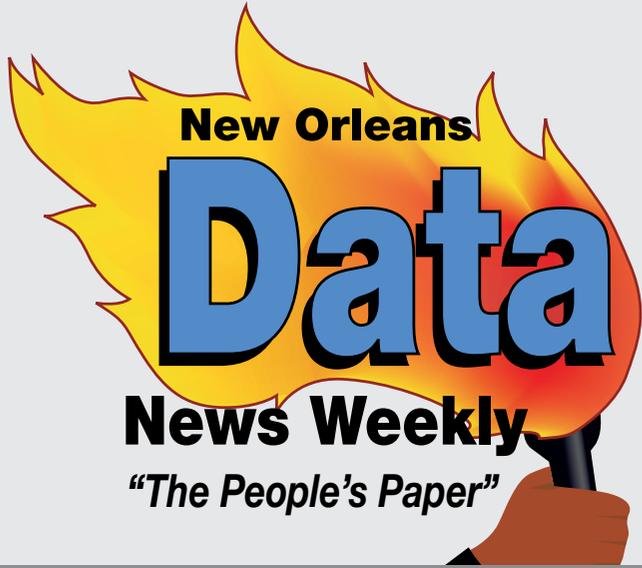


Lighting The Road To Freedom



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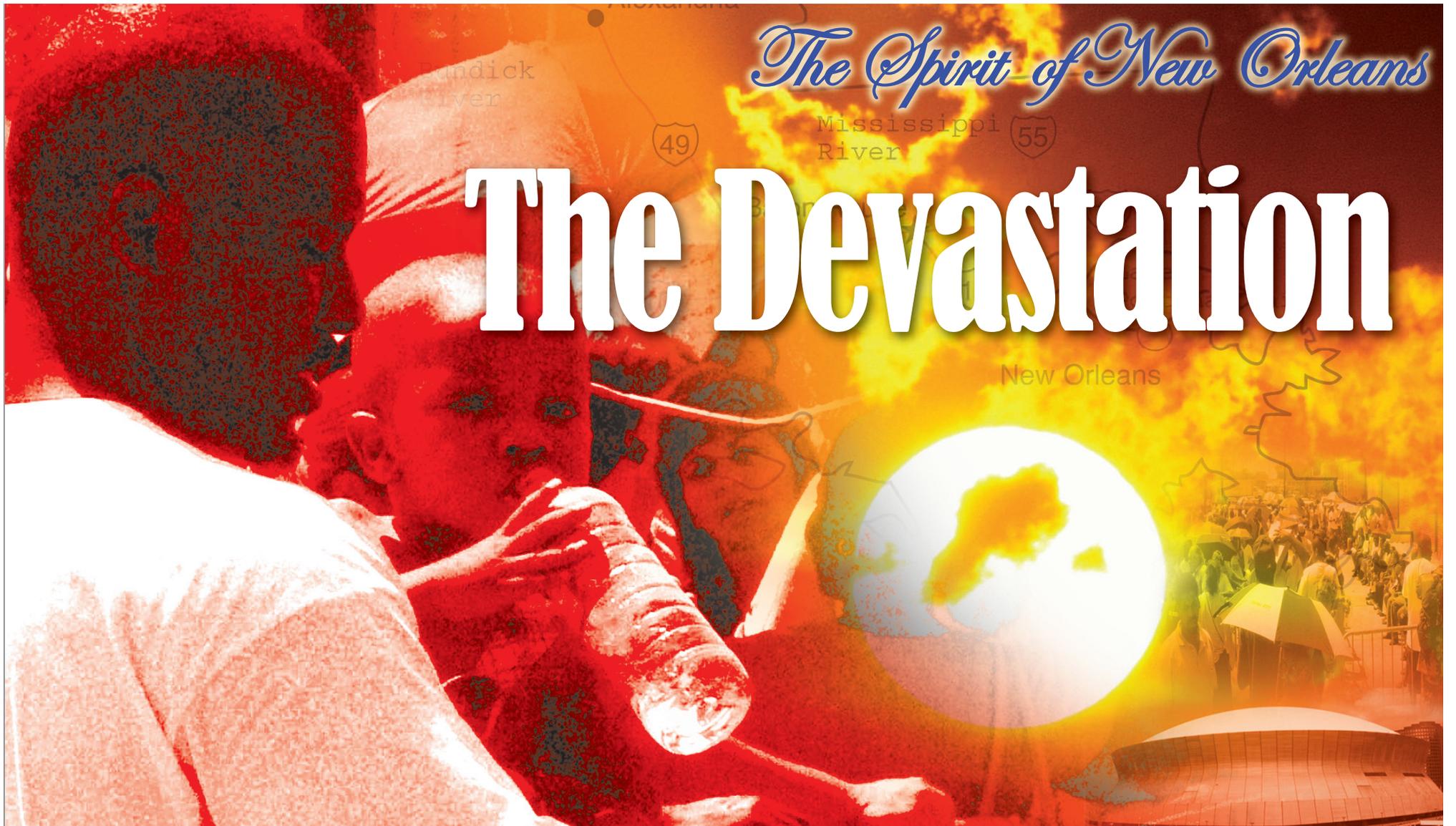
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September 19, 2005

39th Year

Volume 34



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COVER STORY

**Rebuilding New Orleans:
From the Inside Out** by **Kandice Phillips**



When tragedy hits, one often wonders where is God in this situation and why did He let this happen to us. For the city and the people of New Orleans, after this tragedy many seem to be in spiritual limbo. Not really understanding but forced to put questions on the back burner and focus on survival, there is still a need for some spiritual direction. Many of their minds may be torn and their strength running low but as they solemnly make it through each day, there is still a thirst for some spiritual direction. In a time of crisis human emotions are often overwhelmed and minds are to bewildered to process thoughts. Most evacuees have found area churches in the cities where they are and many others keep their spirits uplifted by singing hymns, repeating scriptures and non-stop praying.

Bishop Paul Morton, one of New Orleans most renown spiritual

leaders has recognized this as a time for pastors and churches to step up to the plate. Bishop Morton spoke to Data News Weekly early Saturday morning. With a sense of hope in his voice, he was very earnest in expression in his concern for the people. In statement made to President Bush and Elected Officials Morton said, "My heart and prayers go out to the people who have been displaced as a result of Hurricane Katrina, the most disastrous hurricane in our country's history. People have lost homes, cars, clothing, jobs and some have even lost their lives. We are in continued prayer for each and every person who has been affected by this horrific experience."

