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Black prison labor built American business empires

By Stacy M. Brown NNPA Senior National Correspondent

The racial makeup of prison populations in America changed almost overnight after the Civil War, a new report has revealed.

In Tennessee, during slavery less than 5 percent of the prisoners were Black. In 1866, after emancipation, that number jumped to 52 percent. And by 1891 it had skyrocketed to 75 percent.

"More than 150 years ago, a prison complex known as the Lone Rock stockade operated at one of the biggest coal mines in Tennessee," researchers for a joint study issued by Reveal at the Center for Investigative Reporting and Associated Press.

"It was powered largely by African American men who had been arrested for minor offenses — like stealing a hog — if they committed any crime at all. Women and children, some as young as 12, were sent there as well," reporters Margie Mason and Robin McDowell concluded

The organizations spent months unearthing this history, focusing on Tennessee Coal, Iron & Railroad, which ran the stockage and coal mine, and the company that later bought it, U.S. Steel.



In Tennessee, during slavery less than 5 percent of the prisoners were Black. In 1866, after emancipation, that number jumped to 52 percent. And by 1891 it had skyrocketed to 75 percent. (Photo via NNPA)

They reported finding an ancestor to an individual imprisoned in the Lone Rock stockade nearly 140 years ago.

The researchers said they also interviewed the descendent of a man who struck it rich from his role in pioneering Tennessee's convict leasing system.

"After the war, a new form of slavery took hold in the U.S. and lasted more than 60 years," the authors noted in a podcast.

The research team reported that at the state park that sits on the former site of the Lone Rock stockade, relics from the hellish prison are buried beneath the soil.

Archeologist Camille Westmont

discovered "thousands of artifacts, such as utensils and the plates prisoners ate off."

She has also created a database listing the names of those sent to Lone Rock.

A team of volunteers assisted, including a woman reckoning with her own ancestor's involvement in this corrupt system and the wealth her family benefited from, the researchers noted.

They said the United States Steel Corporation helped build bridges, railroads and towering skyscrapers across America.

But the company also relied on

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Be ready to cast a vote in midterms

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Questions answered on Medicare

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Trump under fire for fraud in New York

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Donations fuel new programs at UT Dallas

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40 million to see relief from student debt

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'The Woman King' scores big in Toronto

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Bishop Arts teams up with Undermain

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People In The News ...







Pieper Lewis

NDG Quote of the Week: "Bringing the gifts that my ancestors gave, I am the dream and the hope of the slave. I rise. I rise. I rise."

— Maya Angelou

FN Isaac Guevara

NORFOLK, Va. - Fireman Isaac Guevara, a native of Arlington, Texas, serves aboard the Navy's newest warship operating out of Norfolk, Virginia. USS Fort Lauderdale, an amphibious transport dock ship, was commissioned July 30 in Fort Lauderdale, Florida.

"If there is one thing that history has shown us from the days of antiquity it is that the stakes of the competition for control of the seas are high and for our part, USS Fort Lauderdale stands ready to deliver on



any day, and at any time," said Capt. James Quaresimo, the ship's commanding officer. "And those that may wish to challenge us - they should pause. For we are equipped with America's unstoppable secret weapon that our enemies will never be able to duplicate and that is the fierce, dedicated and unstoppable, men and women of the United States Navy and Marine Corps!"

Guevara joined the Navy one year ago. Today, Guevara serves in the engineering department.

"My brother was in the Marines, and I wanted to serve as well,"said Guevara. "I also wanted to be around the ocean."

Growing up in Arlington, Guevara attended Lamar High School and graduated in 2021. Today, Guevara relies upon skills and values similar to those found in Arlington to succeed in the military.

"My hometown taught me to work hard," said Guevara. "I didn't want to stay in the same place. I joined the Navy because I wanted to explore."

These lessons helped Guevara while serving aboard USS Fort Lauderdale.

Amphibious transport dock ships are warships used to transport and land Marines, their equipment, and supplies by embarked Landing Craft Air Cushion or conventional landing craft and amphibious assault vehicles augmented by helicopters or vertical take-off and landing aircraft. These ships support amphibious assault, special operations, or expeditionary warfare missions and serve as secondary aviation platforms for amphibious operations.

Serving in the Navy means Guevara is part of a team that is taking on new importance in America's focus on strengthening alliances, modernizing capabilities, increasing capacities and maintaining military readiness in support of the National Defense Strategy.

"Commissioning our ship

aided in national defense,' said Guevara. "We're adding to the fleet of the best navy in the world."

With more than 90 percent of all trade traveling by sea, and 95 percent of the world's international phone and internet traffic carried through fiber optic cables lying on the ocean floor, Navy officials continue to emphasize the importance of accelerating America's advantage at sea.

"Maintaining the world's best Navy is an investment in the security and prosperity of the United States, as

See GUEVARA. Page 8

Pieper Lewis

Pieper Lewis had never known freedom and had never enjoyed the support and guidance necessary for children to succeed.

The 17-year-old child trafficking victim who murdered her rapist and tormentor pleaded guilty to voluntary manslaughter and willful injury for stabbing to death Zachary Brooks, 37, who authorities admitted raped her multiple times in 2020 when she was 15.

Brooks, whom prosecutors acknowledged



sex-trafficking ring, repeatedly drugged and beat the young teen.

Polk County District Judge David Porter sentenced Pieper to five years of supervised probation and ordered her to pay

\$150,000 restitution to the man's family.

The judge said Iowa law required the \$150,000 restitution to the dead man's family and \$4,000 to the state.

"The court is cognizant that you and your supthat you and your supporters will be frustrated with the imposition of the \$\)\{\text{\$\frac{1}{8}\$}\}\\$150,000 in restitution to Mr. Brooks' estate," Porter, a Black man, told Pieper. "This court is presented with no other option, other than which is dictated by the law of this state."

He also told Pieper that she's to refrain from getting into any trouble. Otherwise, he'd impose a 20vear prison sentence.

However, if she meets the conditions of her sentence, the court could expunge Pieper's record.

In court, Pieper spoke about overcoming her challenging situation.

"My spirit has been burned but still glows through the flames," she read from a prepared statement. "Hear me roar, see me glow, and watch me grow. I am a survivor."

While support for Pieper had been elusive - she was raised in foster care and shipped from home to home – her high school math teacher has stepped

in to offer what no one had ever done.

Leland Schipper started a Go Fund Me for Pieper to help offset the cost of the \$150,000 judgment and to help her restart her life.

"Today, my former student, Pieper Lewis, bravely

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purchased Pieper from a **Maynard Eaton**

(Black PR Wire) HAMP-TON. VA - Hampton University, one of the nation's leading Historically Black Colleges & Universities, today announced the addition of award-winning newsman Maynard Eaton to the Scripps Howard School of Journalism and Communications. A 1971 Hampton University graduate, Eaton is an eight-time, EMMY-winning journalist and the first African American local newsman at WVEC - Channel 13 in Hampton.

'We are honored to welcome Endowed Professor Eaton to our school," said Julia A. Wilson, dean of the Scripps Howard School of Journalism and Communi-



cations. "Professor Eaton is a veteran journalist and local pioneer in the television industry, with vast experience and expertise in covering high-profile news stories.

"I know Professor Eaton will inspire our students with his skills in investigative reporting and his knowledge of media ethics and America's formative Civil Rights Era. His exceptional journalistic mastery and high standards of ethics will be invaluable in helping us develop culturally literate, diverse, and internationally competitive journalists and strategic communicators," Wilson said

For more than 40 years, Eaton has conducted numerous high-profile news reports and interviews with heads of state, political luminaries, renowned entertainers, athletes, and civil rights leaders. For the past decade, he has served as National Communications Director for the Southern Christian Leadership Conference, Dr. Martin Luther

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Check us out on Youtube!

In case you've missed it, the North Dallas Gazette has begun producing videos. Our latest series, "Close Up" takes a deep dive into issues affecting the local DFW community. Episodes I and II are up now, with Jackie Hardy taking a look at criticisms surrounding the North Texas Tollway Autority's compliance with its stated goals of inclusion for Minority and Women in Business Enterprise firms. The first episode is a conversation with two accomplished professionals in the field, and the second features the NTTA's response to questions about its past performance. Check it out, subscribe to our Youtube channel and stay informed.





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marketing@northdallasgazette.com 972-509-9049

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Published by

Minority Opportunity News, Inc.

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North Dallas Gazette assumes no responsibility for unsolicited material and reserves the right to edit and make appropriate revisions.

The North Dallas Gazette, formerly Minority Opportunity News, was founded in July 1991, by Mr. Jim Bochum and Mr. Thurman R. Jones. North Dallas Gazette is a wholly-owned subsidiary of Minority Opportunity News, Inc.

On National Voter Registration Day, the **Texas Democratic Party urges Texans:** Make sure you're registered to vote!

