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Women's History Month Special Edition

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Historical Day in New Orleans

Bernette Johnson Swears-In as First African American Chief Justice of Louisiana Supreme Court



Pictured is Louisiana Supreme Court Chief Justice Bernette Johnson as she takes the oath of office, to become the First African- American Supreme Court Justice in the State's history.

Written and Edited By
Elise Schenck

As the nation observes Women's History Month, where the accomplishments of women are recognized, the people of New Orleans have something to celebrate as Bernette Johnson recently took the official oath as the first African-American to lead the state's highest court, being sworn in by her daughter Rachel D. Johnson and with many of her family including her 90 year old mother, friends and supporters were in attendance. She is the 25th Chief Justice of the Louisiana Supreme Court and the first African- American Chief Justice of

the court since its establishment in 1813. This appointment comes on the heels of a long court battle with her colleagues and Gov. Jindal, where issues of race and justice came to a head with Johnson coming out victorious.

On Feb. 28, 2013 on the steps of the Supreme Court Building in the French Quarter several hundred people was on hand to witness history. A number of state and local public officials took part in honoring Chief Justice Johnson including: U.S. Senator Mary

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P.O. Box 57347, New Orleans, LA 70157-7347 | Phone: (504) 821-7421 | Fax: (504) 821-7622
editorial: datanewseditor@bellsouth.net | advertising: datanewsad@bellsouth.net

Terry B. Jones
CEO/Publisher
Glenn Jones
VP Advertising
& Marketing
Edwin Buggage
Editor
Calla Victoria
Executive Assistant
June Hazeur
Accounting

Contributors
Corey Anderson
Ray Bonnee
Charlene Crowell
Julianne Malveaux
Marc Morial
Elise Schenck
Calla Victoria
Art Direction & Production
MainorMedia.com
Editorial Submissions
datanewseditor@bellsouth.net
Advertising Inquiries
datanewsad@bellsouth.net

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Cover Story, Continued from previous page.



On Feb. 28, 2013 on the steps of the Supreme Court Building in the French Quarter several hundred people was on hand to witness history. This is a major victory in the continuing struggle for equal opportunity and access.



Of her readiness to begin in her new role Justice stated: "I feel well-prepared for the tasks ahead as the Chief Administrative Officer of the Judicial System of the State," she said. "I am ready to serve, and excited about the challenges of this new position."

Landrieu; Louisiana Attorney General James "Buddy" Caldwell; State Senator Edwin Murray; State Representative Katrina Jackson; State Representative Walter Leger and New Orleans Mayor Mitch Landrieu. Also participating in the historic ceremony were representatives from several professional organizations: John Page, President, National Bar Association; Judge Joan V. Churchill, National Association of Women Judges; John Musser, IV, President, Louisiana Bar Association; and R. Patrick Vance, Past-President, New Orleans Bar Association. Judge Ivan Lemelle, U.S. District Court, Eastern District of Louisiana, and Judge Edwin Lombard represented the judiciary.

Also on hand was Marc Morial, former Mayor of New Orleans and President and Chief Executive Officer of the National Urban League noted the historical significance of the occasion, saying, "This is a great day in Louisiana that has been long in coming. I am excited to take part in this event where the highest court in the State of Louisiana, on the eve of its 200th birthday, turns another important page in history. We gather to honor

the achievements of Bernette Johnson and to also bear witness to the once unimaginable becoming the order of the day...the investiture of the first African-American Chief Justice of the Louisiana Supreme Court."

This is a major victory in the continuing struggle for equal opportunity and access. As generations of African-Americans fought to secure the rights to aspire to reach their full potential, this is the culmination of a life long journey for Chief Justice Johnson who's had a long history in Civil Rights. During the tumultuous years of the modern Civil Rights Era she worked as an organizer for the NAACP in the 1960s, traveling all over the South to educate people about the changes brought by desegregation and the Voting Rights Act. She then worked as a Managing Attorney with the New Orleans Legal Assistance Corporation, which provides legal aid to the poor, and became a Civil Litigator.

During her swearing in her remarks were brief, speaking of her qualifications, record and readiness to serve in her new post she said, "After serving for ten years as a District Trial

Judge, and then as an Associate Justice of the Supreme Court, I feel well-prepared for the tasks ahead as the Chief Administrative Officer of the Judicial System of the State," she said. "I am ready to serve, and excited about the challenges of this new position."

In a published report after the event U.S. Senator Mary Landrieu called Johnson assuming the job as Chief Justice "A truly historic moment," and recalled her long road to get there. "From advocating with the NAACP, to helping implement the 1964 Civil Rights Act, to now becoming Louisiana's first African-American Supreme Court Justice, Bernette Johnson's life and career is a testament to the spirit of the Civil Rights Movement and the long line of Americans who fought tirelessly to open the doors of equality," Landrieu said.

Today the City celebrates a woman who has dedicated her life to serving others and been on the frontlines of the battle for Civil Rights and Data News Weekly congratulates Louisiana Supreme Court Chief Justice Bernette Johnson.