Bishop Morton pastors Greater St. Stephen with three locations in Uptown New Orleans, New Orleans East and the Westbank, the membership exceeds 25,000. Many members have evacuated to

Houston, Baton Rouge, Atlanta, and surrounding cities. The ministry is literally spread across the country. Hence, Morton has set up Satellite Churches in 15 cities. He has partnered with displaced pastors from New Orleans and other local pastors to hold weekly services for Katrina evacuees. Morton himself will be traveling to Houston, Baton Rouge, and Atlanta ministering to members bringing them back together hosting somewhat of a spiritual family reunion. "I've been hearing from members that are safe but still looking for loved ones. When I see them they just hug me and cry. My heart goes out to them and I just encourage them and tell them to hold on and keep praying."

Traveling to many of the major cities where hurricane victims have evacuated to, Morton says, "The people in Houston are a bit more upbeat. Things are moving in Houston and they are seeing progress. People are leaving the shelter and being placed in homes. But to hear their horror stories of FEMA and The Red Cross having supplies like food and water that they needed but not authorized to give them out just makes me sad. I've even heard stories of people being shot by guards that were supposed to be protecting them."

After loosing his home and church's as well, Morton has taken the charge of meeting the needs of his people. "It is important that we

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join together and rebuild the church. Without the church, the city of New Orleans would be a terrible city. I have been in touch with several New Orleans pastors and many of them will be joining together. The church has got to be our background. It is important that when we see sheep scattered that we be shepherds and meet them where they are and bring them all together. The bible states that: Upon this rock I will build my church and the gates of hell shall not prevail against it. I don't believe that anything is going to prevail against the church."

Plans are already in motion to rebuild New Orleans. Many construction companies have already begun hiring and signing contracts and city officials are preparing for the day when the people of New Orleans can return home. "I have been in touch with Mayor Nagin and the Chief of Police Eddie Compass stays in touch with me daily. I believe that the city is doing everything that they can at this point. I am very disappointed with the government's delayed response but I do think this is a good time to rebuild. I want to be a part of the rebuilding process. I want to make sure that people are placed in quality homes. We have been fasting and praying for prosperity for our people for a long time. This is a chance for many people to start fresh and I want to make sure that our people get what they deserve. Its going to take some time and New Orleans will never be the same, but our city will be better than ever once this is all over."

Like many major cities, the City of New Orleans has several housing developments. During the past 5 years, many of them have been torn down sending most of their residents out of the city into some of the more rural areas where they can be placed in Section 8

homes. Many of the older neighborhoods were already being renovated and several warehouse type condos were popping up prior to Katrina in some of the inner-city neighborhoods. They call it urban renewal but we call it black folk removal. Bishop Morton stated, "I think that they are going to try to fix up the city and keep the black people out. They are probably going to try to turn this into a black and white thing. I am not going to tolerate that. I will not allow them to displace the people anymore than they are now."

There are so many things that went wrong in terms of the government's response, and our readiness for a national disaster. At this point it seems like everyone is playing the blame game. Bishop Morton states, "On behalf of Mayor Ray Nagin, I don't appreciate him being compared to Mayor Rudy Guliani former mayor of New York City during September 11. Two blocks of a damaged city, verses 80 % of a city underwater and delayed government assistance is no comparison." Unhappy with the response of the state and federal government Bishop Morton exclaimed, "People don't trust the government anymore. They knew that a storm like Katrina was a weapon of mass destruction waiting to happen, and they failed to protect us."

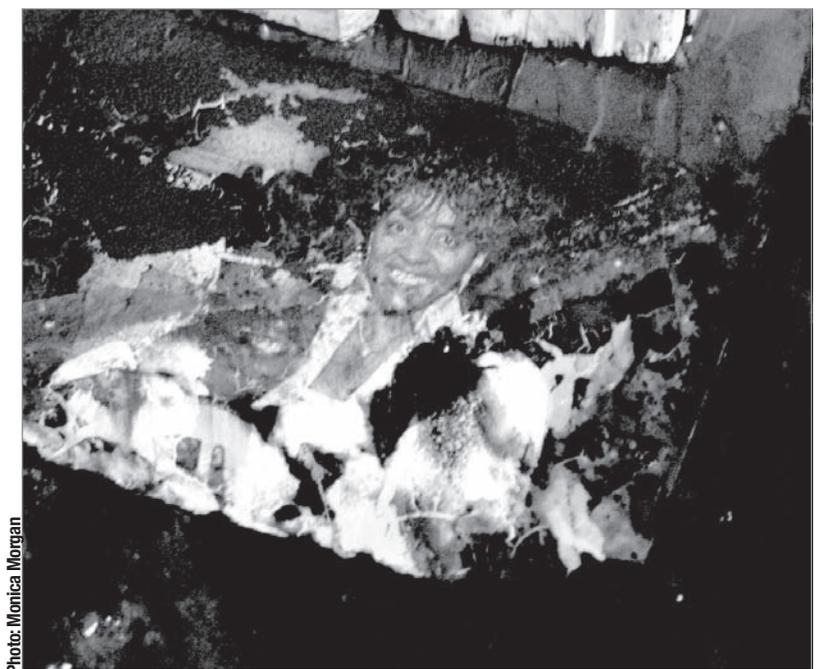
Many families have lost everything. Bishop Morton's message to them is, "We have to be positive and wait on God. We have to believe in Romans 8:28. All things work together for the good for them that love God for them that are called according to his purpose. I believe that God has got to bring something good out of this. He is going to allow us to experience the greater things in life. We have been trying to break the spirit of poverty amongst our people. This is a chance for many to have a new beginning."

Greater St. Stephen Satellite Service Times

Houston
Saturdays at 5:00 PM at Morning Star Full Gospel Baptist Church
5110 Crane St. Houston, TX
More Info: (713) 674-7170
Host Pastor: Overseer Dalton Glen

Baton Rouge
Sundays at 8:00 AM at Interdenominational Faith Assembly
5050 Greenwell St. at North Foster
Baton Rouge, LA
More Info: (225) 356-1186
Host Pastor: Pastor Guebara Johnson

Atlanta
Sundays at 3:00 PM at New Beginnings Full Gospel Baptist Church
923 Valleybrook Rd.
Decatur, GA
More Info: (404)508-1400
Host Pastor: Bishop James Morton



Pictorial memories lost in the flood.

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NEWS BRIEFS

HUD Moves New Orleans Operation to Houston

On August 29, 2005, a Category Four hurricane, named Katrina hit Louisiana and the City of New Orleans causing catastrophic destruction to the City of New Orleans and surrounding areas causing loss of life and property. The Mayor of New Orleans, the Governor of Louisiana, and the President of the United States have declared the City of New Orleans a disaster area that is uninhabitable and all residents of the city were ordered to evacuate.

