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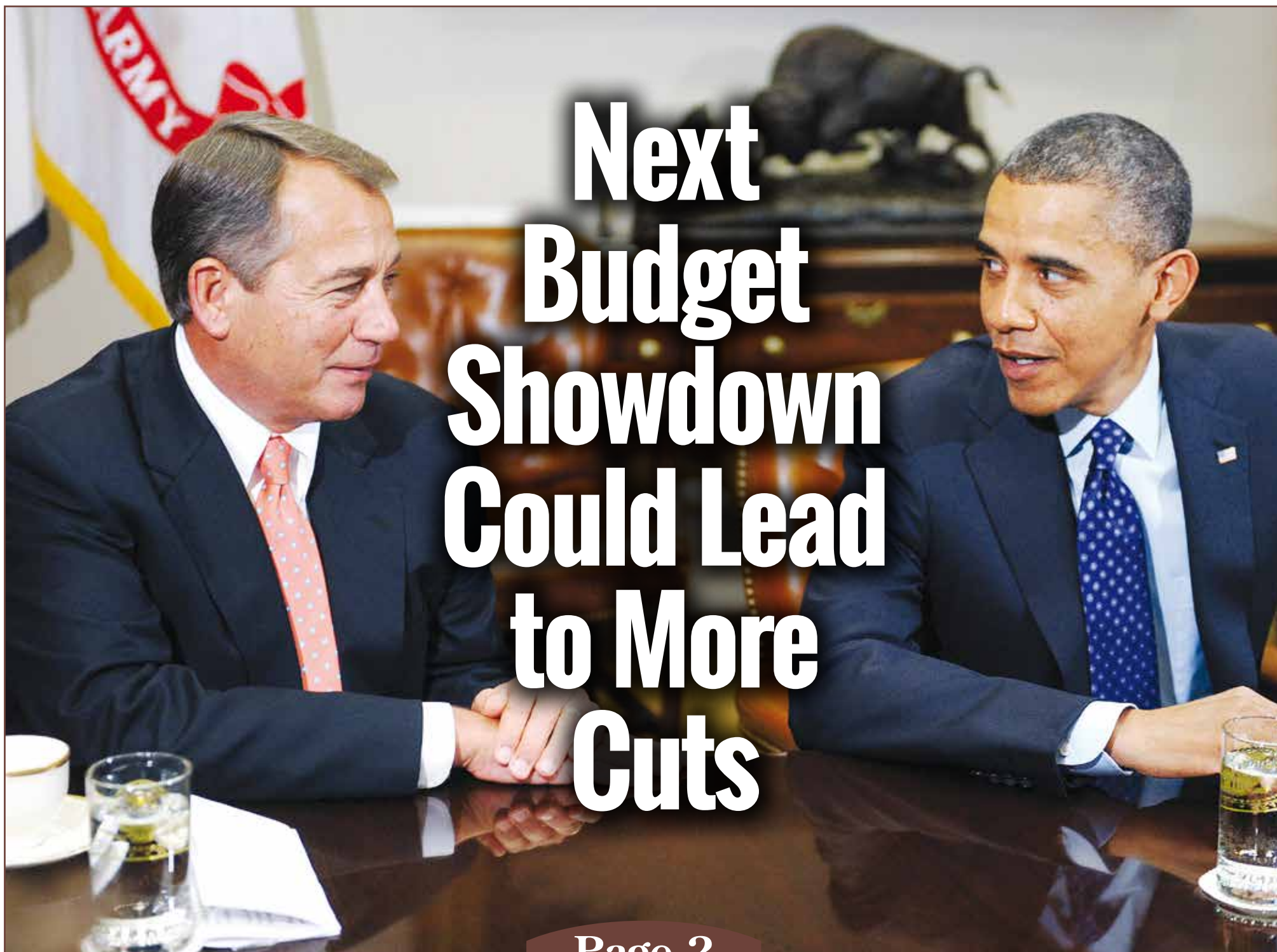
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Next Budget Showdown Could Lead to More Cuts



Speaker of the House John Boehner and President Obama discuss budget options.