By the Texas Democratic Party

After registering hundreds of thousands of Texans this year alone, Texas Democrats are today urging voters - the final National Voter Registration Day before the crucial 2022 midterm elections - to ensure they're registered to vote at their current address

"The stakes couldn't be more clear in this election," said Texas Democratic Party Chairman Gilberto Hinojosa. "This election will determine whether Texans make a living wage, have access to health care, and whether their power stays on. This is no time to sit out go get registered at your current address so, in just a few weeks, you can vote for people who will fight for you and your loved ones."

Any Texan who wishes to register to vote ahead of the October 11 deadline should visit www.RegisterTexas. com or stop by their County Elections Office. New registrants cannot register to vote online but with www.RegisterTexas.com, they can request to have a prefilled, postage-paid voter registration form mailed to them. It takes a few minutes to submit the request and about a week to receive the form, so anyone wanting to use this tool to register by the deadline should plan ahead. To vote in the upcoming election, mail-in vote registration applications need to be postmarked by October 11th. After October 1st, we recommend that new registrants print their voter registration application rather than request one be mailed to them.

"The majority of Texans support commonsense gun reform, access to lifesaving abortion services, a quality education for all kids, and so many more basic societal needs," said Texas Democratic Party Director of Voter Registration Hannah Howell. "Our data shows that more than enough Texans are fed up with Republican lawmakers to turn this state blue. If we can just get everyone who feels this way registered and out to the polls, we can vote these extremist Republicans out. So please - use today as a moment to call or text your friends and family members and send them to RegisterTexas.com to make sure they're registered to vote. Lives are literally on the line."

Texas Democrats will be holding events across the state today, in rural, suburban, and urban areas of Texas to make sure that every eligible Texan who wants their voice heard this November is able to cast their hallot

In addition, the Texas Democratic Party digital team has encouraged voter registration by sharing reminders and helpful information on social media platforms, amplifying groups doing voter registration work, and creating content for supporters to share in their social circles.

We would strongly urge all media to report now on the October 11 deadline for all Texans to be registered to vote and on the multi-step process:

Texans who are not already registered to vote in the state are required to complete a paper registration form and have it in the mail, postmarked by October 11 (or entrust a special version of the form to a Volunteer Deputy Registrar certified by their county elections office to deliver it on their behalf).

If Texans need a postagepaid form mailed to them, they can request one from the Texas Democratic Party before October 1 at RegisterTexas.com.

Texans who are registered to vote in Texas but have moved can update their address online with the Secretary of State by October 11 as long as they have a Texas Driver's license or DPSissued ID card.

Too many Texans have a strong desire to see change in their government but, partly because of our state's by-design archaic voting laws, they are not empowered to cast their votes.

For any background information on how readers, listeners, or viewers can register to vote, please feel free to reach out to the Texas Democratic Party by emailing ike@txdemocrats. org - the Party is able to pass along easy-to-read information or make leadership available for inter-

Community college system fails to produce equitable outcomes for Black students

By Stacy M. Brown NNPA Senior National Correspondent

More than one in three Black community college students are in poverty, and widespread inequality in community colleges deepened throughout the pandemic for Black students facing basic needs insecu-

According to a new report from the Joint Center for Political and Economic Studies on the state of Black students at community colleges, an alarming 70 percent of Black readiness for all, but there students experienced food or housing insecurity or homelessness during the COVID-19 pandemic.

The report highlighted that while Black students remain disproportionately represented in community colleges, policy barriers prevent the system from producing equitable out-

"Black workers are struggling to make ends meet during this health and economic crisis. Community colleges provide a path forward to ensure workforce

are barriers holding back Black students from reaching their full potential," Dr. Alex Camardelle, the director of workforce policy at the Joint Center, said in a news release.

"On average, Black students at community colleges experience lower graduation rates and earn tens of thousands of dollars less after graduation while having to take on more debt than their peers to pay for school," Camardelle stated.

He noted that things should be different.

"With targeted basic needs support, child care, improved transfer pathway policies, and better evaluations of community college outcomes by race, our policymakers can do right by Black community college students," Camardelle added.

"And the biggest takeaway of all - making community colleges tuition-free will benefit Black students the most "

Joint Center researchers said basic needs insecurity

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Keep up with the news

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Medicare annual enrollment starts soon ... trust a local broker agent



Lamonica **Thomas** HEALTHCARE SALES AGENT

Medicare's Annual Enrollment is an opportunity to review your current plan and compare new plans for the upcoming 2023 year. Many seniors during this time are bombarded with dozens of phone calls and mailers from companies inviting them to consider their plans. It can be a confusing and frustrating time.

If you are a senior or an adult caring for a senior parent, and you're confused about Medicare plans, DON'T call telephone agents who represent only one plan and you may or may not have the ability to call back if you have questions. DON'T respond to those television commercials inviting you to call an 800 number where the call center is probably on the other side of the country, and DON'T speak to "unsolicited" Medicare telephone agents who are aggressively trying to get you to trust them over the phone.

Place your trust in a LO-CAL BROKER AGENT. A broker agent is a Licensed Medicare Specialist who represent multiple Medicare companies and someone who can give you insight on not just one plan but different plans you may consider during Medicare's Annual Enrollment. Broker agents can be a "one stop shop" for solutions to your Medicare plans. A local broker agent is someone you can create a relationship with. One name, one phone number and one contact if you have questions or need help.

A broker agent is just a "local" phone call away to helping you and seeing that you are happy with your plan. It's a relationship that you can have for years and build trust with. Remember Medicare's Annual Enrollment Period (AEP) starts October 15th through December 7th. If you have questions or need assistance, call me Lamonica Thomas at 972-249-8907.

Ms. Lamonica Thomas is a license agent specializing in assisting Medicare enrollment participants. Her articles will appear monthly through December. Reach her at: Lamonica Thomas < lathomas55@gmail.com> call 972.249.8907.

Idhini platform changing clinical trial participation in **BIPOC** communities one study at a time

Recent studies have revealed that approximately 5% of Black Americans participate in clinical trials. Unfortunately, that number proves lower in the overall BIPOC community, and an organization called Idhini works to help improve Black, Indigenous, and People of Color participa-

To capture the voice of the BIPOC community and their unique needs, Idhini boasts that it provides access and equitable rewards for participation in health research.

"The main reason is trust," Gerard Charlot, a principal at Idhini, a national database of BIPOC individuals available to participate in clinical trials, told the National Newspaper Publishers Association's Let It Be Known live morning news show.

Officials designed the platform to provide health information and resources and assist in the health and financial outcomes associated with health literacy.

"Our vision is to have medical research reflect the population it serves," Charlot stated.

"If we are successful, increased access to healthcare and equitable rewards



for participation will create positive health and social outcomes, a more diverse healthcare workforce, and higher financial rewards for health organizations."

Idhini wants to close the gap in health research within the BIPOC community.

Charlot said the organization reduces the cost of acquiring health-related data and insights from Black and minority communities while increasing the lifetime value of each community member's interaction with medical research.

He said it's 100% virtu-

"Why not make the community successful," Charlot stated.

"The main reason there's a problem is the lack of trust, not just from Black people, but the BIPOC community in general."

Idhini has partnered with There Goes My Hero, a national registry that recently launched the "Color the Registry" initiative to secure more African American donors to help save

search and converts sentiments into analysis and reporting.

A Chicago Sun-Times study revealed that patients — particularly Black and Latino Americans - now look for pharmaceutical companies to act as information brokers.

"Across social media channels, podcasts, and other outlets, they want these companies to take three major actions: help

in a new way, and the newfound awareness of and interest in the makers of drugs and vaccines offers a pathway to learning.

"People want to hear from pharma companies," the study authors wrote. "They're listening and learning. They then bring this information with them to their doctors' appoint-

Charlot said that's the point of Idhini.

"Major pharmaceutical companies use our stuff because it works," Charlot

"Our approach is not the Gerard way - it's the right

"You have patient-centered research where it's now all about community research. If you're not engaging the community, there's no value."

Charlot concluded:

"The future of our families is not just about you; it's about everybody you love. And the reality is that by learning more about it, by having awareness, you empower yourself to be better. You empower your community which makes you feel like you belong, and for yourself to note that you matter."

distinguish between false and accurate health care information; be realistic and honest about the realities of diseases and treatments and ments." show what goes on behind e the scenes at pharma companies," the study authors wrote. The authors concluded that people are reachable



Idhini helps recruit and screen individuals to ensure suitable patients participate in trials. In addition, the platform captures attitudes and sentiments toward re-



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New York AG: Donald Trump and family committed 'staggering fraud'

By Stacy M. Brown NNPA Senior National Correspondent

New York Attorney General Letitia James laid out the "staggering fraud" she said former President Donald Trump and his family committed for more than a decade.

