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The Carolinian

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For Many Who Are Suffering, The Holidays Can Be A Time To Reflect And Find Meaning

By Mandy Doria

Univ of Colorado

The holiday season is meant to be filled with joy, connection and celebration of rituals. Many people, however, are starkly reminded of their grief this time of year and of whom – or what – they have lost.

The added stress of the holiday season doesn't help. Studies show that the holidays negatively affect many people's mental health.

While COVID-19-related stressors may have lessened, the grief from change and loss that so many endured during the pandemic persists. This can cause difficult emotions to resurface when they are least expected.

During the pandemic, family dynamics, close relationships and social connections were strained, mental health problems increased or worsened, and most people's holiday traditions and routines were upended.

Those who lost a loved one during the pandemic may not have been able to practice rituals such as holding a memorial service, further delaying the grieving process. As a result, holiday traditions may feel more painful now for some. Time off from school or work can also trigger more intense feelings of grief and contribute to feelings of loneliness, isolation or depression.

Sometimes feelings of grief are so persistent and severe that they interfere with daily life. For the past several decades, researchers and clinicians have been grappling with how to clearly define and treat complicated grief that does not abate over time.

In March 2022, a new entry to describe complicated grief was added to the Diagnostic and Statistical Manual of Mental Disorders, or DSM, which classifies a spectrum of mental health disorders and problems to better understand people's symptoms and experiences in order to treat them.

This newly defined condition is called prolonged grief disorder. About 10% of bereaved adults are at risk, and those rates appear to have increased in the aftermath of the pandemic.

People with prolonged grief disorder experience intense emotions, longing for the deceased, or troublesome preoccupation with memories of their loved one. Some also find it difficult to reengage socially and may feel emotionally numb. They commonly avoid reminders of their loved one and may experience a loss of identity and feel bleak about their future. These symptoms persist nearly every day for at least a month. Prolonged grief disorder can be diagnosed at least one year after a significant loss for adults and at least six months after a loss for children.

I am no stranger to complicated grief: A close friend of mine died by suicide when I was in college, and I was one of the last people he spoke to

before he ended his life. This upended my sense of predictability and control in my life and left me untangling the many existential themes that suicide loss survivors often face.

Research suggests that grief not only has negative consequences for a person's physical health, but for brain chemistry too.

The feeling of grief and intense yearning may disrupt the neural reward systems in the brain. When bereaved individuals seek connection to their lost loved one, they are craving the chemical reward they felt before their loss when they connected with that person. These reward-seeking behaviors tend to operate on a feedback loop, functioning similar to substance addiction, and could be why some people get stuck in the despair of their grief.

One study showed an increased activation of the amygdala when showing death-related images to people who are dealing with complicated grief, compared to adults who are not grieving a loss. The amygdala, which initiates our fight or flight response for survival, is also associated with managing distress when separated from a loved one. These changes in the brain might explain the great impact prolonged grief has on someone's life and their ability to function.

Experts have developed scales to help measure symptoms of prolonged grief disorder. If you identify with some of these signs for at least one year, it may be time to reach out to a mental health professional.

Grief is not linear and doesn't follow a timeline. It is a dynamic, evolving process that is different for everyone. There is no wrong way to grieve, so be compassionate to yourself and don't make judgments on what you should or shouldn't be doing.

Increasing your social supports and engaging in meaningful activities are important first steps. It is critical to address any preexisting or co-occurring mental health concerns such as anxiety, depression or post-traumatic stress.



A Rocky Mount Shop Blends General Store & Grandma's House

On last Saturday the Rocky Mount Mercantile opened for business. The shop is housed in a century old home just at the entrance of downtown Rocky Mount, and you can feel the history the moment you walk in.

The shop was created as a way to give local artisans and creators a place to showcase their craft during the winter months. In many counties in North Carolina the farmer's markets are closed from December to April. However, vendors still need a place to share their craft and support their families.

But wait...there's more! The Rocky Mount Mercantile is not just a shop. Each weekend they also have cooking demonstrations. On last weekend the



Retailers Are Improving Their Delivery Speeds

NEW YORK (AP) — Haven't ordered any of your holiday gifts yet?

Well, you might find solace in discovering some of America's biggest retailers are working to increase their shipping speeds to please shoppers expecting faster and faster deliveries.

Walmart, Target and Amazon are all-in on the shipping wars, a move retail experts say will help them maintain a competitive edge against low-cost Chinese retailers Shein and Temu. For Walmart and Target, their investments are also aimed at narrowing the gap in delivery speed with Amazon, which has set the standard for fast shipping and remains the king of speed.

Amazon packages have been arriving at the doors of Prime customers even faster this year under the company's new distribution model, which divides the country into eight regions and predominantly ships items from warehouses in those areas. The idea, according to Amazon, is to get shipments to travel shorter distances with fewer touchpoints, which helps the company not only speed up deliveries but also cuts down on costs.

Previously, the Seattle-based e-commerce giant used to fulfill orders from warehouses across the country. In July, it said 76% of customer orders were being fulfilled within their region, up from 62% before the change.

"We remain on pace to deliver the



fastest delivery speeds for Prime customers in our 29-year history," Amazon CEO Andy Jassy said in October during an earnings call with analysts.

Company executives have noted faster shipping is also being driven by Amazon's expansion of same-day delivery, which was first rolled out in 2015 to Prime members who currently pay \$139 a year for free two-day shipping and other perks. Same-day delivery sites are smaller warehouses that are located in metro areas and predominantly store the top 100,000 products customers want.

Amazon Vice President of Delivery Experience Sarah Mathew said the company currently has 55 of these sites in the country. And it has plans to double the number in the coming years.

"Psychologically, fast delivery is

very important to the consumer when ordering online," said Neil Saunders, managing director of GlobalData Retail. "That is why everyone is trying to push out more into this space even though it's very expensive to support and it often requires a lot of new infrastructure."

To catch up, Walmart and Target have been pouring money into warehouse upgrades, new facilities or other efforts that they say will also help trim costs.

Walmart uses more than 4,000 of its stores across the country as fulfillment centers and delivery hubs for online orders. In November, the company said it would be adding 40 so-called parcel stations to stores in nine states by the end of the year in an effort to process more goods and

get them faster to customers. The nation's largest retailer said many of the stations — which are like mini post-offices that receive and deliver packages -- would be operating during the holiday season.

At the same time, the Bentonville, Arkansas-based company is working to overhaul its warehouses through automation to help speed up delivery to stores and customers.

Walmart is doing this in various ways: It's automating all 42 of its regional distribution centers, which hold non-perishable items and ship goods to replenish stores. Furthermore, it's building four automated warehouses that handle perishable items. And it's planning to add more than 100 smaller facilities that are connected to its stores and handle online orders.

Since last year, Walmart has also opened its first three fully automated "next generation" fulfillment centers, which hold a deeper assortment of the most wanted items and cut down the number of steps it takes to pack and ship orders from 12 to five. The company has said these hubs, as well as changes to its transportation network, have made it able to "drastically increase" the number of orders it's able to ship the next day. The goal, Walmart says, is to double the number of customer orders fulfilled daily and expand next- and two-day shipping to nearly 90% of the US.

resident chef made butter, biscuits and cream cheese pound cake all from scratch. Young Juliana makes organic hot chocolate, or lattes, for guests who purchase a mug. Apparently it is well worth it. There were at least three guests last weekend that said the hot chocolate was the best they ever had.

On the sales floor is a young man named Paul. Don't be fooled by his age. This young fellow knows all of the products, their makers and the locations in which they were made. He will guide you through pricing and help you find the perfect gift for your loved ones.

In addition to the staff, the products are really cool too. They sell hand-crafted wooden toys made from a mechanical engineer in Clayton. There are organic dog treats made by a young lady out of Rockingham County. Body butters and soaps that are made locally in Rocky Mount are also up for grabs.

If you have a bit of free time this weekend, swing by the Rocky Mount Mercantile at 428 N Church St in Rocky Mount. They are open Saturday and Sunday from 1:00 - 6:00



Give the gift that lasts all year long! Buy your loved ones a subscription to The Carolinian Newspaper

Classifieds

SR. VIRTUALIZATION CONSULTANT WANTED
 Flexible USA IT, LLC, hdqtr'd in Ft. Lauderdale, FL has work-at-home Sr. Virtualization Consultant position (w/ ability to telecommute w/ approp. telecommuting sys; remote work-site must be w/in commuting distance of Durham, NC for weekly trips to Durham office) to lead design & deployment of virtualization infrastructure. Resume to: gacquarone@flexible.com

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 Flexible USA IT, LLC, hdqtr'd in Ft. Lauderdale, FL has work-at-home Project Manager position (w/ ability to telecommute w/ approp. telecommuting sys; remote worksite must be w/in commuting distance of Durham, NC for weekly trips to Durham office) to lead IT projects from initiation to completion. Resume to: gacquarone@flexible.com

PUBLIC NOTICES
REQUEST FOR BID
 The City of Raleigh will accept sealed, written bids for Property Demolition (as per specifications) for the City owned properties located at 1609, 1611, 1617 and 1619 New Bern Ave. on January 26, 2024, at 3:00 PM. A MANDATORY pre-bid meeting will be held on-site on January 4, 2024, at 10:30 AM. Information is also posted on the City's Housing and Neighborhoods website. The City reserves the right to reject all proposals.

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 Walnut Street Pump Station (PS9) Replacement project for Cape Fear Public Utility Authority which bids January 9, 2024, at 11:00 AM. Plans and specifications for this project are available at the following locations: T. A. Loving Company, 400 Patetown Road, Goldsboro, NC 27530 * Cape Fear Public Utility Authority; 633 Ground Water Way; Wilmington, NC 28411 * Construct-Connect (formerly iSqFt) website* Dodge Data and Analytics website * Construction Journal website * Carolina AGC website * Hispanic Contractors Association of the Carolinas website * North American Procurement Council website * The Blue Book Building and Construction Network website.
 Potential subcontracting opportunities include but are not limited to surveying, demolition, clearing and grubbing, hauling, asphalt paving, striping, traffic control, earthwork, erosion control, seeding, landscaping, electrical, SCADA, line-work, bypass pumping, dewatering, masonry, roofing, HVAC, insulation, flatwork, concrete forms, concrete rebar, painting, plumbing, manhole lining and fencing. 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. T. A. Loving Company is an Equal Opportunity/Affirmative Action Employer.
 Please advise if assistance is needed with obtaining necessary equipment, supplies, materials, or insurance/bonding to satisfy the work requirements. We are willing to accept quotations for all or partial quantities and items of work. We can offer 2-party check payments and quick payment agreements, but the agreements need to be negotiated prior to the bid date.

Residents Locked Out Of Local Government

(AP) - Cheryl Geidner figured council members in Volant, a tiny borough north of Pittsburgh, would adopt a preliminary year-end budget despite no discussions at public meetings on the proposed financials. She never figured they'd raise property taxes by 57%.

"There had never been a mention of that," said Geidner, a property owner who helps oversee a business with her husband, John, in the town of 126 residents. "You didn't see the budget. You didn't see the ordinance. I think everybody was somewhat taken aback."

The plan, given final approval last week, will steeply increase tax bills: A property assessed at \$100,000, for example, would have been billed \$700 in 2023. In 2024, that bill will rise to \$1,100.

The council's silence leading up to the decision highlights what some observers say is a striking trend toward secrecy among local governments across the U.S. From school districts to townships and county boards, public access to records and meetings in many states is worsening over time, open government advocates and experts say.

"It's been going on for decades, really, but it's accelerated the past 10 years," said David Cuillier, director of the Joseph L. Brechner Freedom of Information Project at the University of Florida.

Few states compile data on public records requests, and laws governing open records differ by state, making a comprehensive analysis difficult. However, a review by MuckRock — a non-profit news site that files and shares public records requests — found that between 2010 and 2021, local governments' compliance with records requests dropped from 63% to 42%. High fees, delays and outright refusals from local governments to release information are among the common complaints.