Since the mandatory evacuation of New Orleans residents, more than 25,000 people have been transported to the Houston area. New Orleans citizens at-large, including 5,300 public housing families have been displaced and are now living in shelters across the region.

On Thursday, September 1, 2005, three days after Hurricane Katrina hit

New Orleans, the Housing Authority of New Orleans has set up a large Command Center in Houston, Texas and a smaller one in Dallas, Texas to respond to the critical housing needs of HANO's residents. HANO has been working hand in hand with the Housing Authority of the City of Houston to locate and house residents of the City of New Orleans.

HANO staff and the City of Houston housing authority staff have been actively going to shelters at the Astrodome, Reliant Center, Reliant Arena and the George Brown Convention Center, placing residents in housing throughout the City of Houston and all surrounding areas. In many cases, HANO has been transporting residents by way of 55 passenger air conditioned buses to areas outside of the Houston area.

HANO public housing and Section 8 residents needing assistance with housing should call the HANO Command Call Center at 713-652-2912, 713-652-2915, or 713-652-2917.

We are also attempting to reach all HANO employees so that we can know where everyone is and do our best to communicate as much helpful information as possible. Employees should contact us at (713) 652-2924 or (713) 652-2925 to let us know where they are.

HANO is presenting assessing all of their properties in New Orleans to get an accurate account of damage. Specific plans for the operations of HANO beyond the immediate crisis situation are not yet known. It is still too early to fully assess the status of the agency and its facility in New Orleans.

Census Data Shows President Bush's Failed Leadership Falls Disproportionately on African American Families

Washington, DC - Even as Republican Party leaders travel the country hyping their newfound interest in attracting minority voters, the Census Bureau today released new data showing that African American families have been especially hurt by the Bush Administration's failed leadership on poverty, health insurance and wages. The report, *Income, Poverty, and Health Insurance Coverage in the United States: 2004*, shows that 800,000 more Americans lacked health insurance in 2004, that the number of Americans living in poverty and the nation's poverty rate increased, and that median wages in America stayed unchanged for the second consecutive year, even as gas prices and inflation continued to climb.

According to the report: African American households have the lowest median income, at \$30,134 - down by more than \$2,000 since Bush took office; approximately 7.4 million African Americans lack health insurance, an increase of almost 770,000 people since 2000; and nearly 25 percent (9 million) of all African Americans lived in poverty in 2004, an increase of over 250,000 over the past two years.

Democratic National Committee Chairman Howard Dean today issued the following statement:

"Actions speak louder than words. The Republican Party's hollow rhetoric about reaching out to minority voters can't hide the fact that President Bush's failed leadership has driven more people onto the rolls of the uninsured, pushed more families into poverty, and driven down real workers' wages. Instead of finding solutions to the problems confronting American families, President Bush and his party have chosen a disastrous special interest-driven agenda highlighted by irresponsible tax cuts for the wealthiest Americans, disastrous deficits, and a risky Social Security scheme that would undermine the promise of retirement security for African American seniors.

"Democrats know that we can do better by balancing the budget and getting the economy working for everyone so that American families don't have to choose between a bag of groceries and a gallon of gas."

HBCUs Open Their Doors to Students Displaced by Katrina

NNPA

Washington, D.C. --- NAFEO in conjunction with a number of HBCUs, is working to accommodate students from hard hit Dillard and Xavier Universities to ensure their safety and that they continue their higher education. Dillard University, Southern University New Orleans, and Xavier University are closed indefinitely. Jackson State University, Alcorn State University, Coahoma Community College, Hinds Community College Utica Campus, and Tougaloo College are without electricity and have suffered severe wind and other damage. In Alabama, Bishop State Community College has been closed down.

The president of the National Association of for Equal Opportunity in Higher Education (NAFEO), Lezli Baskerville stated that, "As Katrina continues to cause untold suffering and destruction in New Orleans, throughout Mississippi, and in parts of Alabama, NAFEO is continuing to try to offer relief for the students, administrators, faculty and staff of our member institutions hit especially hard by this natural disaster of unparalleled proportions."

In anticipation that students at Dillard and Xavier Universities, the two non-commuter NAFEO member institutions in New Orleans, will need a contingency plan perhaps through this semester, several NAFEO members have offered to enroll students from those institutions at no additional cost for up to one semester.

Wayne Watson, Chancellor of City Colleges of Chicago will enroll any student from Illinois whose college or university may remain closed for the remainder of the semester due to Katrina at no additional cost to the students for up to one semester. Clinton Bristow, President of Alcorn State University, has agreed to receive and enroll for the remainder of the semester in the Alcorn State University Nursing School any nursing student displaced from Dillard or Xavier. President Harvey at Hampton University is extending a similar offer to Xavier's nursing and pharmacy students. Virginia State University President Eddie Moore has offered to take any Virginia residents; President John Garland of Central State University has offered to take any Ohio students; and Morris Brown University is committed to providing any needed assistance.

At the urging of Chancellor Watson, Governor Rod Blagojevich of Illinois announced this afternoon that the State will receive and enroll for the remainder of the semester any displaced Illinois student in the universities of the State.

Since Sunday, NAFEO has been working to identify institutions proximate to those that were hit hardest that might offer refuge to students, faculty, staff, and administrators in need. Jackson State University and Alcorn State University opened their doors to students and others from Xavier and Dillard, although they were and are currently without electricity themselves. Dr. Clinton Bristow, President of Alcorn, said,

it is our duty, our responsibility, to do what we can to help ensure the safety of and undisturbed course of study for students who are committed and have made an investment in obtaining a higher education. It would never have occurred to me not to do all that I could to assist these students and my sister institutions. I wish I could do more."

NAFEO is working with Southwest Airlines to arrange transportation for students who have been displaced at no cost. NAFEO has also contacted FEMA and AmeriCorps to identify funding for the rebuilding efforts. In addition, NAFEO will seek a special congressional appropriation for needed rebuilding; and it has reached out to the National Governors' Association to ask it to join NAFEO in prevailing upon their members to commit to accommodating students displaced from Dillard and Xavier at home state colleges and universities.

"HBCUs are one of our nation's most valuable assets. At no point, could we have imagined the devastation that has occurred at several of our member institutions. We have no idea what will be the outcome," said Baskerville. "What we do know, though, is that it is part of NAFEO's mission and history to think creatively and work doggedly to ensure the survival and continued success of HBCUs - even in the face of obstacles as large and horrific as Katrina. What I also know is that as a team, as a family, we will overcome," said NAFEO president Lezli Baskerville.