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Fashion Week New Orleans Returns With New Exciting Components

Series of Runway Shows Spotlight Growth of Local Fashion Industry

Grab your stilettos and get ready to experience Southern fashion at its best: Fashion Week New Orleans returns for its third season to rock the runway March 20th-24th at the Sugar Mill! Fashion Week New Orleans (FWNOLA) unites fashion professionals in a series of more than 50 high-end runway shows, pop-up boutiques, networking opportunities and chic parties, bringing a new level of creative consciousness to the regional industry.

Fashion is quickly becoming an important contributor to the New Orleans culture and must be celebrated in conjunction with the city's legendary cuisine, music, art, and film.

"As the Gulf Coast's film, tourism and entrepreneurial sectors have achieved new heights; it stands to reason that the fashion industry can and should do the same" said Tracee Dundas, FWNOLA's Founder & Creative Director. "The growing strength of our regional fashion industry is evident and I'm thrilled Fashion Week New Orleans is a staple of what the industry has to offer!"

Fashion Week New Orleans' mission is to increase awareness for Gulf Coast and Southern designers, building a synergy between designers and retailers. The event raises attention and encourages economic growth by combining fashion and beau-



Above is from a fashion show which took place during NOLA Fashion Week 2012. Each the interest and participation from designers, models and the public has grown, making this a must attend event now in New Orleans.

ty on the runway and fusing it with the creative spirit of New Orleans. Through its signature event - Top Design Competition,

a Fashion Industry Career Day, and support of local non-profits, FWNOLA promotes awareness, creates opportunities, and gives back to the Gulf Coast in style. To date, 40% of participating designers increased local retail presence following FWNOLA. Non-profit partners this year are NO AIDS Task Force, Dress for Success & Creative Alliance of New Orleans.

FWNOLA 2013 will advance the career of one promising designer with the Top Design Competition. The Top Designer will receive a prize package valued at over \$2500 including retail presence at Hemline Metairie, a manufacturing package from NOLA Sewn, a Brother Sewing Machine compliments of AllBrands.com, a gift certificate from Promenade Fabrics, a professional photo shoot with Photographer Gustavo Escanelle, business mentoring/consultation with IDEA Village, and Featured Designer placement at FWNOLA 2014. Since its inception in 2011, FWNOLA has had a number of designer success stories, including 2011 Top Design competitor Anthony Ryan Auld, who went on to compete in Project Runway Season 9, followed by his recent win on Project Runway All-Stars!

This year FWNOLA introduces the "Model Walk-Off," a competition for the runway models that will advance the careers of two

promising models with a scouting trip to Los Angeles, compliments of John Robert Powers New Orleans. After seeing so many outstanding models grace FWNOLA's runway last season, Craig Magleby, Agent and Owner of JRP NOLA, contacted FWNOLA about one of the models (Taylor Hamric) who is now signed with Wilhelmina Agency in New York. Craig recognizes Fashion Week as an opportunity to help discover and launch a local models career.

Other events during FWNOLA include: Fashion Industry Career Day, a special day that offers university level fashion students a look into today's fashion careers from industry professionals, and Bourbon & Bowties, a man friendly fashion area in which guys can relax with a glass of Bulleit Bourbon and learn how to style a bowtie with the help of Brinkman's Menswear.

Entering its highly anticipated third year, FWNOLA is the most impressive and comprehensive fashion event on the Gulf Coast. Embraced by fashion professionals, enthusiasts, and the media alike, FWNOLA receives coverage from internationally recognized media outlets, including Women's Wear Daily, Elle Magazine Quebec, and the Oxygen Network.

Tickets can be purchased at: www.fashionweeknola.com

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Woman on the Move

Introducing LCDR Lori Campbell

With 20 years of service, US Navy Nurse, LCDR Lori A. Campbell finally made her way back home in 2010 by being stationed at the Naval Branch Health Clinic in Belle Chasse. The move was a dream come true for the New Orleans native who used her experiences within the Navy to plan a Youth Summer Blitz at Naval Air Station/Joint Reserve Base in New Orleans. Motivated by her love for youth and her desire to ensure they are aware of the wide range of opportunities available to them, Campbell wrote and received grant funding and conducted outreach with the Office of Naval Research (ONR), Naval Facilities Engineering Command (NAVFAC), Space and Naval Warfare Systems Command (SPAWAR), Naval Hospital Pensacola, FL, Naval Branch Health Clinics Gulfport, MS and Whiting Fields, FL and other government and military entities. The mission was to provide 80 middle and high school students with supplies and trained staff for the program held July 23-27 in 2012. The blitz focused on the areas of science, technology, engineering and math (STEM) as well as the science, service, medicine and mentoring (S2M2) program. The event received an outpouring of support from the Louisiana com-



US Navy Nurse, LCDR Lori A. Campbell

munity including Louisiana 4H. Campbell plans to expand the STEM blitz in Spring/Summer 2013 to reach more students on base and in area schools.