During a highly anticipated news conference, James said Trump his Donald J. Trump, his children Eric, Ivanka and Donald Trump Jr., all repeatedly lied and made false claims to lending corporations



During a highly anticipated news conference, James said Trump his Donald J. Trump, his children Eric, Ivanka and Donald Trump Jr., all repeatedly lied and made false claims to lending corporations and insurance agents. (Photo via NNPA)

and insurance agents.

She alleged the family overvalued Trump's assets

by billions of dollars.

James wants to stop Trump and his family from ever doing business in New York again.

"These acts of fraud and misrepresentation were similar in nature, were committed by upper management at the Trump Organization as part of a common endeavor for each annual statement and were approved at the highest levels of the Trump Organization – including by Mr. Trump himself," James asserted.

She concluded that Trump, his family, and business violated numerous state and federal laws, but conceded that her office doesn't have the authority to file criminal charges.

James did refer her findings to the U.S. Attorney's office in New York.

With the civil lawsuit, James seeks the return of \$250 million in funds she said Trump obtained illegally.

In the 220-page lawsuit, James alleged that Trump's annual financial statements were false and included records that greatly inflated the family's wealth and the company's estimated holdings She said all his major properties, including the Mar-a-Lago Estate in Florida and Trump Tower in New York were "wildly inflated."

To help underscore her allegation, James used Trump's apartment at Trump Tower to demonstrate that the family's filings weren't mistakenly overstated.

"The number of grossly inflated asset values is staggering, affecting most if not all of the real es-

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Biden to Meet with families of Brittney Griner, Paul Wheelan

Fresh off striking a tentative deal to avoid a rail strike that would have caused major travel disruptions across the country, President Joe Biden plans to meet Friday with the families of WNBA superstar Brittney Griner and former U.S. Marine Paul Whelan.

The announcement has fueled speculation that the Biden administration may have reached a deal to bring Griner and Whelan home or be closing in on securing their freedom.

Former New Mexico Gov. Bill Richardson traveled to Moscow this week to discuss Griner and Whelan's release.

However, the Democrat did so against the wishes of the White House, which



The announcement has fueled speculation that the Biden administration may have reached a deal to bring Griner and Whelan home or be closing in on securing their freedom. (Photo via NNPA)

had earlier successfully discouraged former NBA star Dennis Rodman from taking the trip.

Cherelle Griner told reporters that the family asked for Richardson's assistance

"We asked Gov. Richardson and the Richardson mer Center to help us, and have Reed.

been working with them for a while," Cherelle Griner said during a television interview.

Earlier this year, the former governor helped the negotiations between America and Russia that led to the freedom of former U.S. Marine Trevor Reed

"We are encouraged to hear that they are having meetings in Moscow," Griner stated

The White House didn't want news of the planned meeting to give false hope of the detainees' release.

"One of the things that the President wanted to make clear is, and one of the reasons he's meeting with the families, is that he wanted to let them know that they remain front of mind and that his team is working on this every day, on making sure that Brittney and Paul return home safely," White House Press Secretary Jean-Pierre

"One family member was already scheduled to be in town, and the President wanted to meet with both of the families on the same day."

Earlier Thursday, Biden celebrated the tentative deal he struck with rail carrier unions, noting that negotiators had remained awake and talking for 20 hours before reaching an agreement.

Griner and Whelan's families hope Biden uses those deal-making skills with Russian President Vladimir Putin

"While I would love to say that the purpose of this meeting is to inform the families that the Russians have accepted our offer and we are bringing their loved ones home, that is not what we're seeing in these negotiations at this time," Jean-Pierre said.

During the summer, the

administration offered to exchange convicted Russian arms dealer Viktor Bout as part of a deal to secure freedom for Griner and Wheeler

Biden reportedly signed off on the deal to include Bout, despite his reputation as the "Merchant of Death." He's currently serving a 25-year US prison sentence.

Despite speculation, the White House cautioned that the administration and Russia haven't agreed on anything.

"We would love to be saying today that we have news about Brittney and Paul coming home today," Jean-Pierre stated. "That is, unfortunately, that is not where the negotiations are at this time."

UNCF among six intermediaries receiving \$100M to lead institutional transformation at HBCUs and other institutions of higher education

(Black PR Wire) To help historically Black colleges and universities (HB-CUs) undergo fundamental changes to dramatically increase success for all students, UNCF has received a catalytic investment to accelerate institutional transformation efforts from the Bill & Melinda Gates Foundation.

The first of its kind—at this scale—in American higher education, this systemic transformation will provide UNCF, along with

five other intermediaries, \$100 million over five years to power higher education as a racial and socioeconomic equity engine. These investments were awarded based on each organization's demonstrated expertise and potential to disrupt generational poverty.

"Advancing Black higher education through institutional transformation is in UNCF's DNA," said Dr. Michael L. Lomax, president and CEO, UNCF. "This grant will further the proven

strategies of UNCF's Institute for Capacity Building in ushering the next phase of Black colleges and universities."

Through its transformation work via its Institute for Capacity Building (ICB), UNCF counts 41 institutional partners, a network purposely designed to represent a diversity of HBCUs and predominantly Black institutions (PBIs) that vary in size, type and transformation focus. As UNCF plans to expand to more than 50

institutions in 2023, the impact of the intermediary efforts is already apparent with partners reporting increased rates in enrollment, retention, graduation, internship and post-graduation placement in careerrelated jobs or graduate studies.

"Research shows our schools have historically done and continue to do a lot more with a lot less. They graduate more Black students who go on to lift, not only their families, but entire communities," said Ed Smith-Lewis, vice president, strategic partnerships and institutional programs, UNCF. He also leads UN-CF's ICB.

"Now, we're about to show the world just how much Black colleges and universities can teach the rest of higher education to support the success of all their students in institutionalizing educational equity," Smith-Lewis added.

According to a recent survey, nearly three-fourths of

college presidents say that to thrive in an increasingly complex, tech-driven world, they must rethink their business models and campus cultures for greater inclusivity and mobility—and they seek intermediary partners to guide that change.

UNCF was selected for its leadership in bolstering HBCUs as student-success engines, community lifelines and poverty disruptors. In doing so, they are also helping Gates to redefine institutional transformation.

ActivePure donation fosters student and faculty innovations in scientific research at the University of Texas at Dallas

gies, LLC, a Dallas-based air and surface purification technology company has gifted the University of Texas at Dallas (UT Dallas) \$200,000 over the next two years to advance transformative research as part of the University's New Dimensions Campaign. Included with the gift is ActivePure Technology which UT Dallas has used to outfit the entire Richardson Innovation Quarter Headquarters (IQ HQ). The City of Richardson is hosting the official grand opening of the Richardson IQ HQ on Sept. 14 at 1302 E Collins Blvd, Richardson, Texas.

To provide a sustainable option to proactively reduce bacteria, mold, fungus, and viruses in the air and on surfaces, including communicable diseases like bird and swine flu



and the virus that causes COVID-19, ActivePure is installed throughout the 27,500 square-foot multipurpose city-owned facility. The facility houses the City of Richardson's Office of Strategic Initiatives, as well as new UT Dallas centers for emerging, novel, technology and other dedicated space for innovation and entrepreneurship programs, networking and event space at the Richardson IQ HQ.

"The global challenges that has been built by and we face today demand bold through innovation, so we

innovation, and ActivePure is committed to helping the students and faculty at UT Dallas work toward new scientific findings and their commercialization," Joe Urso, CEO and chairman of ActivePure. "We are honored to contribute both financial and technology support to ensure UT Dallas can be a leader in innovation and the new frontier of safe, trusted, and verified indoor air quality. ActivePure is a company that has been built by and are grateful for this opportunity to support these future leaders in their innovative pursuits."

David Lary, Ph.D., professor of physics at UT Dallas, joined ActivePure Research Labs, LLC to lead its newly formed Holistic Environmental Aerosol & Reactive component Testing (HEART) initiative.

"Through the HEART initiative, ActivePure in collaboration with UT Dallas, hopes to achieve, with unprecedented precision, the most holistic understanding of interior air environments, the risks they pose, and the most effective modalities to eliminate those risks," said Lary. "Through advanced technologies including real-time analysis utilizing a comprehensive chemical data assimilation framework (originally written for research at the University of Cambridge and at NASA), we hope to soon "see the invisible" and do more to keep those in our care out of harm's way. We anticipate findings from this research will further academic, commercial and regulatory understanding of air quality risks and the most sustainable remediation strategies."

Through its patented technology of Advanced Photocatalysis, ActivePure creates oxidizing molecules that actively seek and reduce airborne and surface pathogens. The technology provides a sustainable and environmentally conscious solution to maintaining indoor air quality in buildings like the new lab.