Embattled FEMA Director Resigns

Washington - Mike Brown, Federal Emergency Management Agency Director and the subject of massive criticism for the handling of the aftermath of Hurricane Katrina, turned in his much anticipated resignation to the White House on Monday. The White House, moved quickly to name his replacement. White House spokesman Scott McClellan said the White House did not seek Brown's resignation. "This was Mike Brown's decision and we respect his decision," McClellan said.

President Bush, named R. David Paulison, who heads FEMA's emergency preparedness force, to replace Brown.

PERSPECTIVE

New Orleans: A Disaster Waiting to Happen



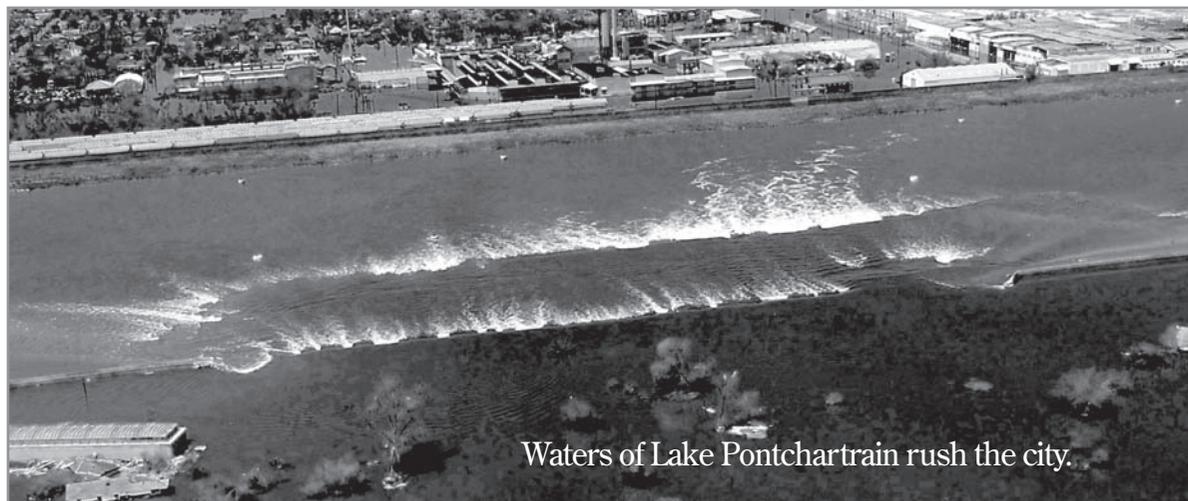
George E. Curry
NNPA Columnist

I am angry. I am angry at the mayor of New Orleans. I am angry at the governor of Louisiana. I am angry at the Environmental Protection Agency (EPA). I am angry at the Federal Emergency Management Agency (FEMA), now part of the Department of Homeland Security. I am angry at George W. Bush. I am angry because they were warned last November that New Orleans was one of the "Disasters Waiting to Happen" – and did nothing about it. Consequently, hundreds, if not thousands, of people are dead. Needlessly.

In an eerie prediction of what happened as a result of Hurricane Katrina, an article titled, "What if Hurricane Ivan Had Not Missed New Orleans?" was published in the *Natural Hazards Observer*, a major journal headquartered at the University of Colorado in Boulder. It was written by Shirley Laska of the Center for Hazards Assessment, Response and Technology at the University of New Orleans. In other words, this was an article written by a reputable author in a reputable national publication that should have been read by people involved in disaster relief. If they had taken heed, many of the dead in New Orleans would be alive today.

Under the headline, "What if Ivan Had Hit New Orleans?" the author wrote, "New Orleans was spared this time, but had it not been, Hurricane Ivan would have:

- Pushed a 17-foot storm surge into Lake Pontchartrain;
- Caused the levees between the lake and the city to overtop and fill the city 'bowl' with water from lake levee to river levee, in some places as deep as 20 feet;



Waters of Lake Pontchartrain rush the city.

Photo: UPI

- Flooded the north shore suburbs as much as seven miles inland; and
- Inundated inhabited areas south of the Mississippi River.

"Up to 80 percent of the structures in these flooded areas would have been severely damaged from wind and water. The potential for such extensive flooding and the resulting damage is the result of a levee system that is unable to keep up with the increasing flood threats from a rapidly eroding coastline and thus unable to protect the ever-subsiding landscape."

Until I read this article, I had said one of the positive things that I hoped would come out of this disaster is that relief experts would

realize that they need to make special provisions for the poor, elderly and homeless. In essence, I gave them the benefit of the doubt. Now, however, I realize that there is no benefit in doubt.

The warning was there in black and white: "For those without means, the medically challenged, residents without personal transportation, and the homeless, evacuation requires significant assistance."

Laska spelled it out in even more detail.

During Hurricane Ivan in 2004, she continues, "Residents who did not have personal transportation were unable to evacuate even if they wanted to. Approximately 120,000 residents (51,000 housing units x 2.4 persons/unit) do not have cars.

"A proposal made after the evacuation from Hurricane Georges to use public transit buses to assist in their evacuation out of the city was not implemented for Ivan. If Ivan had struck New Orleans directly it is estimated that 40-60,000 residents of the area would have perished."

The additional problem of people having the means to

leave, but refusing to do so was addressed in the article.

"Researchers have estimated that prior to a 'big one,' approximately 700,000 residents of the greater New Orleans area (out of 1.2 million) would evacuate," Laska wrote. "In the case of Hurricane Ivan, officials estimate that up to 600,000 evacuated from metropolitan New Orleans between daybreak on Monday, September 13 and noon

on Wednesday, September 13, when the storm turned and major roads started to clear...

"The fact that 600,000 residents evacuated means an equal number did not. Recent evacuation surveys show that two thirds of nonevacuees with the means to evacuate chose not to leave because they felt safe in their homes. Other nonevacuees with means relied on a cultural tradition of not leaving or were discouraged by negative experiences with past evacuations."

Those that dismiss environmentalists as kooks, should pay special attention to the observations about marshes.

"Loss of the coastal marshes that dampened earlier storm surges puts the city at increasing risk to hurricanes," the article noted. "Eighty years of substantial river leveeing has prevented spring flood deposition of new layers of sediment into the marshes, and a similarly lengthy period of marsh excavation activities related to oil and gas exploration and transportation canals for the petrochemical industry have threatened marsh integrity."

Using the Hurricane Ivan model to predict what would happen if a major hurricane struck New Orleans, Laska wrote: "Should this disaster become a reality, it would undoubtedly be one of the greatest disasters, if not the greatest, to hit the United States, with estimated costs exceeding 100 billion dollars. According to the Red Cross, such an event could be even more devastating than a major earthquake in California. Survivors would have to endure conditions never before experienced in a North American disaster."