Getty Images 2012

By George E. Curry
NNPA Editor-in-Chief

WASHINGTON (NNPA) – After blinking during in a New Year’s Day showdown with President Obama that could have triggered across-the-board spending cuts and significant tax increases, Republicans are poised to seek deep cuts in spending that would violate the “balanced” approach to the deficit

that the president has advocated.

In an interview Sunday on ABC’s “This Week,” Senate Minority Leader Mitch McConnell (R-Kentucky) said Republicans will not consider additional tax increases to help pay down the nation’s debt.

“The tax issue is finished, over, completed,” he said. “That’s behind us. Now the question is what are we going to do about the biggest problem confronting our country and our future? And that’s

our spending addiction. It’s time to confront it. The president surely knows that.”

President Obama has rejected the GOP demand for specific cuts in exchange for raising the nation’s debt limit to pay its outstanding bills.

“One thing I will not compromise over is whether or not Congress should pay the tab for a bill they’ve already racked up,” Obama said in his weekly address on Saturday.

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That position is being opposed by Republicans.

"I want to raise the debt ceiling, but I will not do it without a plan to get out of debt," Senator Lindsey Graham [R-S.C.] said Sunday on CNN's "State of the Union." "If you raise the debt ceiling by a dollar, you should cut spending by a dollar. That is the way to go forward."

House Minority Leader Nancy Pelosi (D-Calif.), appearing Sunday on CBS, said "I don't think these two things should be related. Right now, we have to pay the bills that have been incurred," she said. "And if you want to say cut spending for what we do next, fine, but don't tie it to the debt ceiling."

As the Los Angeles Times noted, the fiscal cliff debate underscored the geographic divide within the Republican Party, as the position taken by McConnell and Graham illustrates.

The newspaper reported, "Almost 90% of Southern Republicans voted against the 'fiscal-cliff' compromise. At the same time, a majority of Republican representatives from outside the South supported the deal, which was approved in large part because of overwhelming Democratic support."

Some experts say cuts in spending have already outpaced any expected rise in revenue.

"President Obama has said that future deficit reduction should come through a balanced mix of revenue increases and spending cuts; as a first step, he required that ATRA's [the American Taxpayers Relief Act] two-month delay in scheduled across-the-board budget cuts ('sequestration') be offset with an even split of revenues and spending reductions. By contrast, some Republicans leaders have indicated that they will push to achieve the additional deficit reduction entirely through spending cuts, with no further revenue increases at all," wrote Robert Greenstein, founder and president of the Center on Budget and Policy Priorities, a nonpartisan organization that examines how fiscal policy and public programs that affect low- and moderate-income people.

He explained, "The President's approach is the sound and equitable one. If this Republican view holds, then when all of the deficit reduction efforts are tallied together, spending cuts will outpace revenue increases by nearly 5 to 1 — hardly a balanced approach."

After Congress hastily approved a plan to avert the fiscal cliff that raised taxes on individuals earning more than \$400,000 a year and families earning in excess of \$450,000 annually, many angry House Republicans — who did not want to see any tax increases — are threatening to vote against raising the debt limit in two months if Obama doesn't go along with their cuts-only proposal.

As Greenstein noted, cuts have already been imposed on domestic spending and any additional reductions would mean that the budget is being balanced primarily through spending cuts rather than a balanced approach.

"Several pieces of legislation, culminating in the 2011 Budget Control Act, reduced spending on discretionary programs — for both non-defense and defense programs — by \$1.5 trillion over the 2013-2022 period," he stated. "All of these savings are on the spending side."

Consequently, even if future measures require an even split between slashing spending and raising additional revenue, the burden would fall disproportionately on cuts.

Greenstein noted, "If future deficit reduction comes through an even split of revenues and spending cuts, total spending cuts will still outpace revenue increases by nearly 2 to 1. (These ratio estimates do not include the effects of interest savings; if those savings are included, the share of savings that come from spending cuts rises further.)"