ActivePure has successfully adapted what happens naturally outdoors for indoor environments. The

technology is referred to as advanced photocatalysis, which recreates the sun's power with UVC lights and a catalyst that works with the humidity within ambient air to create the same naturally occurring oxidizing molecules found outdoors in indoor air. This unique technology is a game-changer as it actively neutralizes surface and airborne pathogens without chemicals or the need to trap or filter contaminants.

For more information about the Richardson Innovation Quarter, visit here RichardsonIQ.com.

For more about UTD at the Richardson IQ HQ, visit here Ventures.UTDallas. edu/Spaces/IQ.

To learn more about ActivePure and its commitment to students and science, visit ActivePure. com.

40 million will receive student loan forgiveness under Biden plan

An estimated 3.55 million California borrowers are eligible for student debt relief under President Joe Biden's recent loan forgiveness plan, including more than 2.3 million Pell Grant recipients.

In Texas, those figures stand at 3.3 million and 2.3 million respectively, while in New York, more than 2.2 million are eligible for forgiveness, including 1.3 million Pell Grant recipients.

Students and borrowers across the country are preparing to cash in on the president's plan.

About 165.900 borrow-



In state-by-state data released on Tuesday, Sept. 20, by the U.S. Department of Education, its estimated that more than 40 million borrowers nationwide could benefit from the student debt relief plan, and nearly 20 million might see their entire remaining balance discharged.

(Photo via NNPA)

ers from the District of Columbia are eligible for student debt relief under President Joe Biden's recent loan forgiveness plan, including 60,300 Pell Grant recipients.

Those figures swell in

comparison in Virginia and Maryland.

In Virginia, 965,100 borrowers are eligible for relief, including 566,500 Pell Grant recipients. In Maryland, 747,100 enjoy eligibility, including 419,400 Pell Grant recipients.

In state-by-state data released on Tuesday, Sept. 20, by the U.S. Department of Education, its estimated that more than 40 million borrowers nationwide could benefit from the student debt relief plan, and nearly 20 million might see their entire remaining balance discharged.

Last month, Biden announced his plan to forgive borrowers up to \$10,000 in debt relief, and up to \$20,000 for Pell Grant recipients.

"The Biden Administration's student debt relief plan will help borrowers and families recover from the pandemic and prepare to resume student loan payments in January 2023," administration officials wrote in a fact sheet.

They said about 90% of relief dollars will go to those earning less than \$75,000 per year – and no relief will go to any indi-

vidual or household in the top 5% of incomes in the United States.

Officials said by targeting relief to borrowers with the highest economic need, the administration's actions are also likely to help narrow the racial wealth gap.

The White House noted that nearly 71% of Black undergraduate borrowers are Pell Grant recipients, and 65% of Latino undergraduate borrowers are Pell Grant recipients.

The Department of Education plans to soon re-

See LOAN, Page 13

OUTCOMES, from Page 3

is also closely associated with enrollment declines.

"While COVID-19 emergency funds authorized by Congress pushed community colleges to introduce more support for meeting students' basic needs, barriers to accessing those supports remain," study authors found.

For example, 68 percent

of Black male students at community colleges experience basic needs insecurity

Still, only 31 percent of those with need accessed on campus resources meant to connect students with aid because too few knew they were available or do not know how to apply, the researchers discov-

erec

Meanwhile, the authors concluded that Black student enrollment at community colleges has steadily declined over time and has dropped during the CO-VID-19 pandemic.

Among the chief findings:

• From fall 2019 to fall 2021, enrollment fell 18 percent for all Black students and 23.5 percent and

15 percent for Black men and Black women, respectively.

• Black community college students experience the lowest graduation rates when compared to their peers of other races and ethnicities.

• The gap between Black and white graduation rates more than doubled from a four-percentage point gap in 2007 to an 11-percentage point divide in 2020.

- The typical Black community college graduate earns \$20,000 less per year than their classmates.
- White households with workers who hold a high school diploma earn \$2,000 more than Black community college graduates
- Over two-thirds (67 percent) of Black students borrowed money to pay

for community college compared to 51, 36, and 30 percent of white, Hispanic, and Asian students, respectively.

Further, researchers found that Black community college graduates owe 123 percent of the original amount they borrowed 12 years after beginning their community college journey.

Raytheon Intelligence & Space and NAF launch career-preparation academy for Dallas-Fort Worth area high schoolers

CARROLLTON-FARM-ERS BRANCH- Raytheon Intelligence & Space, a Raytheon Technologies business, and NAF, a national non-profit organization that works to ensure high schoolers are future ready, recently celebrated the grand opening of Newman Smith High School's NAF Academy of Innovation. The new academy will benefit over 300 Dallas and Denton County high school students this year.

Students attending the 7,000 square-foot NAF Academy of Innovation will take career-focused courses in conjunction with their general education require-



Raytheon Intelligence & Space

ments, coupled with workbased learning activities that provide practical learning experiences. NAF, Newman Smith High School and Raytheon Intelligence & Space will collaborate on curriculum to address future workforce needs in the Dallas Fort-Worth metro area.

The NAF Newman Smith academy will offer the following career technology programs:

• Programming and Software Development: Scholars will study Fundamentals of Computer Science. Computer Science 1, AP Computer Science Principles, and AP Computer Science

• Cybersecurity: Includes Courses of Foundations of Cybersecurity, Internetworking Technologies 1 & 2, and a Cybersecurity Capstone course

· Advanced Manufacturing: Focus areas include Principles of Manufacturing, Robotics 1, and Robot-

'Raytheon Technologies is proud to partner with NAF to establish Academies of Engineering in underinvested high schools across the country to ensure students are college and career ready," said CeCe Wysong, Director of the CIO, Raytheon Intelligence & Space. "This new academy at Newman Smith High School will give students access to a high-quality engineering and technology curricu-

lum, as well as work-based learning and mentorships, helping develop a strong, diverse and inclusive talent pipeline."

This investment is part of Raytheon Technologies' 10-year, \$500 million Connect Up initiative to drive transformative, generational impact.

The Newman Smith Academy of Innovation joins a nationwide network of over 600 NAF academies offering "school within a school" career-themed opportunities.

"NAF is elated to join forces with Raytheon Technologies and Raytheon Intelligence & Space to reach even more students in the Dallas-Fort Worth metro area, with the launch of this Academy of Innovation." said Liz Perez, Chief Partnership Officer, NAF. "Together, with the leadership of the educators at Newman Smith High School, we are diversifying the STEM workforce by preparing students for the cyber and tech jobs of the future with a career-focused curriculum and opportunities to truly experience the working world and envision their place in it. Congratulations to Newman Smith High School - we are wishing the academy a fantastic first school year!"

TRUMP, from Page 5

tate holdings in any given year," James asserted.

"[Trump] ignored independent appraisals of their properties and listed them as being worth hundreds of millions more than was reported by those outside assessors," she declared.

James began investigating Trump during his pres-

The investigation gained momentum after Trump's attorney Michael Cohen told a congressional committee that Trump inflated the value of some of his assets to get loans and insurance.

Cohen said Trump undervalued some things to score tax benefits.

The Trump Organization also allegedly engaged in a 15-year tax fraud scheme and faces trial in New York in October.

Trump's CFO Allen Weisselberg has pleaded guilty for his role in the scam and agreed to testify against his boss' real estate company.

Reportedly, the Trump Organization offered to settle with James to stop the lawsuit, but the attorney general said she wasn't interested in a deal.

Trump's predicament is much like that of former Detroit Mayor Kwame Kilpatric and D.C. Councilmember Kwame Brown.

In 2012, Brown received one day in jail, six months home detention, and 480 hours of community service after pleading guilty to federal bank fraud charges.

Brown also pled guilty to a campaign finance violation.

The councilman admitted providing false documentation to secure two personal loans, totaling more than \$220,000.

In the campaign finance

case, he admitted aiding and abetting another individual, a relative, to make a cash payment of \$1,500 to a campaign worker for the 2008 Council campaign.

"Kwame Brown squandered his bright political future and an opportunity to be a role model for the district's youth," stated then U.S. Attorney Ronald Machen.

"His greed and ambition led him to forge documents and break the laws governing campaign spending."

In 2013, Kilpatrick received a 28-year federal prison sentence after a jury convicted him of racketeering, bribery, fraud, and extortion.

Ironically, Trump commuted Kilpatrick's sentence, enabling the former mayor to get out of prison after serving just 8 years.

MORTGAGE DIVISION

PRISON, from Page 1

forced prison labor, the researchers asserted.

After U.S. Steel took over Tennessee Coal, Iron & Railroad in 1907, the industrial giant used prison labor for at least five years.

During that time, more than 100 men died while working in their massive coal mining operation in Alabama.

U.S. Steel has misrepre-

sented this dark chapter of its history.

"And it has never apologized for its use of forced labor, or the lives lost," they stated.

The reporters concluded that they pushed the company to "answer questions about its past and engage with communities near the former mines."