It ended, "The hurricane scenario for New Orleans that these conveying risks portend is almost unimaginable. Hurricane Ivan had the potential to make the unthinkable a reality. Next time New Orleans may not be so fortunate."

George E. Curry is editor-in-chief of the NNPA News Service and BlackPressUSA.com. He appears on National Public Radio (NPR) three times a week as part of "News and Notes with Ed Gordon." In addition, his radio commentary is syndicated each week by Capitol Radio News Service (301/588-1993). To contact Curry or to book him for a speaking engagement, go to his Web site, www.georgecurry.com.

ENTERTAINMENT

Entertainers Rally to the Aid of Katrina Victims



By Stan Washington

swashington@theatlantavoices.com

From film, television, music, theater and the media, every aspect of the entertainment/media industry is stepping up to the plate to aid the victims of Hurricane Katrina.

They are contributing through direct cash donations, needed supplies, participating in fundraisers and telethons and even volunteering their time.

Many members of the industry have friends, family or colleagues who were effected by the devastation left by Katrina. Blues legend B.B. King, a native of Mississippi said he doesn't know where his loved ones are who lived in his home state. **Ellen DeGeneres**, a Louisiana native, said her 82-year-old aunt's home in Pass Christian, Miss., had been destroyed.

One of the first celebrities into the devastated area was singer Harry Connick Jr., a native of New Orleans who was also reporting for NBC's Today Show. He was involved in several rescue missions. Also conducting his own rescue mission was actor Sean Penn who didn't wait on permission from the federal government.

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"It is hard to sit in silence, to watch one's youth wash away," the jazz musician said in a statement on his Web site. "New Orleans is my essence, my soul, my muse, and I can only dream that one day she will recapture her glory."

—Harry Connick Jr.

The Queen of Television **Oprah Winfrey** flew to Houston to visit evacuees at the Houston Astrodome and then later to New Orleans to visit the site of the Superdome. She pledged \$1 million in aid for the victims. Her celebrity pals **Patti LaBelle**, **John Travolta** and **Julia Roberts** and others also made significant contributions. Roberts visited a shelter and broke a van load of supplies. Travolta flew his jet to Houston and brought in supplies.

Comedian **Chris Rock** also visited Houston and spent time there as a volunteer helping out.

Lisa Marie Pressley visited a shelter in Biloxi, Mississippi brought supplies and spent time volunteering and made a donation.

Hill Harper star of CSI:New York is part-owner of a boutique hotel in New Orleans that was flooded. He told the TV The Insider that they were looking for their head of housekeeping who was the only employee missing. Hill and his partners will continue to pay the

ENTERTAINMENT



employees' salaries until they are back up and operating, he said.

Master P, also a New Orleans native, told The Associated Press that his uncle, father-in-law and sister-in-law, among others, were unaccounted for. His father was missing until recently.

"We just got caravans of family members (evacuated)," Master P told the AP last Thursday. "It's just devastating."

The rapper-producer, who also said his houses and those of his family members were under water, said he had created a foundation called Team Rescue and had helicopters searching for his missing family members.

Morgan Freeman, whose Mississippi Delta home received only rain and high winds, helped organize an online auction to raise funds for the American Red Cross Disaster Relief Fund.

"Charity begins at home," the Oscar-winning actor said. "We call on anybody who has even the thought (of giving) to get beyond the thought and help these people."

BlackEntertainmentTelevision in alliance with National Urban League, American Red Cross, Hip-HopSummitActionNetwork, Essence Communications and major recording labels held a star-studded primetime telethon last Friday to raise much needed aid for the victims of Hurricane Katrina.

Among the celebrities participating were **Wynton Marsalis, Master P, David Banner, Juvenile, Baby** and

Lil Wayne (Cash Money) along with **Russell and Kimora Lee Simmons, Alicia Keys, Diddy, Jay Z, Kanye West**, Island Def Jam Music Group Chairman **Antonio "L.A." Reid, Common, Usher, Nick Cannon, Omarion, Pharrell Williams, Ciara, Ludacris, Keyshia Cole, Avant, Gerald Levert, Lyfe, Twista, Stevie Wonder, Brandy, Wyclef, Erykah Badu, Al and Star Jones Reynolds, and Chris Rock.**



The **Dave Matthews Band** was to perform a Sept. 12 concert at Red Rocks Amphitheatre in Denver, with all profits to go to charities supporting victims of Hurricane Katrina.

Hilary Duff has pledged to donate \$250,000 to help storm victims.

The 17-year-old singer-actress will give \$200,000 to the American Red Cross and \$50,000 to USA Harvest, which is supplying food to shelters, according to a statement released Thursday.

The Recording Academy and its MusiCares Foundation have made a \$1 million donation

for music people affected by Hurricane Katrina.

"This is the time when we must come together and take care of those who need our help," academy President Neil Portnow said in a statement Tuesday.

The organization has also set up a relief fund to provide assistance ranging from food and shelter to medical expenses and the replacement of instruments and recording equipment.

Twelve regional chapters also plan local programming to raise funds, the academy said.

Harry Connick Jr., who grew up in New Orleans, told NBC's "Today" show the city's residents are "freakishly strong" and would rebuild.

He compared the rejuvenating spirit of New Yorkers after the Sept. 11 terror attacks to those in the hurricane-ravaged city.

Connick developed his music in jazz bands and at clubs in the French Quarter. His father, **Harry Connick Sr.**, served as the city's district attorney for 29 years before retiring in 2003.

"It is hard to sit in silence, to watch one's youth wash away," the jazz musician said in a statement on his Web site. "New Orleans is my essence, my soul, my muse, and I can only dream that one day she will recapture her glory."

AP Music Writer Nekesa Mumbi Moody and Associated Press writer Jon Sarche contributed to this report.

Who is Diageo?

Diageo is the world's leading premium drinks business. With its global vision, and local focus, Diageo brings to consumers an outstanding collection of beverage alcohol brands across the spirits, wine and beer categories including Smirnoff, Guinness, Crown Royal, Johnnie Walker, Baileys, J&B, Jose Cuervo, Captain Morgan and Tanqueray, and Beaulieu Vineyard and Sterling Vineyards wines.

Diageo was one of the first responders to the destruction wrought by Katrina along the Gulf Coast. Through its Spirit of the Americas Foundation, Diageo staged two industrial sized generators in Gulfport, Mississippi (located in Harrison County) just 29 hours after Katrina made landfall.

One of the 200 kilowatt generators allowed emergency workers to power the area's Emergency Operations Center, which is charged with all human search and rescue activity. Since power was restored there the generator was moved to a drinking water pumping station in Gulfport. The second is still providing power to the 911 communications tower that serves as the main channel for all police, fire and emergency response teams in the county.