Examples are plentiful. Earlier this year, officials in a suburban Chicago community ticketed a local journalist for what they said were repeated attempts to contact city officials seeking comment on treacherous fall flooding. Officials reversed and dropped the citations days later.

In November, open government advocates in California sued the city of Fresno for allegedly conducting secret budget negotiations for years. In October, residents of Sapelo Is-

land in Georgia, who largely rely on a ferry to get to the mainland, accused county officials of making it difficult for residents to attend important public meetings by scheduling them after the last ferry was slated to depart.

RIGHT TO KNOW
 Volant, Pennsylvania, measures slightly larger than 0.1 square miles, and the latest Census shows it has 46 households in total. The borough's small-town charm and small-business merchants have made its Main Street a day-trip destination.

The unexpected tax hike could be a burden for the community, where half the population is over age 65 and the median salary is \$64,375 — below the statewide median of \$71,798. It's their first tax increase in seven years.

After the council approved the preliminary budget in November, a local reporter requested a copy of it and was denied. Told to schedule a meeting with the borough's secretary, the reporter was met by a closed office.

Taped to the door was a five-paragraph explainer from Council President Howard Moss. It included brief anecdotes about rising expenses but no fiscal data to explain the tax increase.

Neither Moss nor the council's vice president, Glenn Smith, replied to messages seeking comment. At a meeting Tuesday, when the council gave the increase final approval, Smith said the borough has been operating at a deficit for years but avoided raising taxes previously because of COVID and high unemployment.

The state of public access in Volant?

"There is none," said Bridget Fry, a resident who launched an unsuccessful write-in campaign this fall to join the council. "It's definitely disturbing, and it's extremely uncomfortable living there."

Paula Knudsen Burke, attorney for the Pennsylvania chapter of the Reporters Committee for Freedom of the Press, said too many government officials in Pennsylvania operate under the presumption that the onus is on the requester to prove a record is public. That's not the case. Records are presumed to be accessible, and the government is tasked to prove otherwise, according to the state's Right to Know Law.

"While it can make more work for local officials, the Legislature has

said these records are available and accessible," Burke said.

DIVISIVE LANDSCAPE
 Incidents of governments suing journalists and residents for making records requests also have become more common, said Jonathan Peters, a media law professor at the University of Georgia.

Accessing local government meetings is getting more difficult, too. Elected officials are discussing significant public business in closed sessions, observers say. In some regions, they're engaging in more combative behavior with constituents.

Researchers have several theories about the new landscape. Local agencies generally lack sufficient staff and infrastructure to efficiently process records requests. Then there is the decline of local media institutions, which have limited resources to wage costly legal battles over access to meetings and records.

Compounding the issue is the increased polarization gripping communities nationwide. Election offices across the country have been flooded with records requests from activists motivated by election falsehoods, piling on work. And school boards, for instance, have become political battlegrounds over COVID-19 policies and curriculum, prompting flurries of records requests, accusations of public meeting violations and intense scrutiny. In some areas, school boards have become dominated by highly divisive members.

"Governments feel emboldened to basically flout democracy (and) say, 'We're in charge. Don't question us. We're not telling you what's up,'" Cuillier said.

TROUBLING TRENDS
 A 2023 state auditor's report revealed multiple problems with transparency in the small town of Rural Hall, North Carolina.

The town failed to produce 38% of records requested by members of the public between November 2021 and June 2022, the report found. The requests included employment history for two town employees, copies of resignation letters and the former town manager's employment contract.

Long-time resident Carol Newsome was among those who submitted requests. She said the town government "blew up" with turnover in 2021, and she was trying to figure out why.

In denying one resident's requests, a town official cited the resident's "demonstrated malice towards Rural Hall," which was in direct conflict with state public records law, the report asserts.

The report also determined the town council violated state open meetings law by discussing certain matters in closed session.

Ron Niland, interim Rural Hall town manager since January, noted in emails that the individual who oversaw records requests at the time no longer works for the town. He added that during his tenure, the town council has "conducted themselves in accordance with applicable state statutes."

Newsome, meanwhile, recalled the ease of accessing Rural Hall records just a few years ago.

"You could just walk in or call to the Town Hall and say, 'I'm wanting to know such and such.' And they'd say, 'Well, do you need it printed, or do you just want the information?'" she said.

Now, she views her hometown as "kind of a microcosm" of troubling trends in government overall.

"We see it up and down, and just poor behavior in general," Newsome said. "The arguments and the pushback from staff and the council became just more hostile and disrespectful than I've ever seen. I just hadn't experienced it in town before."

States Grapple With Racist Language In Real Estate Deeds

Lisa Boccetti is horrified by the restrictive covenant that is in the deed to her 1950s ranch house in Raleigh, North Carolina: It states that the land cannot be sold or occupied by Black people.

The property "shall not be sold to negroes or to any person or persons of negro blood, and said premises shall not be occupied by negroes or persons of negro blood, except domestic servants and their families, employed by the occupants of the premises," the original deed states.

She and her husband, Bob Williams, would like to remove the offensive language, which hasn't been legally binding for more than half a century, but North Carolina doesn't have a process to do so. In 2021, two state senators filed legislation to give homeowners a way to erase such covenants, but the bill was sent to a committee and died.

"It's infuriating, because unless your state has a process in place through legislation to remove or repudiate the contract, there's nothing you can do to make it go away," Boccetti said.

In recent years, more than a dozen states have passed laws repudiating historical, racially restrictive covenants embedded in property deeds that prohibited the sale of those homes to Black residents or, depending on the community, to immigrants from certain countries such as Poland or Ireland, or to Jews or Asian Americans.

In some states, new laws now allow the historical wording to be removed altogether.

Lawmakers have touted the new laws, passed with bipartisan support, as a formal rebuke to segregationist housing policies and the symbolic closing of a dark chapter in American history. The U.S. Supreme Court declared the covenants unconstitutional in 1948; the federal Fair Housing Act of 1968 outlawed them.

Covenant clauses that prevented non-whites from buying or occupying land were a tool that enforced segregation in U.S. communities across the country in the early to mid-20th century, led to discrimination by banks and, researchers note, have lingering effects today.

"I emphasize all the time that efforts to discharge the language in these covenants needs to be the start of a conversation, not the end of a conversation," said Michael Corey, a researcher for the Mapping Prejudice project at the University of Minnesota, which focuses on the causes of segregation in Minneapolis and St. Paul.

"We can't erase history because it makes white people uncomfortable," Corey said in an interview. "We have to understand how this history has disadvantaged minority populations from access to wealth building."

Historians and researchers praise one state's covenant law for looking to the future as well as the past: Washington state's measure not only recognizes the harmful effects of past real estate discrimination but also seeks to rectify it, at least in part.

The law, which Democratic Gov. Jay Inslee signed in May, levies a fee of \$100 on all real estate transactions to fund a so-called covenant homeownership account.

That account will provide down payments and closing cost loans to certain first-time homebuyers who were, or would have been, prevented from buying properties prior to April 11, 1968, when the Fair Housing Act became law.

The descendants of people who were or would have been harmed by the covenants also are eligible. All recipients must have incomes at or below 100% of an area's median income, however. The fee is projected to generate between \$75 million and \$100 million annually, according to a legislative analysis.

Washington has yet to determine how much assistance qualifying homebuyers will receive, and under what conditions, but the new fund is supposed to begin disbursing money next July.

Upon House passage of the bill, sponsor state Rep. Jamila Taylor described it as a "focused and thoughtful" approach to help "right the wrongs of the past."

"The deliberate and harmful barriers preventing Black homeownership impact intergenerational wealth and housing security," Taylor, a Democrat, said in a statement on her legislative site. "Because this racial discrimination was targeted, the solution must also be targeted."

The homeownership rate among Black, Hispanic, Asian and Indigenous people in Washington state is 49%, 19 percentage points lower than that of non-Hispanic white households, according to a state report released last year. Only 31% of Black households own their homes, the report said.

"History has taught us that it took generations of systemic, racist, and discriminatory policies and practices to get to where we are today," the report states.

It cites restrictive covenants but also redlining, or the denial of loans to people residing in poor or minority neighborhoods. It also blames so-called blockbusting, in which real estate speculators preyed on white fears by introducing a Black family to a neighborhood, persuading fleeing white homeowners to sell at below-market rates, then reselling those homes at high prices to new Black families.

During the debate over the Washington state bill, at least one Republican argued that the \$100 transaction fee would harm the first-time homebuyers and lower-income people the legislation was designed to help.

But James Gregory, a history professor at the University of Washington, said paying for compensation "is a central piece of what the model legislation would look like if states were actually trying to restore the harms of these covenants."



St. Aug's Announces Dr. Marcus H. Burgess To The Role of Interim President

RALEIGH, NC — The arrival of new leadership at Saint Augustine's University (SAU) aims to continue moving forward one of North Carolina's most prominent historic black colleges/universities (HBCUs) with unwavering vision and confidence. The university's Board of Trustees announces Dr. Marcus H. Burgess's appointment to Interim President, effective immediately.

"We, the SAU Board of Trustees, have selected Dr. Marcus H. Burgess as Interim President of SAU," said The Honorable Chief Justice James E.C. Perry, Chairman of the SAU Board of Trustees. "At this critical juncture, we believe Dr. Burgess has many resources he brings to SAU. Namely, resources that will assist SAU in its appeal to the recent Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) decision."

Dr. Burgess most recently served as Vice President for Institutional Advancement at Claflin University after holding the position of Associate Vice President for Major and Planned Gifts. Before his return to Claflin in 2019, Burgess served several institutions in a leadership capacity, including York Technical College in Rockhill, SC, as the Executive Director for Campaigns and Strategic Initiatives; Florida Memorial University, Miami Gardens, FL, as the Vice President for University Advancement; and Voorhees College as the Vice President for Institutional Advancement.

"I am deeply honored to step into the role of Interim President at Saint Augustine's University and am committed to advancing its mission of excellence in education," said Dr. Burgess. "I am committed to ushering in a new era of stability and growth for the university, ensuring its continued accreditation and fostering a culture of transparency and collaboration. I stand with the dedicated faculty, staff, and students as we navigate these challenges and build a promising future for SAU."

During his first stint at Claflin, Dr. Burgess was the former director of alumni affairs and annual fund at Claflin University, where he achieved an alumni giving percentage of over 45 percent, pushing them towards a goal of 50 percent, and a former K-12 public school administrator.

Burgess is a native of Cades, South Carolina. He is a 1996 graduate of Claflin University, where he earned a BS in Elementary Education, a 2000 Graduate of The Citadel, earning an MS in Education Administration and Supervision, and a 2020 graduate of Vanderbilt University's Peabody School of Education, earning a Doctorate of Education in Learning and Leadership in Organizations.

He is married to Leandra Hayes-Burgess, Vice President for Institutional Advancement for Benedict College. They have three children: Marcus (Deuce), Mariana, and Tyler.

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 The best about the ones
 We love...and those we wish to love.
 Christmas is the summoning up of
 All the little good feelings associated
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 Christmas is the strength to do
 All the good things we promise to do all year
 And to promise once again to do them
 All year long.
 Christmas is being as thankful
 For what you have been spared
 As for what you have been given.
 Christmas is to express gratitude publicly
 But also in the heart.
 Where it cannot be abused
 Christmas is to shed heavenly tears of concern
 Being therein perfect
 Even as your Father in Heaven is perfect
 Christmas is to view those less fortunate
 With understanding eyes and hurting hearts
 Christmas is private acts of kindness
 Shared on with your God.
 Christmas is to sense the power of blood.
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 Christmas is to come
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 Know Jesus Christ

Stu Daugherty 2015



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 428 N. Church Street
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 Open From 1:00 to 6:00 Saturday and Sunday

Fed Could Be The Grinch Who 'Stole' Cash Earning 5%

MARKETWATCH—Federal Reserve Chairman Jerome Powell in the past week gave investors “chilling” in short-term Treasury bills a reason to consider pivoting to something else.