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NNPA President joins North Carolina activists to commemorate 'birth of environmental justice movement'

When Dr. Benjamin F. Chavis Jr. arrived in Warren County 40 years ago, the Oxford native had no intention of going to jail again.

Chavis, a member of the political prisoner group, The Wilmington 10, had served nearly a decade after false allegations against him and fellow activists.

Now, the Martin Luther King Jr. disciple knew the people of Warren County needed a voice.

The government had determined the predominate Black area as the best place for Polychlorinated Biphenyls (PCBs), a toxin that increases the rates of various cancers

Police quickly detained those protesting the state's decision to allow the toxins in the area

Over six weeks, more than 500 people suffered arrests for protesting the PCBs.

Police grabbed Chavis on the way to the protest.

"I think I'm the only person to go to jail for driving too slow," Chavis told a



large and lively gathering at Duke University during the observance of the 40th anniversary of the protests that sparked the birth of the environmental justice movement.

"But there I was, back in a jail cell for protesting with the others," he stated.

Chavis, the former NAACP President and current President and CEO of the National Newspaper Publishers Association, then coined the term "environmental racism," which resonates 40 years later.

"The thought that the state would pick this county of all the 100 counties in North Carolina as a dumping site was unthinkable," stated Chavis, whose start in civil rights began under the tutelage of Dr. Martin Luther King Jr.

"What started in my favorite county 40 years ago, with the beginning of the environmental justice movement, has grown to a global movement," Chavis said

"The demands of millions of people are not only being heard but there are changes."

For nine months, organizers had remained busy planning commemorative events, which included the NAACP Warren County Branch, Coley Springs

Graduate School of Journalism, where he was mentored by the late Fred Friendly (former president of CBS News), and a Bachelor's of Arts degree in Mass Media Arts from Hampton University.

In addition to teaching writing and content editing classes, Eaton will teach JAC 454 Civil Rights Era & the Media, and JAC 404 Media Ethics.

EATON, from Page 2

King's legacy organization. Eaton continues to write feature articles for the National Association of Black Journalists' Black News & Views and the Spelman College Messenger.

Eaton has garnered many prestigious awards and accolades including a Gannett News Service reporting award, 2008 Journalist of the Year by the Rainbow/

forward deployed and in-

tegrated with all elements

of national power—deters

conflict, strengthens our

alliances and partnerships,

and guarantees free and

open access to the world's

oceans. As the United

States responds to the se-

PUSH civil rights group, eight EMMY Awards for TV news reporting/writing, two Atlanta Association of Black Journalist awards for his excellence in writing and reporting, and several honors from the National Association of Black Journalists.

Eaton earned his Master's of Arts degree from Columbia University's

GUEVARA, from Page 2

well as the stability of our world," said Adm. Mike Gilday, Chief of Naval Operations. "The U.S. Navy—

well as the stability of our curity environment through integrated deterrence, our Navy must continue to deploy forward and campaign

bat-credible fleet."
Guevara and the sailors they serve with have many opportunities to achieve accomplishments during their military service.

with a ready, capable, com-

"I'm most proud of being part of the commissioning of the ship," said Guevara. "Not a lot of people get to help bring a brand-new ship into the fleet."

As Guevara and other sailors continue to train and perform missions, they take pride in serving their country in the United States Navy.

"Serving in the Navy means freedom, brotherhood and being a part of something bigger than myself," added Guevara. Missionary Baptist Church, Warren County Environmental Action Team, Warren County Community Center, and the United Church of Christ, who 40 years ago asked Chavis to go to Warren County.

The slate included the virtual program, "Casting Your Ballot for Environmental Justice," a webinar discussion with Chavis, former protestor Dollie Burwell, and the Rev. Bill Kearney.

Known as the "Mother of the Environmental Justice Movement," Burwell said her faith spurred her integral involvement in the protests.

"My faith played a great role in my decision to organize my community, protest, and engage in civil disobedience," Burwell said.

"Growing up, my parents often recited Micah 6:8. I believe God had given me the tools I needed to organize my community," she said.

"I learned to speak and organize and developed leadership skills. Prayer sustained me not only through the six weeks of protest but also to lead the Working Group through the detoxification of the landfill."

Chavis and Burwell also joined a large group at Duke University's Penn Pavilion Garden Room for a discussion titled "Recalling Warren County Protest."

"I'm optimistic about the future," Chavis said later during a discussion at Duke Chapel with Catherine Coleman Flowers titled "Environmental Justice: Past, President, and Future."

"We now have a vibrant movement all over the world. The strongest movement for change is a movement that is diverse, inclusive, and respectful of our diversity," Chavis proclaimed. "People see the connection between health, the environment, and health and public policy."

For Chavis, the protests were only one part of the movement.

He took the position of executive director of the United Church of Christ's Commission on Racial Justice (CRJ).

With Chavis at the helm, the CRJ released its landmark 1987 study, "Toxic Wastes and Race in the United States."

Chavis convened the First National People of Color Environmental Leadership Summit in 1991.

He said those early years of effort endure today as "an effective national and global movement for justice, for environmental justice."

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SPRJ55189

'The Woman King' crowns the 2022 Toronto International Film Festival



By Dwight Brown NNPA Film Critic

(***1/2) The mighty women of the Agojie were warriors. From the 1600s to 1800s in the West African Kingdom of Dahomey this all-female military regiment gallantly fought their empire's enemies.

Film fans first glimpsed the Dahomey Amazon legacy in the Marvel movie Black Panther, where the Dora Milaje special forces in the fictional nation of Wakanda were modeled after those fighters. So, an introduction has already been made.

On a visit to Benin in 2015, actress/producer Maria Bello encountered the legend of the Agojie, fathomed a movie and with screenwriter Dana Stevens, crafted a fictionalized story of true-life female combatants. Other corroborators include filmmaker Gina Prince-Blythewood, who researched the women, culture and era, adding her Oscar®-winning insight; actress Viola Davis and her production company; and producer Cathy Schulman (Crash). The project is largely a female and POC effort.

In 1823, in a region that is now Benin, General Nanisca (Davis) leads a military regiment that serves at the pleasure of young King Ghezo (John Boyega). Her women and girls help protect the embattled kingdom of Dahomey from neighboring adversaries like the Oyo Empire, led by the murderous Oba Ade (Jimmy Odukoya) and from white Brazilian enslavers, commanded by Santo Ferreira (Hero Fiennes Tiffin). Their mission also includes freeing and releasing captured Africans headed for slave ships.

The wise Nanisca is aided by her top officers, the courageous Izogie (Lashana Lynch, No Time to Die) and very nurturing Amenza (Sheila Atim, The Underground Railroad). Girls and women vie to enlist in their army. Nawi (Thuso Mbedu, The Underground Railroad), an abused and orphaned adolescent, is among the candidates competing for a position in a troop that's comprised of virgin women who eschew marriage and men. Nanisca eyes the rebellious aspirant, who doesn't always follow orders but shows no fear and exhibits leadership qualities. The two spar physically and verbally. Nawi: "They say that the soldiers are magic. But you look like an old woman to me." Conflict and warfare rages around them.

The script sets the premise, time and location. The soldiers, kings and enslavers are large on the page, and even grander on a movie screen. Bigger than life. The rivalries, betravals, palace intrigue, romances, mentoring, grudges, ferocious battles and subplots are as epic and mythical as those in The Gladiator or the Star Wars sagas. The topical theme of fighting oppression is evident in the war against enslavers. The righteous movement to protect others from human trafficking and subjugation is galvanizing. Black history buffs may know that some African tribes were complicit in the slave trading industry. Others maybe not. This can be a learning experience. Nanisca to the King: "Let us not be an empire that sells our people!"

The King's dwelling

The King's dwelling, the village and port towns (shot in Cape Town, South

Africa) look regional and historic due to Akin McKenzie's (When They See Us) production design. Costume designer Gersha Phillips (Star Trek: Discov-

See KING, Page 14







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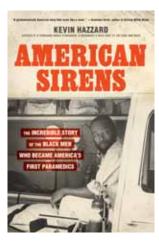
NDG Book Review: 'American Sirens' is an undertold part of medical history

By Terri Schlichenmeyer

You can't not look for the whoop.

When that sound registers in your brain, let's face it: you're gonna rubberneck. You wonder if someone you know is inside that whooping vehicle, in an accident, or worse. You might even thank a higher power that it's not you in there. And once you've read "American Sirens" by Kevin Hazzard, you'll think of the heroes in the back of that ambulance.

When John Moon saw what was happening to the old homeless man on the street, he carefully stepped



in, assuring the police that he could help. He knew the old man; admired the guy, had looked up to him once, as a mentor.

The man was a hero. Moon had met the guv

in 1971, back when he was working a dead-end job as a hospital orderly. One afternoon, he watched in awe as two impressive Black men in white uniforms swooped in to the hospital and took charge of a patient, leaving as unshakably as they'd arrived. They wore sewn-on Freedom House patches, and Moon knew instantly that he wanted in on whatever they were doing.