This assistance effort is part of Diageo's ongoing humanitarian efforts that included relief for last year's Hurricanes Charley, Frances and Ivan.

The Diageo Spirit of the Americas was created in the hours and days after 9/11 when Diageo and its employees provided numerous relief activities and assistance and continues to respond to emergency relief needs both at home and abroad, including Hurricane Katrina.

Diageo trades in some 180 countries around the world and is listed on both the New York Stock Exchange (DEO) and the London Stock Exchange (DGE). For more information about Diageo, its people, brands and performance, visit us at www.diageo.com

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everywhere, responsibly.

DIAGEO

NEWS BRIEFS

Homeowners Should Check Insurance, in Wake of Hurricane

By. Walter Higgins

Special to the NNPA from the Dallas Weekly

DALLAS (NNPA) – If Hurricane Katrina had devastated your city, would your current insurance policy cover your home? Most homeowners with insurance would think so. But consumer advocacy groups and insurance agents say check again.

In the wake of Katrina, news reports are emerging of homeowners who learned the hard way that their homes are underinsured and often covered by the wrong policies.

While the majority of homeowners own policies, industry watchers say many are not adequately protecting their homes.

According to Marshall & Swift /Boeckh, who provides building cost information to the property and casualty insurance industry, about two out of every three homes in America are underinsured by an average of 27 percent.

Homeowners underinsuring their homes are a problem that becomes painfully exposed when faced with an unexpected loss such as the storm in Louisiana and the Gulf region.

“Hurricane Katrina should give all homeowners pause,” said Alex Winslow, executive director of Texas Watch, “We recommend that Texas homeowners take just a few minutes to make sure their insurance coverage fits their needs.”

Texas Watch, a non-profit consumer advocacy group, urges homeowners to check their policies in the event a natural disaster strikes the area.

There is finger-pointing from the industry and consumer advocacy groups on where the problem with home underinsurance lies. On one hand, the insurance industry blames the surging price of building material costs on new building codes and escalating energy and labor costs. On the other, consumer advocates say the problem lies in the way that homeowners insurance is sold, with many agents making quick sales to close deals to beat competition. Additionally, some groups claim agents who are not properly trained to assess homes, sell policies that don't cover the value.

American General Associate Manager Darrin Weems, said he has never seen an agent underinsure a home for a quick sale.

“As an agent we want you to review your insurance, and we even want to review your insurance with you ourselves,” added Weems, who cited a lack of reviewing insurance policies by homeowners as the bulk of the problem.



“Most people make a mistake because they don't review or check their insurance,” he explained. “If you bought a policy today that policy may not be good 10 years from now. People don't review their policies as their life changes.”

Understanding the different types of homeowner insurances could help to ease misconceptions about how homes are covered.

“People need to know the difference between full and partial coverage,” added Weems.

Homeowners with outdated policies may find that their current policy dwelling limits only insures a percentage of their homes' current replacement value. If dwelling limits in an insurance policy are 80 percent or more of the replacement cost of the dwelling, it usually means the home is covered for a partial loss.

If a homeowner has full loss home coverage, and the dwelling limits of the policy are only a portion of the full cost to replace the home, homeowners will only be paid for part of the replacement costs, which could amount to a lot of money in the end.

The problem is compounded, said Mr. Weems in the African American community, where he expects less than half of homeowners have coverage.

“You will find houses in Oak Cliff and South Dallas where people don't have insurance,” added Mr. Weems, who has been selling insurance for over seven years.

“Many people don't pay insurance as soon as they are done paying for the house, since the mortgage company is not making them pay anymore. For some reason people don't protect their house – but they will protect their car.”

Hurricane Katrina's destruction could cost the insurance industry up to \$25 billion in claims, according to updated reports from risk assessment firms.



AIR Worldwide Corp., a risk modeling firm based in Boston, said its revised projection anticipates insured losses in the range of \$17 billion to \$25 billion. Last Monday, the company said its initial assessments suggested property and casualty losses in the range of \$12 billion to \$26 billion.

A similar projection came from Risk Management Solutions of Newark, Calif., which projected insured losses from Katrina at \$10 to \$25 billion.

“The most important thing homeowners can do is make sure their insurance fits their needs, added Mr. Winslow. “Shop the market and visit with your agent to ensure you and your family are protected.”

Check with your agent. Homeowners should visit with their agents or customer service agents to ensure their policy is designed to fit their needs. Homeowners should be sure that their deductibles are appropriate and their coverage is sufficient.

Inventory your home. Homeowners should take a comprehensive household inventory so that they have a record of their personal belongings. Homeowners should at least have a paper inventory so that they have a personal record of their belongings.

Check your policy. Periodically homeowners should review their insurance policy to be sure that they have adequate coverage to protect them.

Check on flood and windstorm insurance. Homeowners in flood prone areas should purchase federal flood insurance protection through the National Flood Insurance Program. (www.floodsmart.gov 1-800-427-4661.). Coastal residents who are susceptible to serious windstorms should visit with their agent about wind storm protection through their insurer or the Texas Windstorms Insurance Association (www.twia.org)

PUBLISHER'S PAGE

Disaster in the Big Easy



Terry B. Jones
Publisher

New Orleans is now a victim of a tragic disaster. Our economic and emotional worth is now at an all time low. We are in a state of demise. As you look at CNN and the other national broadcasts you feel a sense of Kuwait, Viet Nam, and then you realize that this is America. Even though we can't stop national disasters like Katrina, the human response is something that we should have control over.

Which leaves to question a country as great and powerful as America, why was the response not quicker and stronger to save its own? Most certainly, we get a somewhat skewed version of truth by watching the national news, which is perpetuating the human tragedy in New Orleans by reporting looting, killing and natural death. We have to look at it from another perspective and that's the perspective of survival. Surely when you're in that position and there's no one in control of life or death, you take control yourself by

any means necessary. Am I saying this right no. I'm saying but it is a natural human response. Fight or Flight. I will wait for the whole story before I judge anyone's actions.

What is the definition of looting? Last week, I read an article describing a white child finding food in the store. It's strange that the day before on CNN, Blacks finding food in the stores were called thieves. We could ask the question if there is a different perception of behavior between white and black but we know that there is. It's just sad that under this extremely disastrous condition, we cannot find a common human equation. Regretfully since that can not be accomplished, it is our duty as African Americans to keep our eyes firmly on the sparrow. This means the money that is being given so charitably throughout the country and throughout the world should be applied directly to the people who need and not the people who want.