Treasury bills have been seeing yields north of 5% since March when Silicon Valley Bank’s collapse ignited fears of a broader instability in the U.S. banking sector from rapid-fire Fed rate hikes.

Six months later, the Fed, in its final meeting of the year, opted to keep its policy rate unchanged at 5.25% to 5.5%, a 22-year high, but Powell also finally signaled that enough was likely enough, and that a policy pivot to interest rate cuts was likely next year.

Importantly, the central bank chair also said he doesn’t want to make the mistake of keeping borrowing costs too high for too long. Powell’s comments helped lift the Dow Jones Industrial Average DJIA above 37,000 for the first time ever on Wednesday, while the blue-chip index on Friday scored a third record close in a row.

“People were really shocked by Powell’s comments,” said Robert Tipp, chief investment strategist, at PGIM Fixed Income. Rather than dampen rate-cut exuberance

building in markets, Powell instead opened the door to rate cuts by mid-year, he said.

New York Fed President John Williams on Friday tried to temper speculation about rate cuts, but as Tipp argued, Williams also affirmed the central bank’s new “dot plot” reflecting a path to lower rates.

“Eventually, you end up with a lower fed-funds rate,” Tipp said in an interview. The risk is that cuts come suddenly, and can erase 5% yields on T-bills, money-market funds and other “cash-like” investments in the blink of an eye. Swift pace of Fed cuts

When the Fed cut rates in the past 30 years it has been swift about it, often bringing them down quickly.

Fed rate-cutting cycles since the '90s trace the sharp pullback also seen in 3-month T-bill rates, as shown below. They fell to about 1% from 6.5% after the early 2000 dot-com stock bust. They also dropped to almost zero from 5% in the teeth of the global financial crisis in 2008, and raced back down to a bottom during the COVID crisis in 2020.

“I don’t think we are moving, in any way, back to a zero interest-rate world,” said Tim Horan, chief investment officer fixed income at Chilton Trust. “We are going to still be in a



world where real interest rates matter.”

Burt Horan also said the market has reacted to Powell’s pivot signal by “partying on,” pointing to stocks that were back to record territory and benchmark 10-year Treasury yield’s BX:TMUBMUSD10Y that has dropped from a 5% peak in October to 3.927% Friday, the lowest yield in about five months.

“The question now, in my mind,” Horan said, is how does the Fed orchestrate a pivot to rate cuts if financial conditions continue to loosen

meanwhile.

“When they begin, the are going to continue with rate cuts,” said Horan, a former Fed staffer. With that, he expects the Fed to remain very cautious before pulling the trigger on the first cut of the cycle.

“What we are witnessing,” he said, “is a repositioning for that.”

Pivoting on the pivot

The most recent data for money-market funds shows a shift, even if temporary, out of “cash-like” assets.

The rush into money-market funds, which continued to attract

record levels of assets this year after the failure of Silicon Valley Bank, fell in the past week by about \$11.6 billion to roughly \$5.9 trillion through Dec. 13, according to the Investment Company Institute.

Investors also pulled about \$2.6 billion out of short and intermediate government and Treasury fixed income exchange-traded funds in the past week, according to the latest LSEG Lipper data.

Tipp at PGIM Fixed Income said he expects to see another “ping pong” year in long-term yields, akin to the volatility of 2023, with the 10-year yield likely to hinge on economic data, and what it means for the Fed as it works on the last leg of getting inflation down to its 2% annual target.

“The big driver in bonds is going to be the yield,” Tipp said. “If you are extending duration in bonds, you have a lot more assurance of earning an income stream over people who stay in cash.”

Molly McGown, U.S. rates strategist at TD Securities, said that economic data will continue to be a driving force in signaling if the Fed’s first rate cut of this cycle happens sooner or later.

With that backdrop, she expects next Friday’s reading of the person-

al-consumption expenditures price index, or PCE, for November to be a focus for markets, especially with Wall Street likely to be more sparsely staffed in the final week before the Christmas holiday.

The PCE is the Fed’s preferred inflation gauge, and it eased to a 3% annual rate in October from 3.4% a month before, but still sits above the Fed’s 2% annual target.

“Our view is that the Fed will hold rates at these levels in first half of 2024, before starting cutting rates in second half and 2025,” said Sid Vaidya, U.S. Wealth Chief Investment Strategist at TD Wealth.

U.S. housing data due on Monday, Tuesday and Wednesday of next week also will be a focus for investors, particularly with 30-year fixed mortgage rate falling below 7% for the first time since August.

The major U.S. stock indexes logged a seventh straight week of gains. The Dow advanced 2.9% for the week, while the S&P 500 SPX gained 2.5%, ending 1.6% away from its Jan. 3, 2022 record close, according to Dow Jones Market Data.

The Nasdaq Composite Index COMP advanced 2.9% for the week and the small-cap Russell 2000 index RUT outperformed, gaining 5.6% for the week.

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Health & Wellness

The Holidays And Your Brain – A Neuroscientist Explains

THE CONVERSATION—Just as the shift to shorter days and colder weather can bring with it mood swings and other emotional challenges, the holiday season can also bring about somewhat predictable changes in mood and behavior.

Around this time of year, many of us experience more stress, anxiety and frustration than usual. These stressors have been linked to higher levels of heart failure and alcohol poisoning and an increase in deaths from stroke.

Learning how to recognize what brings about stress and what parts of the brain are actively involved can help with managing the stress response.

Delays in itineraries, crowded airports and congested highways can easily lead to frustrations for those traveling to spend time with family or friends.

One region of the brain involved in your response to these types of stresses is the hypothalamus, a structure deep in the brain that is involved in trying to keep the body in a stable state, known as homeostasis. The hypothalamus works to regulate the autonomic nervous system, a system that coordinates involuntary responses such as heart rate, blood pressure and respiration. It is the key component of the fight-or-flight response to real or perceived threats.

When you are under stress, such as when you learn that your flight has

been delayed or even canceled, your hypothalamus stimulates the release of stress hormones such as cortisol and epinephrine. These hormones in turn trigger physiological responses like increased heart rate, perspiration and feelings of irritation and frustration.

When you experience these stressors, deep breathing exercises can help stimulate the body's parasympathetic nervous system. This is known as the "rest and digest" system because it is responsible for helping your body relax and recover from stress. By taking slow, deep breaths, you can engage the parasympathetic nervous system, which can in turn calm your nerves and reduce frustrations.

Family dynamics and interactions
Getting together with family during the holidays can bring about complicated emotions when there are conflicting personalities, unresolved issues or awkward family dynamics.

Frustrating or aggravating conversations with relatives often trigger a region of the brain known as the anterior cingulate cortex. The anterior cingulate cortex has a unique position in the brain, establishing connections with both the "emotional" limbic system and the "cognitive" prefrontal cortex.

This brain region is involved in monitoring and regulating cognitive processes, conflict resolution and error detection. It plays a role in processing

frustration by signaling when there is a conflict between expectations and outcomes. The anterior cingulate cortex is also involved in what's known as action-outcome learning, where you evaluate the consequence of an action and adjust your behavior based on feedback.

When you are feeling overwhelmed or frustrated, taking short breaks to step away from the situation can provide a fresh perspective and allow you to return with a clearer mindset. This break will allow you to reinforce this action-outcome learning, helping you learn to associate an action – a short break – with the outcome of the action, which is more relaxed breathing and a clearer mind.

Financial worries
The holiday season can put an unnecessary burden on those who are experiencing economic or financial hardship. The cost of hosting a holiday meal, buying gifts or traveling can contribute additional financial strain during an already stressful time.

The brain region primarily associated with memory and learning is the hippocampus. When you recall past experiences, such as how much you spent last year during the holidays or remember that the credit card bill is coming soon, you activate your hippocampus. The hippocampus is critical in the interplay of memory formation and recall and retrieval of individual episodic memories.
Some ways to reduce stress may be



to make gifts for friends and family instead of purchasing them. To help cut down on travel costs, perhaps take a virtual holiday visit now, followed by an in-person visit later when it is less expensive or when financial strains have eased. When reminded of stressful experiences, the hippocampus sends signals to the hypothalamus and other brain regions to help restore balance in your mind. The hippocampus also aids in your adaptation to these stressors by helping you learn how to adjust your expectations. In the end, you have to remind yourself that it truly is the thought that counts most.

Loneliness and isolation
Feelings of isolation and loneliness can arise for those of us who may not have family or friends to celebrate with, or perhaps are unable to travel to see those we love.

This is where the "default network" of the brain plays a role. This network, made up of brain regions including the amygdala, is involved in thoughts of future planning, reminiscing and imagining. The amygdala is a part of the limbic system and is associated with processing of negative emotions to stimuli, such as the irritation from not being able to travel, and how you react.

Studies have shown that you can help improve your mood and reduce feelings of frustration and irritation by having a regular exercise routine. Physical activity can be an effective outlet for releasing built-up tension and stress. Aerobic exercise can also modulate connections between and within the amygdala and help reduce feelings of depression. As an added bonus, if you work out in a gym or

park, you have an opportunity to be around others, which can help you feel more connected with communities of people with similar interests.

Political discussions
Family gatherings can lead to discussions about current events or politics, which can result in heated debates and disagreements among family members. These conversations can be very frustrating and even upsetting, especially in today's polarized world.

The prefrontal cortex is an area of the brain involved in impulse control, decision-making and emotional regulation. It plays a crucial role in assessing certain situations, such as supercharged conversations, and it helps you evaluate and consider your potential actions and temper your emotional responses. Understanding what triggers your frustration in these situations is crucial to developing proactive strategies to manage or avoid them.

For instance, this might take the form of empathizing with the opposing side or perhaps stepping away from the table when voices start to rise or you feel your emotions building. The prefrontal cortex plays a dual role in regulating the relationship of your initial emotional reaction and the shift to your empathetic emotion. Your ability to build empathetic perspectives and increase cognitive control helps to further develop your prefrontal cortex, potentially making it easier to de-escalate the next time around.



WHO'D HAVE EVER THOUGHT...

Do you remember when the only person with a watch phone was Dick Tracy? Do you remember the Jetsons? Rosie the Robot housekeeper was pure fantasy then. And yet, here we are, living with package delivering drones, hospitals with pharmaceutical-dispensing robots, and now, AI (artificial intelligence) replacing old fashion plagiarism.

Next week, closer to year's end and we contemplate 2024, we'll list some of the technology unheard of 50 years ago that are commonplace in today's world. For now, we will take a look at that seemingly ever-present phenomenon, Social Media. From Facebook to TikTok, seniors are casting a major shadow.

There is a misperception that those who did not grow up with digital technology cannot learn to use it. How ridiculous! I can't tell you how many times over the past week someone has asked me if I was aware of AI or expressed surprise when I was able to navigate a Zoom call. Yes, our Google was the World Book Encyclopedia or the telephone book however, as someone who lived through the 50s, 60s, 70s, 80s, 90, etc. and still kicking today, my contemporaries and I have evolved with the times, including information technology. For many of us, some recently retired, others still working, it is imperative that we remain, as Psalms 92:14 says, "Even in old age, they will still produce fruit; they will remain vital and green." And adapting to the world and its technology is certainly a part of remaining vital.

One of the areas Gen X and beyond have claimed is social media. Senior citizens and social media have often been viewed as an unlikely pairing, but as technology continues to advance, an increasing number of older individuals are embracing the digital realm. The perception that seniors are technologically averse is gradually fading away, replaced by a realization of the numerous benefits that social media can offer to this demographic.

For many, these platforms are a Godsend in combating isolation and loneliness.

One of the primary advantages of senior citizens engaging with social media is the ability to connect with family and friends, especially those who might be geographically distant. Social platforms like Facebook provide a virtual space for seniors to share updates, photos, and messages with loved ones. This not only helps bridge the physical gap but also fosters a sense of inclusion and emotional well-being, reducing feelings of isolation that can sometimes accompany aging.