Before then, ambulance service was a whole different thing in America. If you had a medical emergency, you called police or funeral directors to get you to a hospital. If you were in medical crisis, tough luck; they weren't trained for that. If you lived in Pittsburgh's Hill area, you called an ambulance service that was run by Black men who did their best with what they had – until Peter Safar met the men of that ambulance service, Freedom House.

Born in Vienna, a survivor of Nazi Germany. Dr. Safar had spent his life studying ways to keep people from dying of things he could fix. He'd invented a lifesaving method called CPR and he taught it to anyone who wanted to learn, but it wasn't enough. No, Safar was sure that if he put together a team of individuals, trained them, organized them, and give them wheels, they could save even more lives...

Someone's screaming into a phone. Someone else is panicking. Emotions are high, it's pure chaos, it's what happens in a medical emergency. "American Sirens" is quite a bit less frantic, and that's okay.

Yes, there are a few truemedicine type tales inside this book but more than anything, author Kevin Hazzard tells a tale of heroism performed by men and women, done during and despite discouraging frustration caused by politics

and racism. The depth of the latter, and the lengths to which the former went to end Freedom House, are quite shocking, even given the times

And while that's a big part of this story, it's not the best part: you'll be thrilled and proud of the people Hazzard introduces you to. Knowing them gives you a big chance to be thankful for all that professionals like them do.

This slice of history book is perfect for truemedicine fans, but adrenaline junkies might like it, too. If that's you, then "American Sirens" make you whoop.

In association with Undermain Theatre, Bishop Arts Theatre Center announces the regional premiere of Fairview

Bishop Arts Theatre Center (BATC) will open its 29th anniversary season with a regional premiere production of Jackie Sibblies Drury's captivating play, Fairview. The play will be directed by Jiles King and runs from October 21-Nov 6. Fairview is a family drama about the Frasier household. Preparations for Grandma's birthday party are underway, and Beverly is holding on to her sanity by a thread

to make sure this party is perfect, but her sister is drinking, her husband can't seem to listen, her brother is MIA, her daughter is a teenager, and maybe nothing is what it seems in the first place.

Fairview, the recipient of the 2019 Pulitzer Prize for drama, begins as an easygoing comedy about a middle-class black family gathering for a birthday dinner and ends somewhere else entirely. A play about

race, though not only about race, it ultimately brings the audience into the actors' community to face the deep-seated prejudices of our society.

Undermain Theatre and Bishop Arts Theatre are teaming up to produce Fairview, and it's sure to be a captivating performance! Producing Artistic Director, Bruce DuBose, shares his thoughts on the collaboration. "Undermain Theatre is thrilled to be

Bishop Arts Theatre Center to bring Jackie Sibblies Drury's play to Dallas.

We hope through this collaboration to entertain, enlighten and enrich audiences with FAIRVIEW while strengthening our relationship with BATC. Undermain appreciates and supports the work of BATC and its place in the arts community of North Texas '

The performance will be

working in association with held in person at the Bishop Arts Theatre Center located at 215 S. Tyler Street, Dallas, TX 75208.

> Tickets can be purchased online anytime at www. bishopartstheatre.org by calling the box office at (214) 948-0716, Monday through Friday from 9:00 a.m. to 5:00 p.m. Individual tickets range from \$18 to \$30.

> Discount tickets are available for groups of 15 or more and may be pur-

chased by calling the box office. Our 2022/2023 season is made possible by the generosity of our sponsors: City of Dallas Office of Arts & Culture, National Endowment for the Arts, Embrey Family Foundation, George & Fay Young Foundation, Eugene Mc-Dermott Foundation, Dallas Public Improvement District, Texas Commission on the Arts, Communities Foundation of Texas, and Humanities Texas.

LEWIS, from Page 2

took the microphone during her sentencing hearing and told the courtroom that her voice mattered," Schipper wrote on the fundraising site. "I was incredibly proud of her. She was powerful, and she brought me to tears."

Schipper said Pieper, who had already spent nearly three years in juvenile detention awaiting trial, did not deserve to spend time in an adult prison.

"Instead, the judge gave her five years of probation. He decided that 834 days she spent in juvenile detention awaiting her sentencing was enough 'punishment' for a then fifteenyear-old girl who had been kicked out of her home and found herself sleeping in the stairwell of one of the most dangerous apartment complexes in Des Moines," the math teacher asserted.

"As a girl that was ultimately preyed upon by men twice her age who traded her body for drugs. These men physically assaulted, raped, and sex trafficked Pieper on multiple occasions. Finally, on June 1st, 2020, Pieper snapped and killed one of the men who exploited and raped her, stabbing him to death."

The fundraiser has netted more than \$325,000 to date, and Schipper called her sentence a "compassionate outcome."

"Pieper only found herself in this situation because she was initially charged as an adult with 1st-degree murder. However, DMPD and the Polk County prosecutor's office saw Pieper immediately as a grown, violent, adult, murderer, and they charged her as such," Schipper stat-

"Only because a team of amazing people came to Pieper's side was her story truly heard and understood. However, with the risk of life in prison looming, Pieper pled guilty to charges of manslaughter and willful injury.

"This was to avoid a risky trial where her team feared an Iowa jury may implicitly struggle to see a young black girl as the victim of sex trafficking that she was "

Like many who've reacted to the restitution part of her sentence, Schipper asserted that Pieper "does not owe that man's family justice."

"Pieper does not deserve to be finically burdened for the rest of her life because the state of Iowa wrote a law that fails to give judges any discretion as to how it is applied," he said.

"This law doesn't make sense in many cases, but in this case, it's morally unjustifiable. A child who was raped, under no circumstances, should owe the rapist's family money."

Schipper also noted that the judge ordered Pieper to perform several hundred hours of community service each year, do routine drug testing, and attend therapy.

"Pieper's path to true freedom will not be easy, and she is still a teenager that has experienced a lot of trauma," Schipper stat-

He noted that she desires to attend college, create art, and advocate for other sex trafficking victims.

"Our system is broken. It will take decades of advocacy and electing people committed to rethinking and reimagining our criminal justice system, especially our juvenile one, to fix the system," Schipper said

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If there are any news, events or anything else we need to know about, give us an e-mail at: editor@northdallasgazette.com

Financial fairness at risk with proposed TD Bank-First Horizon merger

By Charlene Crowell

As banks grow larger through mergers and focus on growing online and mobile services, serious concerns emerge on how fair and how accessible banking will be to traditionally underserved Black and Latino communities. In most cases, consumers and small businesses alike view bank branch accessibility and convenience as key to serving their communities.

Consumer advocates currently are urging bank regulators to thoroughly examine a proposed TD Bank merger, particularly in light of the lender's record with home loans and overdraft fees

Earlier this year, TD Bank announced its plan to acquire First Horizon Bank and its \$85 billion in assets and 417 locations, largely in the South. If approved by federal regulators, the merger would create the sixth-largest bank in Amer-

ica

TD Bank already has more than \$1.3 trillion in, 27 million customers and over 1,100 locations spread across 15 states and the District of Columbia. In Atlanta and Dallas, the bank does business as TD Ameritrade. Its largest number of branches by state are located in New York (367), Florida (355), and New Jersey (367).

According to its website, "Black experiences, in all their diversity, are at the heart of our drive for positive, sustainable change."

But as Sportin' Life, a character in the immortal folk opera, Porgy and Bess, said: "It ain't necessarily so." Indeed, TD's business record sends a different message.

Earlier this year, WHYY, the National Public Radio station serving the Philadelphia metro area, reported that in its region between 2018 and 2020, "TD Bank was more likely

to approve a mortgage loan for a low-income white applicant than a high-income Black applicant..."

TD Bank had the lowest mortgage approval rate for Black applicants in its entire metro area. During this time, "the institution denied 20 percent of all purchase mortgages, but denied nearly 40 percent of all Black applicants," according to the data, which was culled from Home Mortgage Disclosure Act data. By comparison, the denial rate among white applicants was 20 percent."

A similar finding appeared in a 2018 investigative article by Reveal News: "African American and Latino borrowers are more likely to get turned down by TD Bank than by any other major mortgage lender. The bank turned down 54 percent of black homebuyers and 45 percent of Latino homebuyers, more than three times the industry averages."

Then there's TD Bank's poor record on overdraft fees.

Just two years ago the Consumer Financial Protection Bureau (CFPB) entered into a consent order with TD Bank that provided \$97 million in restitution to 1.42 million consumers, and the CFPB charged the firm a \$25 million civil penalty. The bank had illegally charged customers overdraft fees without first obtaining their consent before enrolling them in its optional overdraft.