The Joint Committee on Taxation (JCT) estimates show that ATRA makes all but \$624 billion of those \$3.4 trillion in tax cuts permanent. It thus makes permanent 82 percent of the Bush tax cuts, while letting 18 per-

cent expire.

The Joint Committee on Taxation (JCT) and Congressional Budget Office estimate that making permanent all of the Bush tax cuts would have cost \$3.4 trillion over 2013-2022.

According to a White House fact sheet, "By raising income tax rates on the wealthiest and keeping taxes low for the middle class, the agreement will ensure we have the most progressive income tax code in decades."

However, FactCheck.org found: "All the president's talk about preserving middle-class tax cuts in the just-passed bill to avert the so-called fiscal cliff may give one the impression that, except for the wealthy, people will be paying the same amount in taxes this year as last. But that's not correct. Left out of Obama's analysis is that a temporary two-year reduction in Social Security payroll taxes was allowed to expire. As a result, most people will actually pay more in taxes this year."

According to the nonpartisan Tax Policy Center, households with income between \$40,000 and \$50,000 will pay an additional \$574 in payroll taxes this year as a result of the payroll tax returning to 6.2 percent from 4.2 percent. Households with earnings between \$75,000 and \$100,000 will pay an additional \$1,194. Overall, 77 percent of Americans will be paying more in taxes in 2013 than they did in 2012.

Senate Majority Whip Dick Durbin (D-Illinois) said Democrats and Republicans should join hands to reform the tax code.

"There are still deductions, credits, special treatments under the Tax Code that should be looked at very carefully," he said Sunday on CNN's "State of the Union." He explained, "We forego about \$1.2 trillion a year in the Tax Code, money which otherwise would go to the government. Trust me, there are plenty of things within that tax code, these loopholes where people can park their money offshore and not pay taxes, are things that need to be closed."



President Barack Obama speaks to reporters in the Brady Press Briefing Room at the White House in Washington after meeting with Congressional leaders regarding the fiscal cliff, Friday, Dec. 28, 2011. AP Photo/Charles Dharapak



When partisan gridlock last brought the government to the brink of default in August 2011, the stock market fell and Standard & Poor's cut the nation's credit rating. After House Speaker John Boehner, an Ohio Republican, withdrew from negotiations on July 22, 2011, the S&P 500 Stock Index fell more than 16 percent in the next 11 trading days. Photographer: Official White House photo



Senate Minority Leader Mitch McConnell

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Shoot Ya Best Shot!

Fabulous at 50!

Photos by NOLA TV

Friends gathered at Mardi Gras World to celebrate the 50th birthday of Tanda Armstrong. Ms. Armstrong arrived in elaborate fashion via helicopter, escorted in by Casa Samba Dancers,

and entertained by Theresa B and the N-Style Band. Presented by her three children with a proclamation from Congressman Cedric Richmond, she was toasted by her significant other

Lawrence Martin. And, closed the evening with a performance from none other than Doug E. Fresh. It was a night of sparkles and grandeur and Data was there!



What's Your Garden Type

Part 2



Water Garden



Courtyard Garden

By MG Calla Victoria

This is the second part of my two part article on "Garden Types," if you missed Part 1 you can find it on my website at www.thegardeningdiva.com.

Italian Gardens

Italian Gardens are formal gardens that are larger, grander and more symmetrical, and are filled with fountains, statues, and grottoes. Viscaya Gardens in Miami is a perfect example of an Italian Renaissance Garden complete with Grotto.

Terrace Gardens

Terrace Gardens are not gardens on terraces but a technique whereby retaining walls are created to prevent soil erosion. You will find Terrace Gardens near homes and buildings that are near steel slopes. Terracing helps to retain and harvest water for plant material and protect the property. Without the terracing rainwater would run down the slope and collect around the property causing foundation problems and standing water. Terracing is essential in certain situations however it is also a popular alternative to flat

terrain. Using retaining walls in certain parts of a flat landscape can add dimension and interest as the eye dances from one level to another.