Moreover, social media acts as a gateway to a vast world of information and resources. Seniors can join online communities tailored to their interests, whether it be gardening, literature, or travel. These platforms enable them to participate in discussions, share experiences, and stay intellectually engaged. As lifelong learners, many seniors find joy in discovering new things and social media serves as a convenient avenue for expanding their knowledge and connecting with like-minded individuals.

Social media platforms have also become instrumental in breaking stereotypes associated with aging. Seniors are challenging ageist perceptions by actively participating in online activities, showcasing their talents, and sharing their life experiences. Whether it's creating and sharing art, documenting travel adventures, or even starting a blog, social media allows seniors to express themselves in ways that were once limited by traditional means.

Another significant aspect is the potential for social media to contribute to the mental health of senior citizens. Research suggests that active engagement in social networks can lead to lower levels of depression and anxiety among older individuals. Regular interaction on these platforms can provide a sense of purpose and belonging, reinforcing the importance of social connections in the overall well-being of seniors.

While the benefits are noteworthy, it's crucial to address the challenges that seniors may encounter in navigating social media platforms. Issues like privacy concerns, online security, and the fast-paced nature of digital communication can be intimidating. Therefore, education and support are vital to empower seniors with the knowledge and skills needed to navigate these platforms safely. In this, as with many other things, a little knowledge can be dangerous. We have all heard stories of elders being scammed by online predators pretending to be suitors or long-lost family. The fact that this can happen to anyone of any age means we all must be ever-vigilant to protect our private information online and off.

Efforts from both the tech industry and community organizations have sought to bridge the digital divide for seniors. User-friendly interfaces, online tutorials, and workshops specifically designed for older individuals have become increasingly common. These initiatives aim to empower seniors with the confidence to explore and utilize social media platforms effectively. Many parks and recreation senior centers offer classes and internet access for those wanting to learn.

The relationship between seniors and social media is not just about individual engagement; it also has broader societal implications. Social platforms offer an opportunity for intergenerational connection, breaking down barriers between age groups. Grandparents can connect with grandchildren, sharing moments and creating bonds that transcend physical distances. This intergenerational dialogue fosters understanding, mutual respect, and a shared appreciation for the different perspectives each age group brings.

In conclusion, the intersection of senior citizens and social media is a dynamic space where stereotypes are challenged, connections are strengthened, and individual and collective well-being is enhanced. As technology continues to evolve, it is crucial to recognize the potential of social media in enriching the lives of seniors and work towards creating an inclusive digital landscape that accommodates users of all ages. OAN: teach PawPaw how to move the camera or himself so that we're seeing more than the top of his head on the family reunion Zoom call.

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From Barren to Blossom: Conetoe's Oasis of Education Through Farming

Jordan Meadows

Staff Writer

In the heart of Conetoe, North Carolina, where access to fresh, nutritious food is challenging, Reverend Richard Joyner embarked on a transformative journey in 2007. Facing the reality of being situated in one of the country's "food deserts," with the nearest grocery store 10 miles away, Joyner envisioned a holistic solution that would address the immediate need for sustenance and nurture the growth of the community's young minds.

Establishing the Conetoe Family Life Center, Joyner, with the help of more than 80 enthusiastic young people, cultivated a 25-acre property into a thriving space featuring gardens, nature trails, and classrooms.

This initiative aims to combat the scarcity of fresh produce by planning, planting, and harvesting nearly 50,000 pounds of food annually, benefiting the local residents and generating funds for essential resources like school supplies and scholarships. Additionally, the initiative extended its reach through a youth grant program supporting over 20 small gardens within the community.

The program goes beyond traditional education methods, integrating math, reading, science, and technology through practical applications on the farm. As Joyner called

it, "An education and a sustainable piece for your families."

The impact of Joyner's efforts became evident in 2014 when health metrics showed a decrease in emergency room visits, a reduction in health risk factors, and an increase in high school graduation rates.

Recognized for his remarkable contributions, Joyner was named a Top 10 CNN Hero in 2015 and honored as one of 22 healthcare heroes by Triangle Business Journal in 2017.

Rev. Joyner proudly declares, "We've graduated 100 kids from this program." Each success story is a testament to the remarkable impact of this initiative, breaking barriers and shaping destinies.

One of those stories stood out to Joyner: "Tobias Hopkins. They put him here because they said he was a failure - that he wasn't going to make it. Now, this guy is doing great; he's married, he's finished college. He found himself. He never got suspended from school again after the program."

His remarkable journey, as Joyner alludes, mirrors the transformative power of the Conetoe Family Life Center, where futures reshape and resilience is cultivated. "He became a leader of students and he became a leader for his family."

Emphasizing the spiritual and communal aspects of the project, Joyner expressed the importance of a relationship with the land and the



divine, stating, "This is a spiritual process. This has to be a relationship that is not something about some futuristic process, it's about how we impact today. If you can't see God out here, you just can't see. This is God."

Joyner's commitment to community development and human flourishing, especially the town's youth, was clear: "Our goal is not necessarily raising these crops; our goal is raising these children. This is a by-product, it's a tool. If we weren't

raising these children, none of this would matter."

Rev. Joyner and the Conetoe Family Life Center are also teaming up with Pinetops ECU Health Clinic to implement the Food is Medicine program with the aim to "connect community members with food that will improve their overall health and the health of their families."

The process is straightforward: individuals express their interest in the Food is Medicine program to their doctors, visit designated Produce Bus Stops at Pines Chapel Missionary Baptist Church and Pinetops Housing Authority, and incorporate routine doctor appointments to collect medical data.

Community initiatives in the area continue to spread; less than 10 miles away in Princeville, the oldest town established by African-Americans in the United States, Jason Lindsay worked with local high-school student-athletes on a community garden project. Lindsay envisions one side featuring raised beds for annual crops, while the other side will serve as a seating area resembling an outdoor classroom. The landscape will be adorned with vines bearing blackberries and blueberries, surrounded by perennial fruit trees.

The primary objective of this project, as Lindsay emphasizes, is to create a sense of permanence. He states, "Especially in a community like this that is consistently displaced, to put down something that will naturally

come back year after year, it builds principles within people's minds." This sentiment is particularly relevant given the recurrent major floods in the area, which have inflicted hundreds of millions of dollars in damage to the community.

When reflecting on the challenges faced at the Conetoe Family Life Center, Rev. Joyner spoke of the pain in witnessing the community sometimes rejecting the opportunities for self-sufficiency. "The painful part is to see opportunities that we can produce, people refuse to produce and would rather stand in line and beg for stuff that they can produce. That's a hard thing to watch people do."

Now, at the age of 70, Joyner is starting to think of building a succession plan, ensuring the continuation of his impactful work. He says in two to four years he will be working on finding successors, and in five to ten years he'll shift to being a supportive observer.

With a vision that extends beyond the immediate future, he hopes seniors increasingly play a crucial role in the community. "Seniors, we need to find a place to coach, support, and be a voice."

The story of Rev. Richard Joyner and the Conetoe Family Life Center is one of resilience, collective empowerment, and a testament to the transformative power of sustainable agriculture and education in the community.

It Will Be A Process To Rejuvenate Our Soil: The Reality Of Remediation

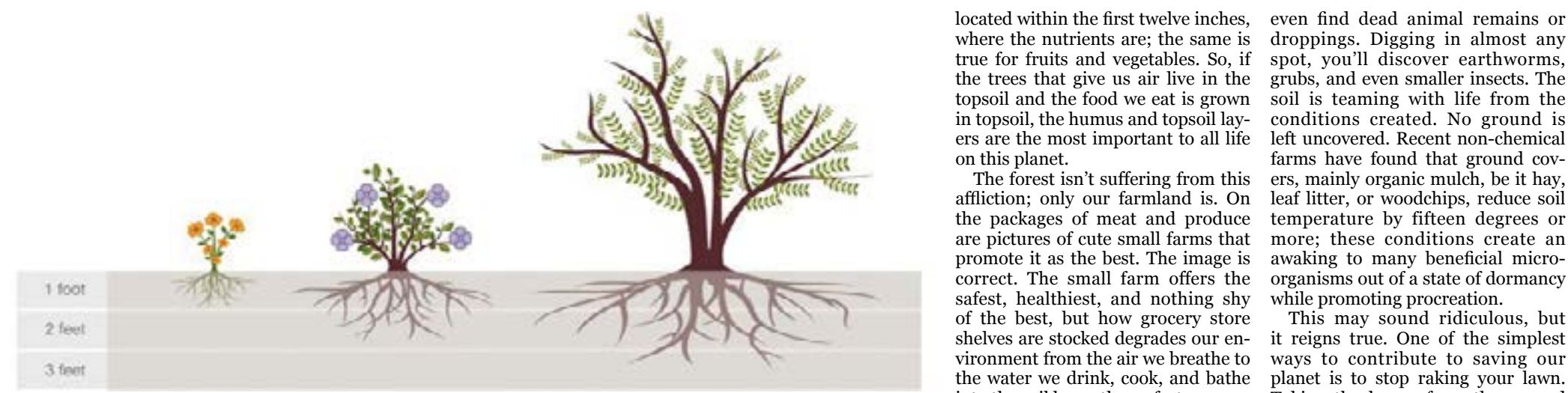
By Jason Lindsay

Staff Writer

My wife and I acquired a farm on the edge of town almost three years ago. This farm was managed conventionally over a decade before: Roundup-ready corn and soybeans accompanied with herbicides. Conventional farming is often practiced over tillage with minimum carbon added back to the soil, like manures or compost, if any, and our farm was no exception.

The soil has horizons just like the sky. On top, there is identifiable organic matter. You'll find undecomposed sticks, grass or weed clippings, and leaves here. As you continue down just inches, the following layer would be humus. Not to be confused with humus, a spread or dip made from chickpeas, a plant-based protein extremely high in gut cleansing fibers while removing the fat from your heart, even though I highly recommend it. Soil Humus is dark brown and spongy. This layer is fresh, unidentifiable organic matter. Humus is also most dense in forested areas because nobody rakes the leaves or picks up the sticks when they fall. This organic matter breaks down first, creating humus and naturally increasing soil fertility. And humus isn't spongy for nothing. Soil humus matures the structure of the soil with larger pores, allowing air to reach the roots while increasing its ability to hold more water for extended periods. The humus layer is home to a particular species of earthworms that come with their list of benefits and other favorable insects down to the microscopic level.

The final two soil horizons are topsoil, which is humus mixed with



sand, silt, or clay. The topsoil layer can be twelve to twenty-four inches deep, holds most of the soil's nutrients, and is usually slightly lighter in pigmentation than the humus layer. The last layer is subsoil, which, in most cases, is made up of rocks and clay.

The humus and topsoil levels exist on healthy ground, going as deep as two feet. Many areas across the country don't have a humus or topsoil layer. These areas consist of only a subsoil, like most of the Piedmont of North Carolina. Yet, humus and topsoil layers are heavily present in eastern North Carolina. The flat land at one point was ocean bottom, so the topsoil is a mix of silt and humus or sand and humus. The flat easily pliable terrain makes and has made coastal North Carolina more suitable for farming. Though most clays have more nutrients, much of it is insoluble to plant because the soil conditions are too compact, making the eastern part of the state even

more desirable for farmers. Yet the benefit comes with a downside.

Eastern North Carolina is home to the largest commodity crop farmers in the state. All of the Roundup-ready crops seem to be welcomed. When colonial farming (farming in straight rows) was first introduced to this land by foreign Europeans, the soil was known for its fertility. Eastern North Carolina has fed this country since the founding of the United States. And beyond that, at one point, North Carolina grew more tobacco than the entire country, with tobacco being second for the most used synthetic chemicals. Synthetic chemicals have all but destroyed the land, and what they didn't do, over-tillage and oversized equipment finished off. Over ninety percent of the pesticides used in the United States are used in agriculture. These chemicals kill the life in the soil, increasing the demand for more synthetic chemicals. The tillage and chemical use have collapsed

the soil horizons in North Carolina and across the country and other countries that practice conventional farming. Worldwide, 2.43 billion acres are farmed conventionally. This makes the collapsed soil horizons a threat to global food security. The conflict with collapsed soil horizons is the topsoil level is compromised to just inches, and the humus level is wiped out completely. Now, remember the topsoil layer holds most of the soil's soluble nutrients, yet nutrient levels are reduced under these conditions, and valuable micro-organisms go dormant, die off, or leave.

