked wheth-

er members supported legalizing the possession and use of cannabis by people at least 21 years old, and requiring the council to develop legislation to regulate a market. In 2021, the tribe decriminalized possession of small amounts of mari-

juana within the Eastern Band's 89-square-mile (231-square-kilometer) Qualla Boundary in the Blue Ridge Mountains. The tribe also formed a medical marijuana system that includes a tribe-created business to grow cannabis and sell it in a dispensary — which will make it the first and only place to legally purchase marijuana in North Carolina. The dispensary should be selling products by December, officials said this week.

The Eastern Band, which has about 14,000 members and operates two casinos, can pass rules permitting cannabis use regardless of state or federal prohibitions because its a sovereign nation and federally recognized tribe. Marijuana use remains illegal in the rest of North Carolina.

Forrest Parker, general manager of Qualla Enterprises LLC, which was formed to run the tribe's cannabis business, told council members as they and Willis told The 19th it is notable Brennan Center for Justice. This inagreed to the referendum question that permitting adult use would mean more customers and revenue for the tribe.

Joey Owle, the tribe's agriculture and natural resources secretary, said he anticipated sales for recreational use to begin in nine to 18 months. In the meantime, those seeking cannabis for medical use will receive special cards to purchase it.

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Trump-Binden Rematch—continued from Page 1

donor who is supporting former New Jersey Gov. Chris Christie. She said it's "scary" that so many voters in her party continue to support the former president. "I refuse to believe that Trump is our inevitable nominee."

There is time for the 2024 land-

Four months remain before the first votes are cast in the Iowa caucuses and the general election is more than a year away. And recent history has plenty of examples of overlooked and seemingly overmatched candidates who proved the conventional wisdom wrong. Both Trump and Biden are among them.

There are also significant vari-

Abortion continues to scramble elections — even in GOP strongholds like Kansas, Kentucky and Ohio — as voters reject Republican efforts to restrict access to the procedure. A greater backlash is possible as the courts review access to a commonly used abortion pill. And Trump is facing 91 felony

charges in criminal proceedings unfolding in Washington, New York, South Florida and Atlanta. They involve everything from his handling of classified information to his efforts to overturn the 2020 election to orchestrating hush money payments to a porn actor. The former president could be a

convicted felon before the general election is decided next November. nominate a candidate next spring former Maryland Gov. Larry Hogan.



of his Republican primary opponents have vowed to support him even if he's convicted. And nothing in the Constitution bars felons from assuming the presidency.

At the same time, Democratic officials are deeply concerned about the prospect of a third-party bid under the banner of No Labels, a centrist group backed by a \$70 million budget actively working to secure a place on the presidential ballot in at least 20 states this year.

Group leaders insist they would



Trump and Biden win their respective primaries, which appears increasingly likely. And then, No Labels would move forward only if it's certain that its presidential nominee wouldn't unintentionally help Trump win reelection.

Democratic leaders aren't convinced.

Several current and former elected officials have been in close contact with the organization, including Sen. Joe Manchin, D-West Virginia, former Utah Gov. Jon Huntsman and

Louisiana Sen. Bill Cassidy, a Republican who says he supports No Labels' mission, did not rule out running as a No Labels presidential contender himself when asked dur-

"I don't want No Labels to run a candidate. I want the two parties to respond responsibly to the challenges before us," Cassidy said, indicating he wouldn't support Trump or Biden. He described a presidential bid of his own under the No Labels banner as a hypothetical he didn't

want to comment on. In ruling out Trump, the Louisiana Republican cited the criminal charges against the Republican former president, questions about his viability in the general election, and the former president's refusal to "be honest with the American people" about looming budget shortfalls in Social Security and

Cassidy, a medical doctor, also raised concerns about Biden's physical and mental health. "He's just so obviously declining," he said.

Indeed, both Trump and Biden have glaring liabilities, according to a new poll by The Associated Press-NORC Center for Public Affairs Re-

Biden is "old" and "confused," and Trump is "corrupt" and "dishonest." Those were among the top terms Americans use when asked to describe each party's leading presiden-

Politicians' Efforts To Undermine Courts Often Target Black Women, Their Agenda

By Candice Norwood

Across the country, public officials are engaging in a power struggle over state and district courts as some lawmakers push legislation to limit court officials' power and use state disciplinary boards against judges and lawyers who threaten their political agenda.

Two high-profile examples of these tactics are currently unfolding in North Carolina and Georgia.

On August 29, North Carolina Supreme Court Justice Anita Earls sued the state's judicial oversight commission, alleging the board is violating her First Amendment rights by investigating comments she made about judicial diversity.

In Georgia, legislators passed a law establishing an oversight commission that can be used to remove prosecutors from office. One Republican lawmaker in Georgia has already pointed to the commission as a way to investigate Fulton County District Attorney Fani Willis, the woman at the center of the Georgia criminal case against former Presi-

dent Donald Trump. Legal advocates supporting Earls have drawn criticism from their states' Republican-led legislatures. In many cases, advocates said, Republicans focus their grievances on elected officials who are women or people of color, who disproportionately face marginalization and harassment.

"I think it's part of a national trend that we've seen throughout the Trump era where partisan officials, particularly those in gerrymandered legislatures who are often majority White and male, are not just trying to win power, but trying to rig the rules of the game to entrench their power and punish anyone who disagrees," said Jill Habig, founder and president of Public Rights Project, a legal nonprofit representing four prosecutors suing over the new law.