Water Gardens

Water Gardens also known as Aquatic Gardens are usually man-made water features. A Water Garden is defined as any interior or exterior landscape or architectural element whose primary purpose is to house, display, or propagate a particular species or variety of aquatic plant. Although a Water Garden's primary focus is on plants, they will sometimes also house ornamental fish.

Although Water Gardens can be almost any size or depth, they are typically less than twenty inches in depth. This is because most aquatic plants are depth sensitive and require a specific water depth in order to thrive. The particular species inhabiting each Water Garden will ultimately determine the actual surface area and depth required. Plant material used in and around Water Gardens are called bog plants, meaning that they like wet feet. Elephant ears and papyrus plants are favorites in Water Gardens.

Courtyard Gardens

Courtyard Gardens are very much a part of the southern landscape. The charm and privacy of a Courtyard Garden is enhanced by the mystery of its enclosure. These gardens are always completely concealed with a privacy gate and high walls. These private open spaces are surrounded by walls or buildings. One of the many benefits of Courtyard Gardens is the lack of grass as the floor of a Courtyard Garden is always some kind of stone treatment. So as there is really no soil to speak about, Courtyard Gardens are basically container gar-

dens with most of the plant materials being displayed in ornate terra cotta pots and the trickling of a wall fountain adds to the ambiance of these awesome spaces.

Knot Gardens

A Knot Garden is a garden of very formal design in a square frame consisting of a variety of aromatic plants and herbs. Most Knot Gardens now have edges made from boxwoods. Most Renaissance Knot Gardens were composed of square compartments. A small garden might consist of one compartment, while large gardens might contain six

or eight compartments. Although traditionally large gardens miniature knots are quite in vogue and easy to maintain. You can dedicate a small section of your garden to a Knot Garden, or even create a raised Knot Garden on a table. A Knot Garden is truly a work of art but demands a lot of attention including almost daily clipping to keep the edges clean.

Check out my gardening tip of the week at <http://www.thegardeningdiva.com/gardening-tip-of-the-week.html>.

Remember never get too busy to stop and smell the beautiful flowers!

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Grandma's Hands

A Tribute to Geraldine Lamar



Edwin Buggage
Editor-in-Chief

The great Singer/Songwriter Bill Withers wrote a song many years ago called "Grandma's Hands" along with other classic songs including, "Lean On Me" and "Lovely Day." These were only a few of the songs that were a part of the soundtrack of my childhood. One that was filled with music and it makes me smile thinking about the joyous times I spent with my granny, Geraldine Lamar playing her phonograph records.

Today, as I listen to the song "Grandma's Hands," I do so with a mix of joy and sadness. For I'm beginning this year without her; she recently passed away after nearly 90 years of life. Upon hearing she'd passed I silently cried

through the night looking at her photos and thinking about all the memories we shared. I thought back to sitting on her porch or in her kitchen receiving her pearls of wisdom; teaching me responsibility, how to be strong and giving me an example of selfless giving and how to live a full life.

As she is in now in her glory, I've taken many of these life lessons with me and sharing them as now I am the father of my own children Eric and Elise. Today, I am leaning on God to help me get through the loss of my grandmother who's had such an impact on my life. I remember her love whether it was tender or tough, but it was always done with the intent on making me a better man.

I felt good that I made my granny proud by becoming somebody who's made an impact in the community and hopefully when my day of reckoning comes, will have further contributed touching the lives of people and leaving the world a better place. This is something I learned from my granny who was not just my granny, but was the granny for the entire community of children in the Broadmoor neighborhood where

she lived across the street from Andrew H. Wilson Elementary School, for nearly 40 years impacting the lives of generations of young people. I think back of how good it felt when some of the other kids wished their grannies were "cool" like mine; she was that in addition to being warm, caring and giving.

I am someone who has a love affair with my City; I am 504ever, a trait I think I got from my granny. She was true New Orleanian, she could make a great gumbo, loved music, going to the secondlines and having a good time. I remember times when sitting in my granny's living room playing records from her extensive collection and her and I dancing together. It makes me smile thinking that she is now in heaven probably in the middle of a secondline reunited with her family and all the greats



Geraldine Lamar

our City have produced.