Can you recall seeing a picture or a painting of a tree and its roots? Most depictions show the foliage and branches of the tree in equal proportion to the roots and root system going as far down as the branches are high. News Flash! These depictions are wrong. Recent studies have found that more than eighty-five percent of the average root system is

located within the first twelve inches, where the nutrients are; the same is true for fruits and vegetables. So, if the trees that give us air live in the topsoil and the food we eat is grown in topsoil, the humus and topsoil layers are the most important to all life on this planet.

The forest isn't suffering from this affliction; only our farmland is. On the packages of meat and produce are pictures of cute small farms that promote it as the best. The image is correct. The small farm offers the safest, healthiest, and nothing shy of the best, but how grocery store shelves are stocked degrades our environment from the air we breathe to the water we drink, cook, and bathe into the soil beneath our feet.

Nature is the genuine farmer's most excellent teacher, yet nature doesn't teach farming. Mother Nature teaches life through principles and practice. Famous society has fashioned itself away from nature and its principles. In return, the air quality of our most populated cities is polluted, our drink and bathing waters are laced with artificialized chemicals, some known carcinogens, and the soil that grows our food and the food for our animals is the most dilapidated land above water. There are many other areas we have polluted. For example, the state government has lined our roads and highways throughout North Carolina with toxic brownfield dirt. Yet, this is our lifeline. We hold the responsibility to do our part in healing the planet, and though the path through remediation comes in steps, they are steps that we can take.

You see pine needles, leaves, twigs, branches, and even fallen trees on the forest floor. You may

even find dead animal remains or droppings. Digging in almost any spot, you'll discover earthworms, grubs, and even smaller insects. The soil is teeming with life from the conditions created. No ground is left uncovered. Recent non-chemical farms have found that ground covers, mainly organic mulch, be it hay, leaf litter, or woodchips, reduce soil temperature by fifteen degrees or more; these conditions create an awaking to many beneficial micro-organisms out of a state of dormancy while promoting precreation.

This may sound ridiculous, but it reigns true. One of the simplest ways to contribute to saving our planet is to stop raking your lawn. Taking the leaves from the ground robs it of nutrients and organic matter. These leaves create that humus layer. When we build the humus layer within our yards, puddling is displaced, so flooding will be reduced when built up on a grander scale. Some of us even use fertilizer to green our lawns. These fertilizers bypass the soil's relation to the plant, resulting in depletion. Your leaves break down into carbon that links with other minerals, allowing your soil to hold more water. Suppose the leaves get to be too much; mulch with your lawn mower. Breaking the leaves into smaller particles will increase decomposition, making them disappear quickly.

The solution for restoring our planet is simple. Some steps are small and manageable. Yet, this restoration requires a turning back to nature; it requires us to find beauty in the wild and find purpose in its principle. Then we'll find ourselves aligned with Mother Nature, who will protect us, even from herself.

Ingredients In Pesticides May Be More Toxic To Bees Than We Thought

Jennie L. Durant

University of California, Davis

Bees help pollinate over a third of the world's crops, contributing an estimated US\$235 billion to \$577 billion in value to global agriculture. They also face a myriad of stresses, including pathogens and parasites, loss of suitable food sources and habitat, air pollution and climate-driven weather extremes.

A recent study has identified another important but understudied pressure on bees: "inert" ingredients in pesticides.

All pesticide products in the U.S. contain active and inert ingredients. Active ingredients are designed to kill or control a specific insect, weed or fungus and are listed on product labels. All other ingredients - emulsifiers, solvents, carriers, aerosol propellants, fragrances, dyes and such - are considered inert.

The new study exposed honeybees to two treatments: the isolated active ingredients in the fungicide Pristine, which is used to control fungal diseases in almonds and other crops, and the whole Pristine formulation, including inert ingredients. The results were quite surprising: The whole formulation impaired honeybees' memory, while the active ingredients alone did not.

This suggests that the inert ingredients in the formula were actually what made Pristine toxic to bees - either because the inerts were toxic on their own or because combining them with the active ingredients made the active ingredients more

toxic. As a social scientist focusing on bee declines, I believe that either way, these findings have important implications for pesticide regulation and bee health.

WHAT ARE INERT INGREDIENTS?

Inert ingredients have a variety of functions. They may extend a pesticide's shelf life, reduce risks for people who apply the pesticides or help a pesticide work better. Some inerts, called adjuvants, help pesticides stick to plant surfaces, reduce pesticide drift or help active ingredients better penetrate a plant's surface.

The "inert" label is a colloquial misnomer, though. As the U.S. Environmental Protection Agency notes, inerts aren't necessarily inactive or even nontoxic. In fact, pesticide users sometimes know very little about how inerts function in a pesticide formula. That's partly because they are regulated very differently than active ingredients.

MEASURING BEE EFFECTS

Under the Federal Insecticide, Fungicide, and Rodenticide Act, or FIFRA, the EPA oversees pesticide regulation in the U.S. To register a pesticide product for outdoor use, chemical companies must provide reliable risk assessment data on the active ingredients' toxicity for bees, including the results of an acute honeybee contact test.

The acute contact test tracks how honeybees react to a pesticide application over a short period of time. It also aims to establish the dose of a pesticide that will kill 50% of a group of honeybees, a value known



as the LD50. To determine the LD50, scientists apply the pesticide to bees' midsections and then observe the bees for 48 to 96 hours for signs of poisoning.

In 2016, the EPA expanded its data requirements by requiring an acute honeybee oral toxicity test, in which adult bees are fed a chemical, as well as a 21-day honeybee larval test that tracks larval reaction to an agrochemical from the egg to their emergence as adult bees.

These tests all help the agency determine what potential risk an active ingredient may pose for honeybees,

along with other data. Based on the information from these varied tests, pesticides are labeled as nontoxic, moderately toxic or highly toxic.

A CHEMICAL BLACK BOX

Despite this rigorous testing, much remains unknown about how safe pesticides are for bees. This is particularly true for pesticides that have sublethal or chronic toxicities - in other words, pesticides that don't cause immediate death or obvious signs of poisoning but have other significant effects.

This lack of knowledge about sublethal and chronic effects is prob-

lematic, because bees can be repeatedly exposed over long time spans to pesticides on floral nectar or pollen, or to pesticide contamination that builds up in beehives. They even may be exposed through miticides that beekeepers use to control Varroa mites, a devastating bee parasite.

Complicating the issue, symptoms of sublethal exposure are often more subtle or take longer to become apparent than acute or lethal toxicity. Symptoms might include abnormal foraging and learning ability, decreased egg laying by the queen, wing deformation, stunted growth or

decreased colony survival. The EPA doesn't always require chemical companies to perform the tests that could detect these symptoms.

Inert ingredients add another level of mystery. While the EPA reviews and must approve all inert ingredients, it does not require the same toxicity testing as for active ingredients.

This is because under FIFRA, inert ingredients are protected as trade secrets, or confidential business information. Only the total percentage of inert ingredients is required on the label, often lumped together and described as "other ingredients."

SUBLETHAL WEAPONS

A growing body of evidence suggests that inerts are not as harmless as the name suggests. For example, exposure to two types of adjuvants - organosilicone and nonionic surfactants - can impair honeybees' learning performance. Bees rely on learning and memory functions to gather food and return to the hive, so losing these crucial skills can endanger a colony's survival.

Inerts can also affect bumblebees. In a 2021 study, exposure to alcohol ethoxylates, a coformulant in the fungicide Amistar, killed 30% of the bees exposed to it and caused a number of sublethal effects.

While some inerts may be nontoxic on their own, it's hard to predict what will happen when they are combined with active ingredients. Research has shown that when two or more agrochemicals are combined, they can become more toxic for bees than when applied on their own.

Community

I-85 Stretch Named For Late Civil Rights Activist From North Carolina

RALEIGH – A stretch of Interstate 85 is now named in honor of Andrea Harris, the late civil rights activist from North Carolina who devoted her life to racial and social equity and helped many minority and women-owned businesses.

On Friday, Gov. Roy Cooper joined state and local dignitaries, and Harris' family at a ceremony in Raleigh to dedicate I-85 near the Vance-Warren County line as the "Andrea L Harris Highway." Harris, 72, died in 2020 after battling an illness.

"My friend Andrea Harris fought tirelessly to level the playing field for women and minority owned businesses, particularly in rural North Carolina," Governor Cooper said at Friday's ceremony at the North Carolina State Archives Auditorium in Raleigh. "The opportunities she helped create for the diversity that makes us all stronger is a lasting legacy for this amazing pioneer."

Harris grew up in Henderson during the civil rights movement. In 1986, she co-founded a Durham-based economic development non-



profit that helped develop thousands of women and minority-owned businesses. For over 25 years, Harris served as president of the North Carolina Institute for Minority Economic Development. Harris and her team provided businesses consulting and other supportive services and helped generate more than \$1 billion in awards for minority businesses.

Among her achievements, Harris also helped create the North Carolina Senior Citizens Federation and Gateway Community Development Corporation, which provided resources to elderly and economically disadvantaged people in and around her native Vance County.

"She was passionate about helping others overcome barriers to

economic growth and opportunity," Ebony Pittman, the N.C. Department of Transportation's deputy secretary for Business Administration, said. "I'm proud that as of today, everyone driving along three miles of Interstate 85 in Vance County will be reminded of the great contributions she had on her community and our state."

In furthering Harris' legacy, Cooper established the Andrea Harris Equity Task Force, a group of state leaders and others he appointed to address social, environmental, economic and health disparities in communities of color disproportionately impacted by COVID-19.

Harris, who was born in South Carolina and graduated from Bennett College in Greensboro, served on numerous boards and committees that advanced economic equity and inclusion. She earned a spot in the North Carolina Women's Hall of Fame and received many awards, including The Order of the Long Leaf Pine, which is among the most prestigious awards presented by the governor.



On this past Saturday Dec 16th, Wendell Top Ladies & Top Teen delivered approximately 45 blankets for Sickle Cell patients as a part of "The Holiday Warm Blankets for Warriors Drive". The Chapter as a part of a non-profit service organization continues to stress the importance of advocacy for this debilitating disease & continues to participate in the awareness as one of the TLOD, Top Ladies of Distinction, Inc., projects, knowing that this disease predominantly affects the Black & Brown community.

Knightsdale Hosted 1st State Of The Town Event

The Town of Knightsdale hosted its first State of the Town event on Wednesday, December 13, at the Life Enrichment Center in Raleigh, NC. Over 100 guests attended the event, including town citizens, the Knightsdale Town Council and a host of elected officials across Wake County.

The event, themed "Start Something," was held to update attendees on the accomplishments and successes of the year as well as provide a glimpse of projects in the works for 2024. Knightsdale Mayor Jessica Day addressed several key projects, including the creation of a Community Relations department, investing in

new software to strengthen engagement with the public, partnerships with Habitat for Humanity, initiating a safety action plan with a U.S. Department of Transportation-awarded grant, and so much more.

"Our Town motto is a vibrant charge to every citizen," Mayor Day said. "It is a continuous mission. We

in the Town 'started something' this year, and we will start something again in 2024 and build on our recent successes."

Noted guests in attendance included: Dr. Robert Taylor, Wake County Public Schools Superintendent; Wake County Commissioners Shinica Thomas (Chair), Don Mial, and Vicki Adamson; Judge Julie Bell, Zebulon Mayor Glenn York, City of Raleigh Council Members Corey Branch and Megan Patton; Wake County School Board Member Cheryl Caulfield; Morrisville Town Councilor Steve Rao; and Knightsdale Town Councilors Steve Evans, Mark Swan, Ben McDonald, and Mayor Pro Tem Latatious Morris. Music was provided by the Knightsdale High School Jazz Band, and catering was provided by A Touch of France Catering. The MC for the evening was Knightsdale's Community Relations Director, Rachel Morris.