Overdraft fees often exploit consumers' short-term cash needs. The vast majority of overdraft fee revenue comes from people with account balances that average less than \$350.

TD Bank's business model relies far more on overdraft fees than other large banks. While some of its peer institutions eliminated overdraft fees, TD charges a \$35 overdraft fee as many as three times a

dav.

Fortunately, consumer advocates are registering their serious concerns with federal regulators.

"TD Bank cannot serve the needs of low-income communities while insisting on maintaining this large stream of revenue that, by definition, depends on consumers who lack funds," testified Nadine Chabrier, Senior Policy and

See MERGER, Page 12

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National non-profit, Founders First CDC, opens applications for the 2022 Stephen L. Tadlock 'Vetpreneurs' grant to veteran small business owners

SAN DIEGO - Founders First CDC (Founders First), a national 501(c)(3) non-profit organization that empowers expansion in diverse founder-led, revenuegenerating businesses, is pleased to announce that applications are open for qualified individuals to apply to its 2022 Stephen L. Tadlock Fund – a grant program to support U.S. veteran small business owners. To be eligible, the company's founder must be a U.S. military veteran, have an active U.S.-based business, and employ between 2 and 50 employees. Appli-

cations are being accepted ers First CDC has awarded tary through her brother's U.S. Census Bureau's surnow through October 18, with recipients being announced on Veterans Day, November 11, 2022.

Inspired by Founders First CEO Kim Folsom's brother, U.S. Navy Veteran Stephen L. Tadlock, the purpose of the grant is to provide micro-investments to veterans who own and operate small businesses. The \$25,000 grant will be awarded to 25 veteran recipients who will receive \$1,000 each, which will help aid in their employerbased small businesses. Since launching, Found-

more than \$423,000 to minority and underserved business owners throughout the United States with a focus on Texas, Chicago, Southern California, Pennsylvania and New Jersey.

"Given the current state of our economy, small business owners are feeling the brunt of the rising cost of living, inflation and the challenges to provide goods and services for their customers," says Shaylon Scott, executive director, Founders First CDC. "As our founder, Kim Folsom has strong ties to the miliservice in the U.S. Navy, this particular grant is incredibly special to Founders First, as we're able to help veteran business owners by investing in their businesses during uncertain economic times. Grants such as these, no matter how large or small of an investment, are a vital and impactful way to help sustain businesses and provide growth opportunities, and we are incredibly proud to support veterans throughout the country during this critical time."

According to the latest

vey of small business owners, there are more than 2.5 million veteran majorityowned businesses in the U.S. that employ more than 5 million individuals. As a result, these businesses generate a revenue of more than \$1.14 trillion, and account for an annual payroll of \$195 billion.

"I've seen firsthand through my brother's experience in the U.S. Navy and reentry into civilian life, that American veterans give back to our country each and every day, and following their service it's critical that they receive support from family, friends and local communities to thrive in their careers following their service," says Kim Folsom, Founder and CEO of Founders First. "As veteran owned businesses are critical contributors to the small business community, I'm proud extend this fund for the second year in a row to veteran business owners who need the extra boost of funding; as these funds help aid in creating premium wage jobs and drive economic growth in

See VET, Page 15

KING, from Page 9

ery) enhances the pageantry with lavish robes that drape the king and his wives and adds to the Agojie's fiery personae with uniforms that highlight their lean physiques. All visuals are framed to perfection by cinematographer Polly Morgan. When sequences need more drama, romance or thrills, Terence Blanchard's score ups the ante. While editor Terilyn A. Shropshire

(When They See Us) makes 2h 15m roll by in seconds.

Writing and directing romantic dramas (Love & Basketball) and segueing into badass superhero films (The Old Guard) primed Prince-Blythewood for this feminist fable. Like an artist and a shaman, she creates an atmosphere steeped in culture and history. Along with the extraordinary stunt choreography, she makes

the fight scenes chaotic, balletic and glorious. Under her guidance the palace drama seems royal and dire and the romance between Nawi and the Brazilian Malik (Jordan Bolger) is enchanting. Her creativity and versatility are on view throughout.

Viola Davis is magnetic, intense and powerful as the commanding general. She heads an ensemble that milks their character's emotions (innocence, anger,

fear, romance) and adds human portraits to the story of slavery, especially for those who fought against it. The King: "Sometime a mouse can take down an elephant."

A huge spectacle. A fictional action-drama steeped in history. African in nature

but universal in its depiction of greed, suppression and tyranny. A deft team of female artists have masterfully created a feminist allegory that will excite and inform movie lovers for years to come.

The Woman King pre-

miered at the 2022 Toronto International Film Festival and won a standing ovation. Among a stellar group of diverse films and voices, it still rose to the top.

Visit NNPA News Wire Film Critic Dwight Brown at DwightBrownInk.com.

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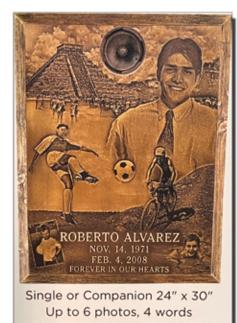
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Nearly \$10 million in grants will help hotels offer EV charging services

Plano, Texas (September 20, 2022) - Universal EV Chargers, a division of Universal Green Group, today announced that it has secured nearly \$10 million in government green energy grants. These grants will help the hospitality industry and other businesses offer electric vehicle (EV) charging services their customers are demanding by defraying upfront installation costs. Universal EV Chargers focused its efforts on installing EV charging stations first with hotels and other hospitality businesses nationwide to attract drivers who will need services that help them pass the time while their EVs charge.

"Hospitality businesses like hotels are excellent sites for EV charging stations because they are located where people travel and offer multiple desirable amenities for EV drivers,' said Hemal Doshi, CEO of Universal Green Group. "We have worked with hotels extensively over the last decade installing their solar panels, and our understanding of their business models and operational needs has largely informed our strategy."

The icing on the cake for hotels and other hospitality businesses is that EV drivers spend both time and money while waiting for their EVs to charge. Hotels may also find new guests in the future once they have experienced the hotel's features.

Universal EV Chargers' electric vehicle charging stations offerings rests on four main pillars that have these grant wins:

Vision: Universal EV Chargers' vision is to contribute to the build-out of the United States' EV charging infrastructure in line with the Biden-Harris Administration's Bipartisan Infrastructure Law. Company leadership maintains a laser focus on highquality unit deployment across the country.

Design: The company's EV charging units address the challenges faced by early EV adopters related to

contributed enormously to service, maintenance, ease of use, payment methods, charging time and availability.

Price Structure: Universal EV Chargers' highquality Level Two chargers were designed from the ground up to optimize quality and cost in manufacturing, transport, testing, implementation and installation. The Level Three DC Fast Chargers also meet the company's stringent reauirements.

Investment Options: The company has designed a wide range of investment options from a simple equipment sale (in which the site owner owns, operates and retains the revenue from the charging station) to full turnkey deals with little to no out of pocket expenses for well qualified property owners (where Universal EV Chargers bears the upfront costs, maintenance and repairs with a revenue share between the site owner and Universal EV Chargers). Several options between

these two are also avail-

In addition to the grants, Universal EV Chargers has also secured approved vendor status for hotels like IHG, Wyndham, Marriott and Hilton. Approved vendor status signals that these top hotel brands have confidence in Universal EV Chargers.

For more information about Universal EV Chargers and their green energy grant program, please visit UniversalEVCharging.com or call (866) 350-2738.

LOAN, from Page 6

lease additional details on how individuals across the country can benefit from the Administration's student debt relief plan.

"President Biden believes that a post-high school education should be a ticket to a middle-class life, but for too many, the cost of borrowing for college is a lifelong burden that deprives them of that opportunity," administration officials said ahead of Biden's scheduled announcement.

"During the campaign, he promised to provide student debt relief. Today, the Biden Administration is following through on that promise and providing families breathing room as they prepare to start repaying loans after the economic crisis brought on by the pandemic."

For more information, visit StudentAid.gov/debt-



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The National Action Network is looking for a President for its upcoming Dallas chapter. This is a volunteer position that requires an activist heart and an interest in civil rights.

The President:

- a. Presides at meetings and acts as Chairman/Chairwoman of the Executive Committee.
- b. Appoints all committees not directly elected by the Chapter.
- c. Between meetings of the Executive Committee and subject to the approval thereof, exercises executive authority on behalf of the Chapter.
- d. The President shall be an ex-officio member of all committees.
- e. Shall work with other members of the Executive Committee to develop a program agenda for a defined fiscal
- f. Acknowledges he/she is the primary force within the Chapter in establishing a working relationship and communication with the National and Regional Office(s); ensures that these offices receive all reports, including quarterly reports, and reports of elections.
- g. Is familiar with pertinent governing documents including: The NAN by-laws and Chapter rules.

Interested parties should contact Robert D. Bush, president of the Las Vegas Chapter, at (702) 626-0158.