The President made a comment recently that everything would be fine in Mississippi and New Orleans. He specifically mentioned rebuilding Trent Lott's mansion in Mississippi and in New Orleans the beautiful French Quarter. Great! But the problem is that there are three major

housing projects in New Orleans all of which were in poor condition prior to being under water for over 30 days and will probably have to be demolished. This means thousands of the residents will be homeless. They should be the first concern when the money donated gets distributed. There are Black organizations that we can be more assured of the money being put in the proper hands.

Recent reports from friends and colleges in New Orleans and Baton Rouge state that there is still massive degradation through out the city with polluted water, the stench of dead bodies, homes that are still not accessible and people without food or water. You may ask why some New Orleanians do not want to leave, but just imagine if this is all that you have and will ever have, how can you possibly trust people to take care of those things? Especially when the people who are telling you to leave are the same people who put you in the position you are in. Trust will have to be re-built not only in New Orleans but in America after this tragedy. Not the tragedy of Hurricane Katrina but the tragedy resulting from lack of leadership, wisdom, and compassion from our government both locally and nationally.

America now seems to be preoccupied with the blame game. Even though blame will be very important, to prevent this from ever happening again at this point speaking as a true New Orleanian who's lost practically everything, I don't give a damn. It's not who did it but who's going to fix it and when that is most important to us.

I know of quite a few Black leaders and public officials who are caucusing in Houston and Baton Rouge to organize a plan to make sure that the disenfranchised will not remain disenfranchised after this is all over.

The New Orleans Data News Weekly, is going to publish, and ship this product to you where you are, so that you can stay abreast of what is happening back

home, while you are away. I believe it is so important now, more than ever, for us to remain connected, and for you to have a new source that you can trust, to bring you information that is important to you from back home. You will find over the upcoming weeks, updates on your own ward, Parrish, and on the progress in the city itself. You will not have to rely on sound bites, but will have an accurate outlook, and something you can carry around with you. As we acquire more information we will present these facts to you from the black perspective through this publication.

On behalf of the New Orleans Data News Weekly a 39 year old African American Newspaper in the City of New Orleans, it is an honor to continue to serve you,

Relief Fund

Send your contribution to
NNPA / Katrina Relief Fund
"The Black Press of America"

Mail to Citizens Trust Bank
75 Piedmont Avenue, N.E.
Atlanta, Georgia 30303
or
Drop off your contribution at any Black newspaper in
your city / town or any branch of Citizens Trust Bank
(CTB) in your neighborhood.
Call (202) 588-8764 or visit us at www.nnpa.org

New Orleans
DATA
News Weekly

The People's Paper

SPECIAL SECTION

Katrina Relief Resources

Federal Aid

FEMA
www.fema.gov

Red Cross
www.redcross.org

Social Security
1-800-772-1213

Food Stamps
1-888-295-1769

Housing

www.katrinahousing.org

www.hurricanekatrinahousing.org

www.hurricanehousing.org

www.craigslist.org

Insurance

A

AAA Insurance
(Auto Club Family Insurance Company)
800-222-7623 ext. 5000

ACE USA Clients receive individual
800 numbers or call 800 433-0385
(ACE USA/INAMAR Marine claims);
800 234-7354 (Disaster Mortgage
Protection claims)

Acuity 800-242-7666

Alfa Insurance Group 888-964-2532

Alabama Municipal Insurance
Corporation 866-239-AMIC

Allmerica 800-628-0250

Allstate 800-54-STORM
(800-547-8676)

Allstate Floridian Insurance Company
800-54-STORM (800-547-8676)

American Bankers Insurance Company
800-245-1505

American Federation Insurance
Company 800-527-3907

American General Property Insurance
Company of Florida 800-321-2452

American International Group, Inc. (AIG)
Call the toll-free number located on
your policy; if you cannot access your
policy, call toll-free 877-AIG-0304

American National Property & Casualty
Company & Affiliates 800-333-2861

American Reliable Insurance Company
800-245-1505

American Skyline Insurance Company
888-298-5224

American Strategic Insurance
866-ASI-LOSS (274-5677)

American Superior Insurance
954-577-2202

Arch Insurance 800-817-3252

Argus Fire & Casualty 866-291-4609

Armed Forces Insurance Exchange
800-828-7736

Atlantic Mutual Insurance Company
800-945-7461

Atlantic Preferred Insurance Company
800-673-4952

Auto Club Family Insurance Company
(ACFIC) 800-222-7623 ext. 5000

Auto Owners Insurance Group
(Palm City) 800-783-1269

Auto Owners Insurance Group
(Ft. Meyers) 800-437-2256

AXA Re Property and Casualty
800-216-3711

B

Bankers Insurance Company
800-765-9700

Bankers Security Insurance Company
800-765-9700

Bituminous 800-475-4477

Bristol West Insurance Group
800-BRISTOL

C

Capital Preferred 800-734-4749 or
888-388-2742

Catawba Insurance 800-711-9386

Century Surety Insurance Company
800-850-0422

CHUBB Insurance Group
800-252-4670 (800-CLAIMS-0)

Church Mutual Insurance
800-554-2642

Citizens Property Insurance Corp.
866-411-2742 (866-411-CPIC)

Cincinnati Insurance Company (call
your local agent first and then
1-877-242-2544)

Clarendon National Insurance
Company 800-216-3711

Clarendon Select Insurance Company
800-509-1592

CNA 877-262-2727

Colony Insurance Company
800-577-6614 ext. 1715

Companion Property & Casualty
800-649-2948

Cotton States Mutual Group
800-282-6536

CUNA Mutual 800-637-2676

Cypress 888-352-9773

E

EMC Insurance Companies
800-910-4988

Encompass Insurance Company
800-588-7400

Erie Insurance Group 800-367-3743

F

Farmers 800-435-7764

FCCI (first report of injury)
800-226-3224

Federal Mutual 888-333-4949

Federated National Insurance Company
800-420-7075

FEMA 800-621-3362 (800-621-FEMA)

Fidelity & Casualty Insurance Company
800-725-9472

Fidelity National Insurance Company
800-220-1351

Fidelity National Property and Casualty
Insurance Company 800-725-9472

Fireman's Fund 888-347-3428 (888-
FIREHAT)

First Floridian 800-252-4633
(800-CLAIM33) (personal);
800-238-6225 (business)

First Premium Insurance Group
(Lloyd's Mobile Home) 800-432-3072

First Protective Insurance Company
877-744-5224

First Trenton 800-468-7341

Florida Family Insurance Company
888-486-4663 or 888-850-4663

Florida Farm Bureau Insurance
Companies 800-330-3327

Florida Select 888-700-0101

Florida Preferred Property Insurance
Company 800-673-4952

FM Global 877-639-5677
(877-NEWLOSS)

Foremost Insurance Company
800-527-3907

G

GE Employers Re 866-413-8978

GEICO 800-841-3000

General Star Indemnity Company
800-624-5237

General Star National Insurance
Company 800-624-5237

Georgia Casualty & Surety
800-279-8279 (claim reporting);
866-458-7506 (claim dept.)