"United in purpose and propelled by community, our town's progress is a testament to the power of collaboration," Morris said. "The great work being done cannot be done alone. We are shaping our future together and building an inclusive haven we proudly call home."



On Tuesday, November 21st, the Beta Phi Chapter of Omega Psi Phi Fraternity, Inc. distributed meals to families in Durham and Roxboro, NC. The Star-Studded Chapter held a chapter-wide food collection, which consisted of members bringing fully packed bags of non-perishable items, that fed 5 to 8 people per bag. The chapter, which is no stranger to excellence, worked with representatives from Durham Public Schools and the Durham County Government to provide families in need of assistance during the holiday with bags of non-perishable items as well as a turkey. As a result, the Chapter was able to provide meals for over 200 people during the 2023 Thanksgiving Season. The Beta Phi Chapter will continue to stand strong on its commitment to uplift the community.

The Annual Christmas Ornament Party In Cary

The Holiday Season started with an afternoon of love and laughter in Cary this month. The Annual Christmas Ornament Party, hosted by Linda Bailey, Taunya Alexander, Thensia Hernandez, and Tamara

Bowles was held at the Cary's Bond Park Senior Center and over 60 women came together to kickoff the holiday season. Never far from their mission to fellowship together in Celebration of the Holiday Season,

they continued their tradition of collecting feminine products from the women served by InterAct Inc. (Wake County's only provider of Domestic Violence and Sexual Assault Services).

This year's collection was the biggest one yet and sorely needed as the hosts collaborated with InterActs' Volunteer and Donor Engagement Coordinator, Allison Atkinson.

While the festivities continued to include delicious food, catered by Raleigh's Guilty Pleasures, Chef Travis Battle, the women sang holiday songs and traded beautiful Ornaments. This year's event featured something a little different than past year's - a Blessing Bag. As Matthew 25:40 teaches us, "whatever you did for one of the least of these brothers and sisters of mine, you did for me." Every guest was met with a "Blessing Bag" filled with toiletries - soap, shampoo, conditioner, toothbrush/paste, socks, water, and snacks so that when they left the event, they could share the Holiday Blessing Bag with anyone they encountered in need. The Blessing in this Holiday Season is the Gift of GOD's unconditional Love.



East Wake's Sh'miah Hutchinson (24) competes for the rebound against Knightsdale's Melody Bryant (12) and Ayomide Adewumi (21) in their game at East Wake High in Wendell, N.C. on December 15, 2023. Knightsdale defeated East Wake 44-29. Steve Worthy Photos.

Omega Psi Phi Giving Back For The Holidays

The Iota Iota Chapter of Omega Psi Phi Fraternity, Inc. did their annual Christmas projects on Saturday, December 16th. This is a special time of the year the chapter enjoys by giving back to the community. Uplift is our fourth cardinal principle. This principle truly comes alive during the holiday season. The first

project of the Iota Iota Chapter began with the Omega CHAMPS mentoring program Annual Hats, Socks, and Gloves Donation to the Helping Hand Mission on 623 Rock Quarry Rd in Raleigh. The men of the Iota Iota chapter and the Omega CHAMPS donated 290 hats, 445 pairs of socks, and 360 pairs of gloves to the Helping

Hand Mission. Our efforts contribute to the Helping Hand Mission of supporting people and families in need with these necessities, as we approach the winter season. After the Helping Hand Mission, the men of the Iota Iota Chapter took 36 children in need to the Wal-Mart located on 4500 Fayetteville Rd for the annual Christ-

mas shopping project. The Social Action Committee and Omega CHAMPS provided \$50-\$100 gift cards to the children for shopping. The Walmart Raleigh-Fayetteville Rd. has been a long-time partner with the Iota Iota Chapter on this project.

Article submitted by Iota Iota Chapter Basileus-Bro. Quando Gerst



Knightsdale's Brandon Adams (22) stretches to block the shot of East Wake's Jamal Taybron (11) in their game at East Wake High in Wendell, N.C. Knightsdale held off East Wake to win 71-57. Steve Worthy Photos.

Church



Lincoln Park Christmas Program

The Lincoln Park Holiness Church Christmas program and play were presented during the 11:00 a.m. Morning Worship Service on Sunday, December 17, 2023.

Our "Christmas Elves" who were children ages 6 - 14 sang beautiful Christmas songs. The older youth ages 15 - 18 performed a Christmas play titled "The Mission." The youth

were happy to receive gifts and fruit bags from Secret Santa. Visiting youth were also given bags of toys. All were filled with joy as we celebrated the Birth of our Lord and Savior Jesus Christ.

Pamela Haynes, Beverly Cooper, Alexis Haynes, and their staff directed both groups, after rehearsing with them for more than eight weeks. LPHC is deeply grateful for their hard work and dedication which was well received by a packed congregation of family and friends. Furthermore, may God bless the parents of our amazing, gifted and talented Youth at LPHC!

Also, church members and friends are invited to join us Sunday, December 24th at 11:00 a.m. as we continue to celebrate the "Reason for the Season." Immediately following the Morning Worship Service, a Christmas Eve "Take-out Dinner" will be given to all in attendance. Come celebrate with us!



It's Beginning To Look A Lot Like Christmas, Kwanzaa, Hanukkah And Ramadan

For Muslims observing Ramadan, it is a month-long period of self-reflecting and fasting. For Christians celebrating Christmas and for Jews celebrating Hanukkah, it's a time for remembering an important historical event. For persons of African origin, Kwanzaa is a harvest celebration.

Ramadan, the ninth month of the Islamic (lunar) calendar, began on November 27. Fasting is its main focus. The daily period of fasting starts at the break of dawn and ends with the setting of the sun. During the daylight hours, Muslims abstain from food, drink, smoking and sex. Typically a Muslim will have a light meal before dawn and a dinner after sunset.

For many Muslims, Ramadan is a time of intensive worship, for reading the Qur'an, for charity and good deeds. The last 10 days are believed to be a time of special spiritual power as everyone tries to come closer to God through devotions and good deeds. The 27th night is known as the Night of Power for it is the night when the Qur'an was revealed to the Prophet, Mohammed.

Hanukkah is the Jewish Festival of Lights or Feast of Dedication. Beginning on the eve of the 25th day of the Hebrew month, Kislev, it lasts eight days and is notable for exchanging gifts and making contributions to the poor. Hanukkah is a celebration of the victory of the Jews over the Maccabees in 165 BC, the rededication of the Temple in Jerusalem, and the miracle of the oil that burned for eight days.

Traditional symbols include the menorah and latkes. The Hanukkah menorah contains nine candleholders, and one candle is lit every night of the festival. Latkes, or potato pancakes, are the most commonly prepared food served during the festival. They are fried in oil, symbolizing the miracle of the oil which burned for eight days.

Christmas The word Christmas comes from Cristes maesse, an early English phrase that means "Mass of Christ." While customs differ from country to country, they all centre on celebrating the birth of Jesus Christ almost 2,000 years ago in Bethlehem. Although no one knows the exact date of Christ's birth, most Christians observe Christmas on December 25, the day that ancient astronomers thought was the winter solstice.



During the Christmas season, gifts are exchanged and homes decorated.

Probably the most recognized symbol is the Christmas tree. The evergreen tree has been an important part of winter celebrations in pagan festivals for many centuries. Even the Romans used to decorate a tree with trinkets and candles for a festival called Saturnalia. The use of a Christmas tree indoors appears to have begun in Germany. The idea was popularized by the English Royal Family when Prince Albert and Queen Victoria decorated the first Christmas tree at Windsor Castle in 1841.

Another symbol, Santa Claus, also has its origins in early times. Saint Nicholas (270-310) was bishop of Myra, a town in modern-day Turkey. Nicholas, who is remembered for his great generosity, is supposed to have died on December 6. In some countries of Europe, children put out their shoes and hang up their stockings on the night of December 5 and, early next morning, rush to see what gifts Saint Nicholas left for them.

Kwanzaa Kwanzaa is derived from the Swahili phrase meaning "first fruits." In Africa, the success of the harvest is dependent upon the whole community working together. At harvest time, all the members of the village join together to celebrate and give thanks for their good fortune. Not surprisingly,

food is a major part of Kwanzaa festivities. The seven-day festival, which begins on December 26, ends on New Year's Day.

In 1966, Dr. Maulana Ron Karenga adopted these harvest celebrations to create a United States-based observance of Kwanzaa. While the majority of African-Americans do not live in an agricultural setting, Karenga recognized that the basic principles found in the traditional methods of producing the community harvest are vital to building and maintaining strong communities. More than 20 million people celebrate Kwanzaa in the United States, Canada, England, the Caribbean and Africa.

The highlight of Kwanzaa is Karamu, the main feast held on the last evening, December 31. Families gather and celebrate the closing of Kwanzaa with prayers, songs, dance and toasts to their ancestors. Traditional African dishes, with ingredients such as yams, sesame seeds and hot peppers - along with modern African-American variations - are served. The room is often decorated in the black, red and green colors of Kwanzaa. The table setting includes a candle holder for seven candles (one black, three red, and three green), a placemat made of straw, a crop item (vegetable), ears of corn to match the number of children in the family, a communal cup, and gifts.

Practical Biblical Principles

THE CHRISTMAS WARFARE IN BETHLEHEM

Read: Luke 1:26-38

The purpose of the gift of discernment is to be able to see and be aware of what is really going on around you. Today there are many Christians who have been asleep at the wheel, so to speak, not noticing the on-going battle which has been taking place in Bethlehem, Israel for the last 2600 years.

Seemingly every church today is aware of the battle going on in Israel, the Gaza strip for the last two months. What is fresh in our minds is all the ugly stuff which has taken place in this conflict. The battle of Bethlehem still rages on. Gaza is a physical battle wherein one can see, hear, touch, taste, and smell. The on-going battle in the quiet town of Bethlehem is out of sight and out of mind. The reason being is that the battle in Bethlehem is one of a spiritual nature. This battle is Spiritual Warfare.

On our third trip to Bethlehem, we were not allowed to visit the Shepherd's field where the Angels made the grand announcement of the Savior's birth. The battle rages on. We know about this battle, but we are not prepared to deal with it right now. We want nothing to interfere with our pursuit of being happy at Christmas time.

Today it appears that the church ignores the sounds of battle in Bethlehem and continues to drown out the battle cry in Bethlehem with the sounds of Jingle bells, trimming the Christmas, cooking, shopping, and making merry on to the New Year. No one pays any attention to the report a holy Child was born, which is the event that started the battle in Bethlehem in the first place.

Given the signs of the time, today we walk around in fear at Christ-

mas time, wishing and hoping that our family and others will have a good time come Christmas. Isn't it interesting, in that we seek pleasure more than peace during the Christmas holidays? Christmas is all about "Peace." "Peace and goodwill to all men" is what the Angels heralded. In the absence of peace there is trouble. There is fear. Less hope.

Phillip Brooks, the writer of our beloved Christmas hymn, "O Little Town of Bethlehem" pegged it right. Listen up!

O little town of Bethlehem, how still we see thee lie. Above the deep and dreamless sleep, the silent stars go by.

Yet in the dark streets shineth the everlasting light, The hopes and fears of all the years are met in thee tonight.

The battle in Bethlehem is all about our hopes and fears. It is our fears against our hopes which ignite the spiritual battle. The hopes and fears of all the year and all the years come out and start competing not only in the dark streets of Bethlehem but everywhere.

When Ceasar Augustus sent out the decree for all to be counted, this was a point of fear for all. Not only will they be taxed, will Ceasar send more Roman soldiers to guard them, will the taxes be too high? This unscheduled travel will drain our family income. Will we become slaves for some of Ceasar's public projects? Will the purpose for which we will be counted fit into our daily lives?