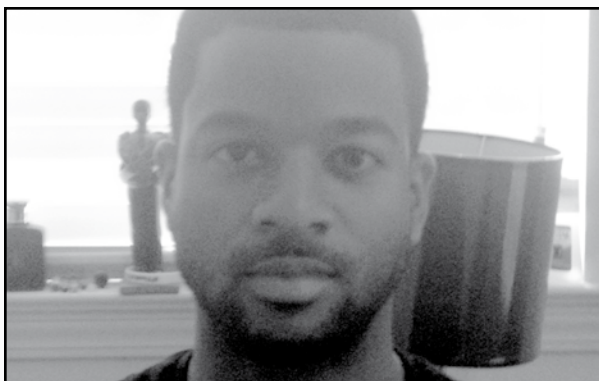
For a while I was saddened when I thought of her life after Hurricane Katrina. Because right before the storm and levee breach that washed away our City she suffered a stroke and had to be airlifted out of the City. My mother and sister who stayed to care for her were left stranded on top the interstate and the Superdome. Eventually, my grandmother was placed in a nursing home in Houston and then Dallas, Texas

spending five years away; and in 2011 she returned with my mother to the City of her birth. While she was not the woman I remembered, I came to treasure every moment we shared together during my visits to the nursing home. Just to see her and be able to touch her hand, kiss her face and tell her I love her and thanking her for all she did for me. And I felt good knowing that she would be able to live her final days in her City among her loved ones.

After initially grieving I smile thinking of all the memories. I know that she is gone physically, but a part of her is continuing to live inside of me and every one of the lives she touched. And as my life goes on I know that I am rooted in the firm soil my granny planted for me. Today when I look at the faces of my own children and see some of the things they do, say or are interested in I see generations of my descendants in them. I am smiling today as the gates of heaven open for a new angel Geraldine Lamar, and as I move forward "I know that it's gonna be a Lovely Day" for me because of the touch of my "Grandma's Hands."

Pipeline to the People

What is the State of MLK's Dream?



Javier Davis

"I see some change, I really do. I hate to utilize this example with President Obama as the sole symbol of our progress. And while we have made some strides, I ultimately feel like change must come from within. I think we have yet to really embrace the 'I Have a Dream' speech and what it means as a people."

Article and photos by Corey Anderson



R. L. Sanchez

"I think improvements have been made. I think quite a bit of it has been done, but we, as a people, still have a long way to go. A lot of younger people should really appreciate how short a time it's been since I was fighting in school every day just because, the politics...just a lot of things we need to overcome as a people in general, not just Black people. Racism is going to be here; it's the nature on the beast."



Timothy Conerly

"I think improvements have been made over the years and I feel that we will see more progress in the future."

7 Tips for Keeping Your Financial Fitness Resolution

Easy Ways to Start 2013 Off Right

The new year is a great time to get yourself pointed in the right direction financially.

"Making small improvements at the beginning of the year is a lot easier than trying to play catch-up," says financial planner Rick Rodgers, author of "The New Three-Legged Stool: A Tax Efficient Approach To Retirement Planning" (www.TheNewThree-LeggedStool.com).

"Just as you would embark on an exercise program to lose weight and get physically fit, there are simple steps you can take that will lead to being financially healthy and fit."

Here are Rodgers' seven tips for improving your financial life in 2013.

- Review your credit report - Borrowing money isn't the only reason to check your credit. Employers check credit reports and so do insurance companies. Your credit score can have a profound effect on the amount you pay for auto and homeowners insurance - and perhaps on health and life

insurance in the not-too-distant future. Order your free credit report at AnnualCreditReport.com.

- Set up an Automatic Savings Plan (ASP) - If your employer doesn't offer this through payroll deduction you can set one up through your bank or brokerage account. Simply have a certain amount of money withdrawn from your checking or savings account each month and deposited into your investment account. That way, you save it before you ever have a chance to spend it. Try to increase the amount you invest at least once a year.