Georgia Farm Bureau 866-842-3276

GMAC Insurance (Auto Claims)
800-468-3466

Granada Insurance Company
800-392-9966

Great American 800-221-7274

Guardian Life Insurance Company of
America 866-367-4077;
(610-807-7954)

Guide One 888-748-4326

H

Hanover American Insurance Company
800-628-0250; or 508-855-2288

The Hanover Insurance Company
800-628-0250; or 508-855-2288

Harbor Insurance Company
800-216-3711

The Hartford 800-243-5860

Hartford Insurance Company of the
Midwest 800-637-5410 or
800-243-5860

Hartford Steam 800-HSB-LOSS

Holyoke Mutual 800-225-2533

I

ICAT 866-789-4228

Industrial Risk Insurers 860-520-7347
(Business claims)

Interstate Fire & Casualty 800-456-
8458, ext. 770

L

Liberty Mutual 800-2CLAIMS (800-
225-2467)

Lloyd's America Helpline 866-264-
2533; (Email) katrina@lloyds.com

Louisiana Citizens Property Insurance
Corporation 800-931-9548

Louisiana Farm Bureau 866-275-7322

M

Main Street America Group
877-282-3844

Massachusetts Bay Insurance
Company 800-628-0250; or
508-855-2288

Mercury Insurance Group
800-987-6000

MetLife Auto & Home 800-854-6011

Mississippi Farm Bureau
866-275-7322

Mississippi Residential Property
Insurance Association 800-931-9548

Mississippi Windstorm Underwriting
Association 800-931-9548

N

National Flood Insurance Program
(NFIP) 800-621-3362

National Insurance Company
800-239-2121

Nationwide 800-421-3535

North Pointe Insurance Company
877-878-1991

O

Ohio Casualty and West American
Insurance Company 888-701-8727

Old Dominion Insurance Company
877-425-2467 or 800-606-7992

Omaha Property & Casualty
800-638-2592 (Flood only)

Omega Insurance Company
800-216-3711

OneBeacon 877-248-4968

P - Q

Poe Financial Group 800-673-4952

Progressive Auto Insurance
800-PROGRESSIVE (766-4737); or
719-432-0264

QualSure Insurance Corp.
877-563-0150

R

Regency (Tower Hill) 800-216-3711

Republic Fire & Casualty (Homeowners,
Dwelling Fire, Auto & Commercial)
800-451-0286

Republic Group (Republic Fire &
Casualty, Republic Underwriters
Southern Ins Co, Southern
Underwriters Ins) 800-451-0286

Republic Underwriters (Commercial)
800-451-0286

RLI Insurance Company 800-84-ROYAL
(800-444-0406)

Royal & SunAlliance 800-847-6925

SPECIAL SECTION

S

Safeco 800-332-3226
 Scottsdale Insurance Company 800-423-7675
 Security National Insurance Company 800-BRISTOL
 Selective 866-455-9969
 Service Insurance Company 800-780-8423
 Shelter Insurance Group 800-SHELTER (800-743-5837)
 Sompo Japan 800-444-6870
 Southern Family Insurance Company 800-673-4952
 Southern Fidelity 866-874-7342
 Southern Insurance Company (Commercial) 800-451-0286
 Southern Underwriters (Commercial) 800-451-0286
 Southwest Business Corp. (Lloyd's Excess Flood) 800-527-0066 ext. 7389
 St. Johns Insurance Company 800-748-2030
 St. Paul Insurance Companies 800-CLAIM 33 (800-252-4633) - Auto and Home Claims; 800-STPAUL (800-787-2851) - Business Claims
 St. Paul Travelers 800-CLAIM33 (800-252-4633) - Auto and Home Claims; 800-787-2851 - Business Claims; 800-356-6663 - Flood Claims; 800-772-4483 ? Boat/Yacht Claims
 State Farm Insurance 800-SF-CLAIM (800-732-5246)
 Sunshine State Insurance Company 877-329-8795

T

TAPCO 888-437-0373
 Texas Farm Bureau 800-772-6535
 Tower Hill Insurance Companies 800-216-3711 or 800-509-1592
 Travelers 800-252-4633 (800-CLAIM 33) ? Personal Claims; 800-238-6225 - Business Claims; 800-356-6663 - Flood Claims
 Travelers Boat & Yacht 800-772-4482
 Travelers WC (first report of injury) 800-238-6225

U

Unemployment Insurance 866-4-USA-DOL (866-432-0264)
 United Fire Insurance Company 800-343-9131
 United Property and Casualty Company 800-861-4370
 Universal Insurance Company 888-846-7647
 USAA 800-531-8222
 USF&G 800-787-2851; 800-631-6478 (homeowners claims); 407-660-9000 (customer service)
 USLI 800-523-5545

V - Z

Vanguard Fire & Casualty Company 888-343-5585
 XL Insurance 800-688-1840
 Zenith (first report of injury) 800-440-5020
 Zurich Insurance Company 800-987-3373

New Orleans Banking

Hibernia www.hibernia.com
 Liberty www.libertybank.net
 Dryades www.dryadesbanking.com

Schools

Houston 1-800-311-3627
 Atlanta 404-656-2800
 Baton Rouge 1-800-311-3627

Colleges and Universities

Xavier University www.naicu.com
 Dillard University www.dillard.edu
 Southern University www.suno.edu
 Loyola University www.loyola.edu
 Tulane University www.tulane.edu
 University of New Orleans www.uno.edu
 Delgado Community College www.dcc.edu

Missing Persons

www.missingkids.com
 www.callhome.textamerica.com
 www.fullcircle.net
 www.homeport.uscg.mil
 www.katrina-messages.org
 www.houstonchronical.com
 www.katrinafinder.us
 www.katrinastat.com
 www.survivedkatrina.proboards54.com
 www.boards.news.yahoo.com
 www.katrinafamiliesandfriends.com
 www.messageboards.weather.com
 www.picayunekatrina.blogspot.com
 www.katrinastat.net
 www.katrina.im-ok.org
 www.neworleanscraigslist.org
 www.sunherald.com
 www.nola.tv
 www.wlvtv.com
 www.wdsu.com
 www.hurricanekatrinastat.com
 www.nopundit.com
 www.nowpublic.com
 www.slidel.webbgswork.com
 www.disasterhelp.gov
 www.familylinks.icrc.org



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