As for Joseph and Mary who were laden heavy with child, will this eighty-mile walk hurt the child? Will Mary make the trip without mishap? How will the people receive us, if they find out that I am not the father of my pregnant wife's

baby? No one sees the Holy Spirit at work here like we do, feared Joseph and Mary. This is what brings the darkness here, thought the stressed-out couple.

A few months later Herod ordered the killing of young and innocent boy babies in and around Bethlehem in hopes of killing the baby king who he feared threatened his kingship.

Joseph and Mary and Joseph feared and left the area under an Angel's instruction and fled to Egypt. King Herod was in fear of being replaced by a baby. Our hopes and fears are still raging today. The battle in Bethlehem is in all our cities and towns and all around. We see the battles on TV every day.

The wise men thought they would find the New King in Jerusalem, but they didn't. After all of the years waiting for the star to appear, do you think they might have feared misjudging the Star when Herod and his men could not tell anything about a new king in the area? What would keep them from feeling embarrassed? We should have the fortune of the Magi. They found the Christ child and worshipped Him and gave Him gifts fit for a king, which the parents used to live on when they traveled to Egypt, then back to Nazareth.

This New-born baby king brought light to a dark world. Through faith He provided for those who believe in Him the power to have more hope than fear. This Child is, and still is, the Hero in this on-going battle. Who looks for a hero at Christmas? When trouble comes to our hearts and minds, who looks for the Light of the World during the dark Christmas season? Unless we start winning some spiritual battles, Christmas is going to leave us all behind in the dark.



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Challenge yourself to spot the 5 differences between these two festive scenes in 9 seconds or less

Five subtle differences are hidden within this tranquil holiday setting, awaiting sharp-eyed players to discover them.



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.

Editorials

YOU DECIDE: WILL 2024 BE A YEAR OF TWO ECONOMIES?

It's the time of year for economists like me to give absolutely error-proof forecasts of what the economy will be like in 2024. Of course, I am teasing about my — or any economist's — forecast being perfect. That's impossible, as there can always be unforeseen events that change the economy. How people react to economic conditions can differ from how they responded in the past, thereby making forecasts based on past reactions wrong. This was a big problem for forecasts during the COVID-19 years.

Now that I have sufficiently lowered your expectations about what economists can deliver in forecasts, let me go ahead and tell you what I think will happen in 2024.

I'll start with some background on the 2023 economy. A year ago, many economists expected a recession in 2023. It didn't happen. Remember, a recession occurs when the major measures of economic activity, like spending, production and employment, shrink. These indicators all expanded in 2023, although at the end of the year the pace of expansion was slowing. The biggest economic problems in 2023 continued to be inflation rates higher than most people find acceptable, as well as high interest rates.

Now on to 2024. I think there will be two different economies during the year. The first half of 2024 will be challenging, perhaps including a mild recession. The second half will be the opposite, with a rebound in economic growth, moderating inflation, and — finally — lower interest rates. This is why I call 2024 the year of two economies.

Let me dig deeper and more fully explain my forecast. As it became evident in 2022 that inflation was a problem, the Federal Reserve (Fed) began to aggressively increase its key interest rate, and other interest rates followed. The Fed did this to slow the pace of economic growth and take the pressure off prices. Although average prices continue to rise, the size of increases has moderated, from an annual high of over 9% in mid-2022 to an annual rate of nearly 3% in late 2023.

However, the Fed's policies operate with a considerable lag. I see the Fed's high interest rate policy having its biggest impact in early 2024. Here's why.

First, the Fed hasn't yet reached its inflation goal of a 2% annual rate, about the level that existed prior to the pandemic. So, while the Fed likely won't further raise interest rates, it is not yet ready to lower interest rates until the 2% rate is in sight. I expect the Fed to hold tight on interest rates until around mid-2024.

But, if the Fed keeps interest rates where they are, and if the inflation rate continues to trend lower in early 2024, this ultimately makes the cost of borrowing higher. How so? Because the real cost of borrowing is the difference between the interest rate on the loan and the inflation rate. If the average borrower expects their income to rise at the rate of inflation, then the important cost to the borrower is the difference between the interest rate and the inflation rate. If that difference rises, then the cost of loans increases.

If in the first half of 2024 the Fed keeps interest rates stable, but if at the same time the inflation rate is moving lower, then the real cost of loans becomes higher. This means both businesses and households will borrow and spend less, resulting in less economic activity.

There can be two alternative results of this situation. The economy could still continue to grow, but just at a slower pace. Spending, production and jobs will all increase, yet at a slower rate. This is similar to what has happened in the final months of 2023. I'll call this outcome a slowdown.

Alternatively, if the slowdown is so strong that it turns into a downturn, then we would see spending, production and jobs drop. If these drops were significant enough, widespread and lasted long enough, then the situation could ultimately be labeled a recession.

My own view is we won't have an official recession in early 2024. Instead, we will have a slowdown, but with some months worse than others, meaning some months could have reductions in spending, production and jobs. But the jobless rate will not reach double-digits, like it did in the last two recessions. In the worst-case scenario, I see the jobless rate peaking at between 5% and 6%.

The second half of 2024 will be much better, mainly because it is then that I think the Fed will begin cutting interest rates. With the Fed's reduction in interest rates proceeding faster than the moderation in the inflation rate, borrowing will become cheaper.

With less expensive borrowing, businesses and households will borrow and spend more, resulting in a stronger, growing economy. By the end of 2024, the annual inflation rate will be near the Fed's 2% target, and the unemployment rate will be within the 3% to 3.5% range.

In summary, I see a challenging but not disastrous first half of 2024, followed by an improving and optimistic second half of the year. How challenging the first half is will determine if an official recession has occurred, or if the result has only been a slowdown.

Of course, during the challenging first half, not all sectors will be impacted the same. Those sectors which will be more challenged likely include commercial real estate, construction and manufacturing.

I had an uncle who always said, give me the bad news first and the good news second. You can read my 2024 forecast by adhering to this advice. You decide if the overall picture for 2024 is a net plus or a net minus.

Mike Walden is a William Neal Reynolds Distinguished Professor and Extension Economist in the Department of Agricultural and Resource Economics at North Carolina State University who teaches and writes on personal finance, economic outlook and public policy.

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:

The first televisions were welcomed into American homes back in 1927. At the time the TV was revolutionary. Instead of reading the newspaper or listening to the radio, now you could see the news in movie form. What the creators of television neglected to tell us was that its purpose was to simply be one HUGE advertisement. They wanted to sell more products to American consumers.

Do you think their experiment was successful?



Letters To The Editor

HOW HOSPITALS HIJACKED A DRUG DISCOUNT PROGRAM FOR THE POOR

By Howard Dean

Corporate greed is a powerful motivator. When our lawmakers draft legislation, they really ought to have a special committee to evaluate how corporations might exploit it.

No such committee exists, though. And that's one reason a program enacted in 1992 to give poor and underserved populations better access to costly prescription drugs has turned into a multibillion-dollar boondoggle for hospital mega-chains.

It's high time for Congress to restore the 340B drug discount program to its intended purpose.

The 340B program allows hospitals, specified clinics, and other "safety net" providers to purchase outpatient prescription drugs at significant discounts. Theoretically, providers could pass along these savings to their underserved patients by charging them less for medications -- or reinvesting in services and facilities for those in need.

But nothing requires them to do that. So, very often, they don't. Instead, they use the discounts to pad their profits.

Though 340B participants get drugs at a discount, they can still seek reimbursement from commercial insurers, Medicare, and uninsured patients at the much higher market rates. On average, for example, hospitals price top oncology drugs 4.9 times higher than their discounted acquisition cost.

The number of entities eligible to receive 340B discounts has skyrocketed since the program's inception. Originally, only hospitals that served a "disproportionate share" of low-income Medicare or Medicaid patients, as well as certain specified clinics, were eligible to participate. This amounted to only a few thousand providers.

The program expanded over the years but really took off in the mid-2000s. Large hospital groups discovered they could claim 340B discount pricing even for clinics serving wealthier patients. By expanding the number of 340B entities, they could maximize profits without spending a dime on populations in need.

Today, more than 50,000 hospitals, affiliated clinics, and other providers claim 340B discounts.

As the number of participating organizations has risen, so too has the grift. Discounted purchases accounted for about \$4 billion per year in 2009 but increased more than tenfold by 2022, to \$54 billion.

All of this wouldn't necessarily be cause for concern if participating providers passed along their savings to patients. But study after study has shown that large hospital systems and big pharmacies are the primary beneficiaries of 340B discounts. And these entities are pocketing the profits at the expense of low-income patients.

It's time for Congress to act. The need for the 340B program -- to help under-served populations receive quality care -- remains just as pressing today as it was in 1992.

Reforming the 340B discount drug program should be a bipartisan priority. Let's close the loopholes, increase the oversight, re-examine which hospitals should qualify, and ensure that hospitals re-invest their savings into helping those who need it most.

Howard Dean is the Former Chair of the Democratic National Committee and Former Governor of Vermont.

A Different Voice

By Dorothy Shaw Thompson

CHRISTMAS IS FOR US ALL BUT ESPECIALLY FOR CHILDREN

I had no idea what to write today, but I was looking at Facebook and saw a Christmas program in a church filled with people and executed by little children. It was so beautiful that I got emotional and inspired. All of my Christmas memories are good. Even the one where I didn't get the "red boots" I wanted was an education. Later, when I got red leather boots and a red leather coat for Christmas as an adult, I had forgotten until now that I prayed for them as a child.

Every year at my church we've had a program called "White Christmas", which was also a missionary effort for Lott Carey Foreign Missions. It was a Sunday School sponsored program and all classes participated. Typically, it was a reenactment of the nativity with a stable scene and all the characters. Of course, we never had live animals, but sometimes the children played the sheep, donkeys, and other stable animals.

The adult men played the wise men and teenagers usually played Mary and Joseph. The sewing ladies of the church made the costumes and the pageantry was excellent. Perhaps before Joseph Custer moved to Raleigh the manger and stable were made by others, but Joseph gave his woodworking and carpentry skills to make the scenes realistic. The music matched the scenes, no Jingle Bells at our program or Frosty the Snowman (nothing wrong with either), but when schools took Christ out of the holiday by law, the church continued stepping up.

As a little girl, I was most often an angel and my girl Reggie, who really was an angel and is one now, thought we could fly and were on our best behavior every year. From little girls to our forties when she moved on, every Christmas eve, no matter what else was going on, we sang (usually via telephone) "Oh

Holy Night". I'm dismayed that we aren't having White Christmas (and yes, I offered to produce it) because for me and some others, it causes me to wonder if we've organized ourselves out of remembering the impact of Christmas pageants on children and all of us.

Sometimes we would pass the light of candles while singing "Jesus the Light of the World", and other times we each had a flashlight with a styrofoam ball over the top. Some years the choir stand took the form of a Christmas tree with different colored lights by putting colored cellophane over the flashlights. It was always beautiful. If you've gone to one of Langston Hughes "Black Nativity" variations of performance then you also know what I mean. I love those because typically, by permission given by him years ago, the program can include relevant and updated themes of issues today.

I'm concerned about our churches because our fear that was initiated with COVID can cause us to forget who we are and who and why we serve in the church and community. In my opinion, our children need us more than ever, not just to attend services but to be "in" the church with them in programs, like Sunday School, choirs, clubs, etc. making one on one contact. I really don't want to hear our excuses that it starts at home because it may have started at home with us but it didn't say at home.

I can call the names of those who had an impact on me at school, church and in the neighborhood, and I've attempted to pass it on even in my "senior citizenship". Yes, some were family, but most were not. We can not lose the sense of community we once had. Even when our neighborhood may "integrate" us out of existence, we still have our segregated church. I'm not suggesting that we should not welcome other races. I am saying we've got to stay in charge of remembering what others did to bring us this far and give it back as it was given to us. Let's commit ourselves to Christmas inspired programs for our children's spiritual, emotional, behavioral and self-esteem's sake. Let's do better next year.