- Establish a cash flow plan - Business owners know you can't control what you don't track. Take the time to forecast your income and expenses for the year, and put it in writing. Then adjust those numbers to reach your goals, such as paying down debt or replacing a car. Track your progress on a regular basis by holding a monthly family finance meeting to review the plan.

- Pay off your credit cards - It's especially important to take action on debt in 2013. Cash doesn't earn much interest sitting

in a deposit account (less than 1 percent) and even "low interest" credit cards charge 10 to 12 percent. So if you're sitting on any extra savings, consider using it to pay down credit card debt. Your cash flow plan should include a schedule to eliminate credit card debt as quickly as possible.

- Shop your insurance - Insurance agents are often paid commission based on premium levels, so they have no incentive for finding existing customers lower premiums. However, there is a huge incentive for a competing agent to find you the lowest premium in order to win your business. Make note of the coverage levels you have for your homeowner's and auto policies and use them to comparison shop. Look at ways to save on your health insurance coverage, too, such as switching to a high-deductible plan and opening a Health Savings Account.

- Write an estate plan - At a minimum you need to have a valid will, power-of-attorney (POA) for your finances and health-care decisions, and a living will (Advanced Healthcare Directive in some states). Decide who will be

your personal representative in the event you become incapacitated (POA) or at your death (executor). If you have minor children, choose who will raise them in your absence and establish a testamentary trust for their finances.

- Meet with a financial adviser - An adviser is to financial planning as a personal trainer is to an exercise program. Allow yourself to be held accountable by a third party who will push you to help yourself. Good advisers will help you develop a budget, look at your debts, tax situation, retirement and college savings, estate planning and insurance. You don't have to be a high-net-worth individual to seek the assistance of a financial adviser. Go to the National Association of Personal Financial Advisors (NAPFA) and search for one in your area.

Don't just make a vague resolution to save money. According to Psychology Today, of the millions of American's who make a New Years resolution, 40 percent have already failed by Jan. 31. Let 2013 be the year you make lasting changes to improve your financial life.

McConduit-Diggs Named Interim President/CEO of Urban League of Greater New Orleans

McConduit selected by the ULGNO Board of Directors to lead the formidable organization

Dorothy "Dottie" Reese announces that after five years of service to the Urban League of Greater New Orleans, Nolan V. Rollins has been selected to assume leadership of the Los Angeles affiliate of the National Urban League.

"Over the past five years we have watched our Urban League affiliate grow in its community impact and relevance," said Reese. "We are excited about the foundation that has been laid and confident that proper leveraging will ensure that the Urban League of Greater New Orleans' greatest days lie ahead."

Erika McConduit, a lawyer and college professor, will take on the leadership of the Urban League of Greater New Orleans as the Interim President and Chief Executive Officer, while the Board of Directors develops

its search protocols. McConduit has led the daily operations of ULGNO and has co-lead the policy, programmatic and development strategies of the agency.

"Erika's intimate knowledge of the Urban League's operations locally and the terms of affiliation and mission nationally make her the logical choice to take over the agency during this critical time in the Urban League's transition," said Reese.

The Urban League of Greater New Orleans at present is serving over 800 businesses annually, 200 high school students en-



Erika McConduit-Diggs

suring they are accepted and college ready, hundreds of individuals with workforce development needs, and supports thousands of families with school-aged children navigate the new systems of schools. The League is also assessing and training small businesses in the gulf region on disaster preparedness, and analyzing the economic inclusion of local and minority businesses on the school facilities rebuilding projects. ULGNO also recently completed the building of a multi-million dollar Head Start facility in the 9th ward.

"Continuity for this trusted institution is necessary for clients, community and partners; Erika is uniquely qualified to ensure our continued growth and impact as a movement," said Nolan V. Rollins.

McConduit will co-lead ULGNO with Rollins during the transition period and take full leadership of the institution in February 2013.

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