Pastors Appreciation

Special Edition



The Public Rights Project and Lo- ers and checks and balances. We're cal Solutions Support Center found 37 proposed bills or judicial or executive actions from 2017 to 2023 that would suppress the authority of or punish liberal prosecutors. State legislators are proposing even more ways to impact the courts: In 2022 state legislators introduced at least 74 bills across 25 states seeking to politicize or undermine the independence of state courts, according to a December report by the to override court decisions or limit judges' ability to enforce court decisions. Most of the efforts cataloged in both reports failed to become law, but they highlight the scope of a broader strategy.

North Carolina is one state where conservative legislators have made changes to some court procedures, including requiring judges running for office to declare a political party

"You have a branch of government that's out of control, that's just consistently power grabbing," said Melissa Price Kromm, director of the North Carolina Voters for Clean Elections, which advocates for transparency and fairness in voting and judicial processes. "It doesn't believe in the co-equal branches of government and separation of pow-

very alarmed by this here in North Just before Earls launched her

campaign for a North Carolina Supreme Court seat in the fall of 2017, state Republican lawmakers voted to cancel the 2018 judicial primaries, a move Democrats said favored the incumbent Republican candidate over Democratic challengers Despite the procedural change,

that both are Black women who cludes measures that allow the state fice in 2019, when legal battles over voting rights were front and center for the state. As major redistricting cases progressed through the courts, GOP lawmakers repeatedly called for Earls to recuse herself because she had received campaign donations from a Democratic redistricting group and had once led a legal advocacy organization that challenged Republican legislation.

In April of this year, the conservative-majority North Carolina Supreme Court issued a ruling in favor of Republicans, paving the way for the Republican-controlled legislature to redraw voting districts to give their candidates a political advantage in the 2024 elections. That ruling overturned a decision made in 2022, when Democrats held a majority on the court.

Earls wrote a scatching dissent. calling the decision one of the court's "darkest moments." Weeks before, Earls had spoken with The 19th about her commitment to speaking out and not backing away from dissenting to majority rulings.

That same month, Earls' conflict with the North Carolina Judicial Standards Commission began. Fourteen members make up the commission, with more than half of them appointed by the state's conservative chief justice and Republican-led General Assembly.

On March 20, the commission Black communities, she said.

notified Earls that it would launch a formal investigation in response to an anonymous complaint filed against her. A copy of the commission's notification letter to Earls stated allegations that she disclosed confidential information at two public events and with a newspaper reporter concerning matters being considered by the state Supreme

This commission voted to dismiss the complaint May 12 and gave her a reminder to be cautious with her public comments. But a second anonymous complaint was filed after Earls gave an interview in June to the legal news publication Law360, and the commission reopened its formal probe. In the interview, Earls discussed the North Carolina judiciary's diversity record and efforts to make judicial positions more accessible to underrepresented race and gender groups. She also commented on the chief justice's decision to end implicit bias training for judges.

The second commission notification letter to Earls stated that her comments potentially violated the state code of judicial conduct, which requires a judge to behave "at all public confidence in the integrity and impartiality of the judiciary.

In response to an email from The 19th, the commission said it is "a non-partisan investigative body comprised of members appointed by the Chief Justice, Governor, General Assembly, and State Bar Council. The Commission is statutorily obligated to investigate all instances of alleged judicial misconduct and cannot comment on pending inves-

Most complaints to the North Carolina Judicial Standards Commission are dismissed before reaching a formal investigation. Of the 560 matters evaluated by the commission in 2022, zero were reopened cases, and 79 percent were dismissed without a formal investigation, according to the commission's annual report.

Earls' lawsuit against the commission asserts that the multiple investigations and threats of disciplinary action have chilled her free speech and affected her ability to do her work as a justice.

Dawn Blagrove, an attorney and executive director of the nonprofit Emancipate NC that fights against racialized mass incarceration, told The 19th that the ongoing scrutiny of Earls reflects a broader judicial system "that is hostile toward Black women." It also sends a message to





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The North Carolina Department of Adult Correction has the following contract in Greene County out for bid: C- C11618 Security Netting - Greene Correctional Institution . The bid opening is scheduled for: Wednesday, 10/04/2023. To obtain the Notice to Bidders, any Pre-Bid Requirements, and any Addenda visit: https://evp.nc.gov/solicitations/ details/?id=207ed0f8-7e46-ee11-be6d-001dd804ec4b

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 taxpay-

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

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 enforce-

But IRS Commissioner Daniel Werfel has indicated that better en-



forcement won't just rely on more tax agents and auditors. He released 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

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 its technological agility and customer

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

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

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

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

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 anvone 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-

aren't necessarily dodging taxes or reporting results in legislation which requires third parties to report income information to the IRS, rather than requiring the agency seek it out.

SEPTEMBER 10, 2023

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 might change

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

Technology-boosted 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 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

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

By Cheryl Winokur Munk

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

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 suffered property damage to apply.

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,

The business doesn't need to have

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 non-profit 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

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

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 mil- an SBA Small Business Development lion in funding.

EMAIL -

nor 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, 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,

In hurricane-laden Florida, Gover- 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,'

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

litical ads using artificial intelligence be accompanied by a prominent Florida GOP Gov. Ron DeSantis disclosure if imagery or sounds have already are using the technology. been synthetically altered.

AI-generated election ads on You-Tube 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

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 ad-

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-

Google will soon require that po- alistic. Some presidential campaigns in the 2024 race — including that of

The Republican National Committee in April released an entirely AIgenerated 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

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



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