FUNdraising Good Times

DREAMING OF MAJOR GIFTS?

Now is a time for fantasizing about major gifts. After all, it's a major holiday season full of gift giving and receiving. There's Chanukah, Christmas, and Kwanza and some celebrate all three! But for those working in nonprofit organizations major gifts are on their minds all the time. Receiving one is cause for celebration, especially when it is unexpected. These gifts give more than the giver can imagine and they -- along with all other gifts -- are at the heart of changing lives and warming hearts.

Nonprofits depend on gifts to carry out their mission. But what exactly is a major gift? Simply put, it's a gift that represents a significant contribution to your organization. It could be \$1,000 or \$10,000, or \$10 million and more. While some major gifts are made without first consulting the nonprofit, it is more common for donors and nonprofit leaders to discuss the organization's plans and the impact a major gift could make. This means those within nonprofits have to be comfortable talking about money. And, we have to know who we are talking with and whether or not it is appropriate to have a major gift discussion.

Here are some tips on how to do this. These were shared in a webinar entitled Major Gifts: How to Get them and What to Do Next moderated by Nexus Marketing. The panelists were Katharine Earhart, Partner and Co-Founder at Fairlight Advisors; Marcy Heim, president of Marcy Heim Consulting; and our own Pearl Shaw. We share these to help your organization begin -- or grow -- its work in identifying and working with prospective major donors.

First, look at who is closest to your organization, including your volunteers and consistent donors. Listen closely to what your current major donors and board members say about themselves and those who have the combined interest and financial ability to make a major gift. People will share information with you about their own giving capacity and who they believe can support your organization when you speak with them one-on-one in a relaxed situation. Remember, your current and consistent donors believe in your work. Talk to them -- individually, and at small, curated events. Ask them why they give and who they believe would benefit from giving to your nonprofit. We lay out the steps to talking with donors about your vision and fundraising priorities in our book The Fundraiser's Guide to Soliciting Gifts: Turning Prospects into Donors.

When you receive a major gift -- or any gift -- say thank you. Say it quickly. Say it personally. Have a board member call to say thank you. Make sure the executive director or CEO calls. Send an official thank you letter with a receipt. Make personal contact at an appropriate pace to keep them apprised of your organization's work, or to ask for guidance or suggestions. While there is technology to help identify potential major donors, it can never take the place of personal relationships and personal commitments that are often at the core of major gifts. Develop relationships with those who you believe can open doors to those who believe in the work of your nonprofit. Finally, treat all your donors as major donors. Every gift makes a difference.

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Proof It!

Are you an eagle-eyed reader? Read the articles below and correct the **seven spelling and grammar errors** you find. The first one is done for you.

Birds Counting Birds

Every year for over a century, Christmas Bird Counts (CBCs) have been run across America during the holiday season. Counting the birds every year at the same time and in the same location gives scientists important information about birds and the environment.

In 2007, Tom Ruser of Sonoma, CA had the idea to include kids in this important "citizen science" effort.

He launched the first Audubon CBC for Kids. It was so successful that now organizations around the country are started their own CBCs for Kids programs, following Ruser's model.

This is a wonderfully simple, healthy, holiday celebration for almost any school, youth group or community organization.

Standards Link: Civics: Students understand the importance for individuals and society of commonly-held responsibilities such as being attentive to public issues.

Kid Scoop-doku™

Complete the grid by using all the letters in the word **GIFTS** in each vertical and horizontal row. Each letter should only be used once in each row. Some spaces have been filled in for you.

T	G	I	
	G	I	
		F	G
	S	T	G
G	S		

Kid Scoop VOCABULARY BUILDERS

This week's word: **CULTURE**

The noun **culture** means the language, customs, art and practices of a group of people.

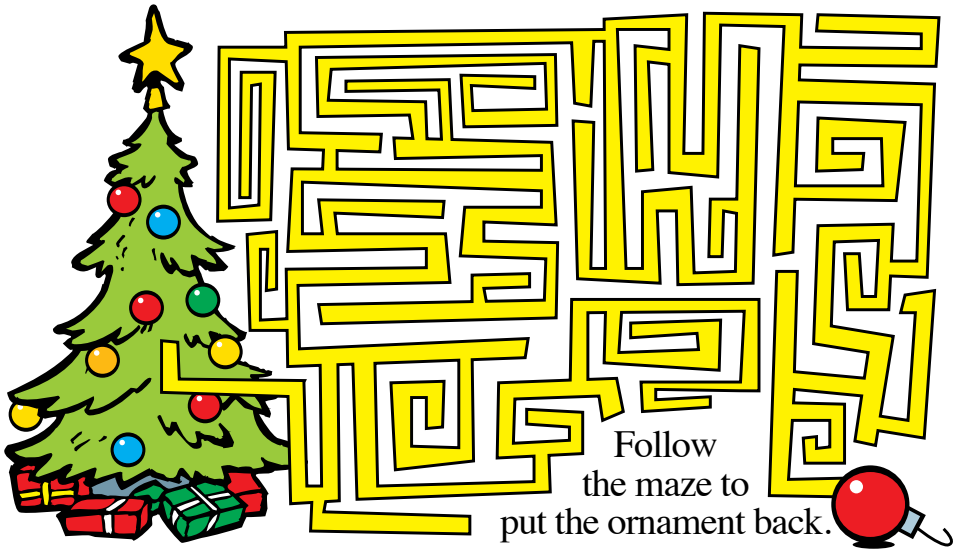
Our teacher explained some ways our **culture** is similar to that of other countries.

Try to use the word **culture** in a sentence today when talking with your friends and family members.

HOLIDAY HIGH-RISE

APT. 15C: THE ANDERSONS

The Anderson family celebrates the birth of Jesus on Christmas. They give each other gifts, sing songs and decorate their home with a Christmas tree and colorful lights.

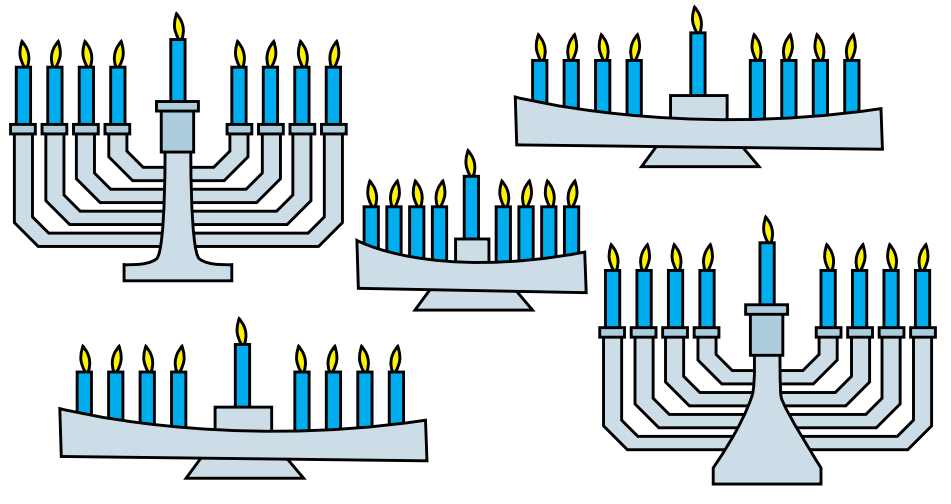


Follow the maze to put the ornament back.

APT. 15B: THE WALDS

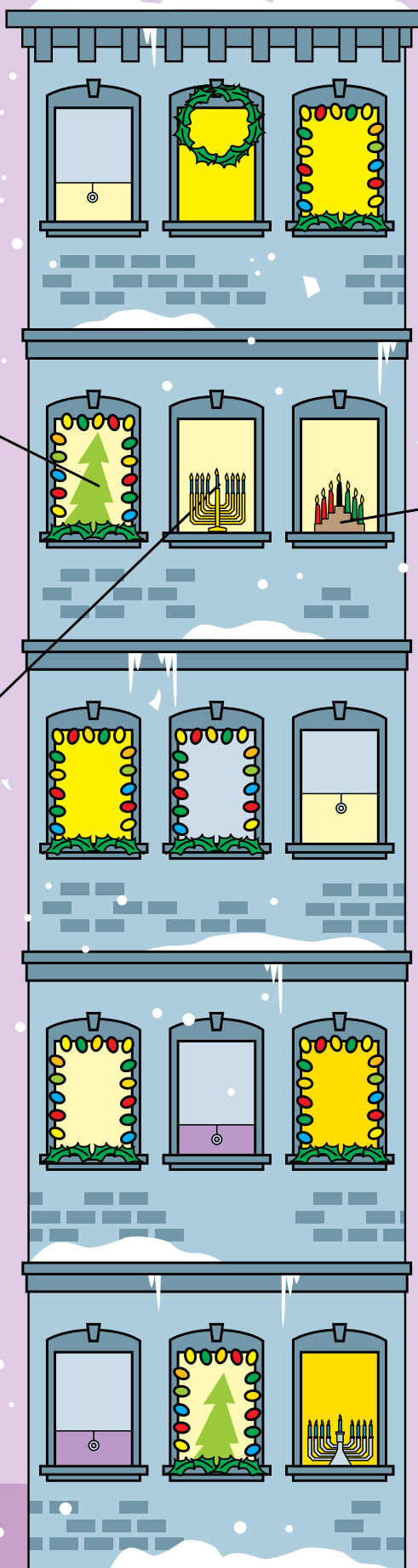
The Wald family celebrates Hannukah, a Jewish festival of light. They light a candle on a **menorah** each night for eight nights. They exchange small gifts each evening, sing songs and eat delicious foods. They display their menorah in their window.

Menorahs come in many different designs. Find the two identical menorahs.



People from different cultures have a wide variety of winter celebrations, many more than can fit on this page. How does your family celebrate in December? Draw it here.

Standards Link: Social Studies: Students know how traditions and celebrations of other cultures compare.



Extra! Extra!

Holiday Dot-to-Dot

Find the letters that spell each of the following words on one page of the newspaper. Use different color crayons to connect the letters in order to spell each word.

- CANDLES
- FEAST
- LIGHTS
- FAMILY
- CELEBRATE

Standards Link: Spelling: Spell grade-level appropriate words correctly.

APT. 15A: THE MILLERS

The Miller family celebrates Kwanzaa, a week-long celebration honoring African culture.

They light red, green and black candles in a **kinara** and have a feast at the end of Kwanzaa. They also give each other small gifts.



Mrs. Miller wears a kaftan during Kwanzaa. Hold this page up to a mirror to find out what this is.

A
K
A
F
T
A
N
I
S
A
C
O
L
O
R
F
U
L
P
U
L
T
-
O
V
E
R
R
O
B
E

List three ways these celebrations are alike.

- _____
- _____
- _____

Standards Link: Letter sequencing. Recognize identical words. Skim and scan reading. Recall spelling patterns.

Kid Scoop Puzzler

Can you find these four squares in this order on the larger grid?



Standards Link: Investigation: Find identical patterns.

Double Double Word Search

- NEIGHBORS
- APARTMENT
- DECORATE
- MENORAHS
- KWANZAA
- KAFTAN
- SYMBOLS
- EXCHANGE
- FEAST
- SONGS
- TREE
- HOME
- FAMILY
- GIVE
- RED

Find the words in the puzzle. How many of them can you find on this page?

T	R	K	S	G	N	O	S	D	N
S	N	F	A	M	I	L	Y	E	E
H	E	E	J	F	O	V	I	C	G
A	F	O	M	B	T	G	E	O	N
R	I	E	M	T	H	A	H	R	A
O	E	Y	A	B	R	O	N	A	H
N	S	D	O	S	M	A	C	T	C
E	T	R	E	E	T	E	P	E	X
M	S	K	W	A	N	Z	A	A	E

Standards Link: Letter sequencing. Recognize identical words. Skim and scan reading. Recall spelling patterns.