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Sir Forgets-A-Lot to the Rescue

By James L. Snyder

Contrary to the idea that the older you get, the more you forget, it has never been my experience. I have forgotten things for as long as I can remember. I even forget things that never actually happened.

It runs in our family, though it came to me legitimately down through the generations. A nut doesn't fall far from the tree.

As a young person, I was quite fascinated with uncle Fred. Everybody who knew him called him Sir Forgets-A-Lot. At the time, I didn't know what they were talking about because good old uncle Fred seemed like a very nice guy.

I remember once spending a whole day with him working on his farm. I forget what we were doing, but we spent our time together. He told me one funny story after another, and I enjoyed them all.

Finally, I had come to the point of asking him about his nickname.

"Uncle Fred, why do they call you Sir ForgetsA-Lot?"

He looked at me, laughed, sat down and began explaining the situation. I was eager to hear the story from his perspective.

"Well," he said as he began his story, "it's basically because I do forget a lot of things." And then he laughed.

He went on and on about forgetting people and situations and everything. As I was listening to him, I began chuckling on the inside. I was chuckling because I knew he was making up the story as he went along. I forget how I knew that

Then he said something that sort of stumped me.

"Son," he said with a very serious tone of voice, "sometimes the best thing you can do is to forget something."

Looking at him, I didn't quite understand what he was talking about, and then he continued.

"Sometimes, you can make up a story when you forget something, and people don't know the differAt that time, I saw him staring off into space with a great big grin on his face. I knew he was thinking of something, but I didn't know if he would tell me the truth or not.

"It's much easier to deal with people when you can say, 'I'm sorry I just forgot.""

Then he explained that people understand that everybody forgets something at some time. And when you confess to forgetting something, he explained, people take you seriously, and they are eager to forgive. I can live with forgiveness.

Then he gave me some illustrations.

"I'm sorry I didn't show up at your birthday party; I just forgot. Please forgive me."

"I'm sorry I didn't send you that money; I just forgot. Please forgive me."

I began to understand why anybody who knew uncle Fred called him Sir Forgets-A-Lot. He got out of trouble whenever he was in trouble by confessing that he had forgotten about After spending the day with uncle Fred, I wasn't quite sure that he was as forgetful as most people thought. So whenever he would tell me one of those stories, he would look at

me, smile and wink.

He didn't forget anything; he was simply manipulating people at the time. The great part was that very few people, maybe I'm the only one, ever knew what he was doing.

I thought about him for a while, and the more I thought about him, the more I began to understand what he was talking about. So no matter what problem he was in, he could solve that problem by saying, "I just forgot. Please forgive me."

As a surviving relative of Sir Forgets-A-Lot, I have learned to handle situations in my life that I did know how to handle before. Uncle Fred taught me a lot. I'm not sure, but I've come very close to being crowned the Sir Forgets-A-Lot of this generation.

Uncle Fred passed away a few years back, and I can't forget him. I now know why he was always smiling, and I am interested in what he was teaching me. Whether he was teaching me intentionally or not, I am becoming a grade A student.

The test of all this is in front of The Gracious Mistress of the Parsonage. She never knew uncle Fred, and I have yet to tell her his story. Some things are better forgotten, if you know what I mean.

I've been trying to perfect my forgetting skill as best I can. I still have some work to do, but I'm busily engaged in my strategy of forgetting.

When I come against The Gracious Mistress of the Parsonage, I must understand that she never forgets anything. In fact, I have suspected on many occasions that she remembered something that never actually happened. I have never addressed that in front of her. That's why I'm a hap-

py husband.

Being as old as I am, it is a handy tool to use, particularly with The Gracious Mistress of the Parsonage. She can't forget anything. And there is nothing in life that I can't forget.

She will often query me by stating, "Did you remember....?" I always reply, "I'm sorry, my dear, I just forgot. Please forgive me."

Forgetting is not just the blessing of old age, it's just a blessing.

"For I will be merciful to their unrighteousness, and their sins and their iniquities will I remember no more" (Hebrews 8:12).

Even God exercises the blessing of forgetting, for which I am so grateful.

Dr. James L. Snyder is pastor of the Family of God Fellowship, 1471 Pine Road, Ocala, FL 34472. He lives with his wife in Silver Springs Shores. Call him at 352-687-4240 or e-mail jamessnyder2@att.net. The church web site is www. whatafellowship.com.

MERGER, from Page 11

Litigation Counsel with the Center for Responsible Lending (CRL), at a recent hearing on the merger proposal. She noted that in deciding whether to approve a merger, government regulators, by law, must consider whether community needs would be served.

In an August 23 joint letter sent to the Office of the Comptroller of the Currency (OCC) and the Federal Reserve, agencies whose approval of the deal is required, consumer advocates made clear their opposition.

"This merger will result in a significant presence in the Southeast, in states like Tennessee, Texas, Arkansas, and Florida, among others, where there is a concentration of Black and Latino communities and poverty, often overlapping. These communities bear the acute and disproportionate burden of overdraft fees, calling into the question whether the needs and convenience of the community will be met," wrote the advocates. Elsewhere, they note, "Many affected by relentless overdraft fees end up having their checking account closed, and reentry into the banking system is difficult."

Signatories on the letter included: Americans for Financial Reform Education Fund, California Reinvestment Coalition, Demos, and CRL.

Federal regulators, appointed by the Biden Administration, have signaled scrutiny of mergers is a renewed priority.

Michael Barr, the newly appointed Vice Chair for

Supervision of the Federal Reserve System, staked out this position as part of a wide-ranging September 7 speech titled, "Making the Financial System Safer and Fairer."

"Fairness is fundamental to financial oversight, and I am committed to using the tools of regulation, supervision, and enforcement so that businesses and households have access to the services they need, the information necessary to make their financial decisions, and protection from unfair treatment," noted Barr

Here's hoping Mr. Barr and other regulators keep their word

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

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Knowing Versus Doing



Sister Tarpley NDG Religion Editor

"I want to know Christ and the power of His resurrection . . . "

- Philippians 3:10

If I asked you the purpose for which God made you, what might you say? You might give a lot of answers that required some action on your part.

However, the simplest answer to that question relates to one primary thing: fellowship. The most important thing God desires from us today is to have a deep and intimate fellowship with each of us.

The apostle Paul said he wanted to know Christ, and by knowing Christ he could experience the power of His resurrection

I find this to be the hardest thing for many of us



workplace believers to do. So often it is much easier to be busy with the urgent (or even Christian) activity than spending quiet moments before the Lord.

Before we realize it, days have passed since our last quiet time with Jesus.

Jesus understood how important quiet moments were with the Father.

"After He had dismissed them, He went up on a mountainside by Himself to pray. When evening came, He was there alone."

- Matthew 14:23

The more mature I become in my relationship with the Lord, the more precious this time becomes to me

It is a time I look forward to almost daily. It offers me a time to reflect, to share my concerns with my Lord, and to hear Him speak.

I have come to understand that Jesus views us as His friend and He wants to spend time with us.

of His time when we put Him aside for the urgent. An interesting thing happens when we make prayer a priority: Urgent things seem to wane as we focus on Him. He makes all these other things fall into place.

We are depriving Him

Today look up and remember how God created all things and that He owns the cattle upon the hills, the water that springs from the earth, the skies that span our view, and everything good.

It is God who can provide for and bless the earth and the inhabitants thereof. Pray for the many people who are in difficult circumstances right now and need a touch to help them with their basic needs.

Pray for those who need financial income to pay their living expenses, those who need jobs to bring in that income, who need good health to be able to do those jobs; and for those whose jobs do not provide sufficient income for their needs.

Pray also for those who have the income, but do not know how to properly manage it for the best outcome.

Pray for those who have much and can give much. Ask God to connect the right people with jobs, and the right people with the right people, to do what needs to be done.

Pray that God will meet every need; that He will bless the lives of those who follow His guidance and those who are thankful for what God provide. Ask God to hear the cries of the needy.

Ask God to bless those who give from the abundance that He allows them to have, for sharing and ministering in ways that others cannot.

Thank God for hearing and answering prayers in Jesus' name pray.

(Editorial Note: This column originally ran in September 2016.)



VETS from Page 12

communities, which need it most during this critical, and uncertain economic time

The judging committee for the Stephen L. Tadlock Grant includes a panel of distinguished veterans, representing multiple branches

of service.

"As a recipient of the 2021 Stephen L. Tadlock Grant, I can tell you firsthand that having this support is incredibly impactful for veteran business owners.," says Tahjar Roamartinez, CEO and founder of Cyber Warfighter Group and 2021 Stephen L. Tadlock Grant recipient."

Qualified business owners may apply for the grant by October 18, at foundersfirstcdc.org/stephen-tadlock. Grant recipients will be announced on Veterans Day, November 11, 2022.

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