The impetus behind the program was Capt. Cynthia Macri, Special Assistant to the Chief of Naval Operations for Diversity and the Director of the Science, Service, Medicine and Mentoring (S2M2) Program. After being inspired by similar events in San Diego, Campbell began outreach to various military sectors including Macri who attended the event and interacted with students.

for a humanitarian mission entitled "Continuing Promise". The USNS Comfort is a hospital ship that travels to different countries providing medical and dental care, preventive medicine and veterinary consulting, and construction projects. The mission is a dream come true for Campbell who will travel to eight countries including Belize, Costa Rica, El Salvador and Jamaica providing support both aboard the USNS Comfort and in the local communities.

In addition to being a decorated Naval officer and nurse,

Campbell stated, "To observe this type of program while serving and bring it to my hometown is a great honor. The level of support demonstrated by Macri, who has made great strides in promoting diversity and mentoring, and other senior military personnel was invaluable."

In March 2013 Campbell will be deployed on the United States Naval Ship (USNS) Comfort

Campbell is a true New Orleansian having graduated from Warren Easton High School in 1987. She is now in her final research phase of her dissertation towards earning her Ph.D. in Organizational Psychology at Walden University. Since conducting the summer blitz, Campbell has been invited to speak at area schools, including her Alma Mater, regarding the benefits of learning about science, technology, engineering and mathematics. Campbell is a part of the Navy Bureau of Medicine and Surgery (BUMED) and is also a member of several organizations including Sigma Theta Tau Nursing Honor Society, American Academy of Nurse Practitioners, and Society for Industrial and Organizational Psychology. Campbell's achievements have been recognized by Montclair Who's Who in Nursing, and the National Dean's List for Nurses.

Campbell's commitment to the community was also illustrated during Hurricane Isaac. As the Clinic Manager/Department Head of Health Services at Naval Branch Health Clinic (NBHC) Belle Chasse in August 2012, LCDR Campbell participated in relief efforts during Hurricane Isaac assisting children and elderly patients. Photographs taken during Hurricane Isaac of LCDR Campbell's efforts mirrored a

US Navy print campaign in 2010 entitled "Local Hero on a Global Stage" creating an art imitating life motif.

Background

Campbell is a Navy Nurse Corps Officer serving as the Clinic Manager/Department Head of Health Services at Naval Branch Health Clinic (NBHC) Belle Chasse. In this role, Campbell oversees the care of over 5,000 patients, supporting both Navy and Marines, in addition to developing and implementing clinic processes for a staff of 60. In addition, Campbell has held previous roles including Medical Officer Recruiter/Diversity Officer for Navy Recruiting District (NRD) San Diego and Charge Nurse at Navy Medical Center (NMC) Portsmouth, the Department of Defense's busiest labor and delivery unit.

Campbell is an outstanding Navy Ambassador who throughout the years has mentored junior Nurse Corps officers and aided in bringing in new talent to Navy Medicine. Campbell's affinity for promoting diversity has also been at the forefront having served as the lead for the nation's first Diversity Action Recruiting Team (DART) and being named NRD San Diego's Diversity Officer of the Year in 2008 and 2009.

Dr. Calvin Mackie Wins Legacy Award



Dr. Calvin Mackie, motivational speaker, bestselling author, successful entrepreneur, and mechanical engineer, received the coveted Legacy Award from the United Negro College Fund (UNCF) on Friday, February 15. As the nation's largest and most effective minority education organization, this is the highest award alumni can receive. It was presented as part of UNCF's Annual Leadership Conference, which featured the theme of "Partnerships for Transformation: Moving Students To and Through College."

"It's a true honor to receive the Legacy Award," says Dr. Mackie. "Having

experienced the challenges that many minority students face today, I take great pride in helping them overcome adversity and grow into successful men and women. We all have the capacity to be great within us."

The Legacy Award was presented to Dr. Mackie during the UNCF Alumni Recognition Event at the Atlanta Marriott Marquis. Presenting this award was Dr. Michael Lomax, President and CEO of UNCF. On Saturday, February 16, Dr. Mackie also received the Bennie Award for Achievement from Morehouse College for his work and success within the STEM field.

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Celebrating African-American Judicial History

Photos provided by Bonnefied Images LLC

The Southern University Band played, tourist and admirers observed as Louisiana Supreme Court Justice Bernette Joshua Johnson makes history on February 28, 2013. She was presented by family members with her bible, gavel, and black robe, as she is sworn in as the 'FIRST' African-American Female Chief Justice of the Supreme Court of Louisiana.





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Pruning Roses

By MG Calla Victoria
Data News Weekly Columnist

Unless you are in a very cold climate, now is the time to trim your roses back. If you are lucky enough to have a rose garden with lots of bushes then it's time for the serious power tools. Rev up the motor, grab your trimmers and hit those rose bushes like you are trimming a hedge. Most Botanical Gardens use this method because they have far too many roses to dilly dally around with nippers.

We prune roses to discard any dead or diseased branches, remove crossing canes, create circulation in the center of the plant, and to remove suckers. When branches grow out from beneath the crown of your rose bush they are called suckers, and rightly named because they suck the energy away from your plant.

Pruning encourages new growth, more blooms, and strong canes. Every now and then you will find thin straggly branches on your rose bush, whack them back to the thicker



branching. If you want stronger wood you have to cut back to the strong wood.

Dead-head your roses, and occasional pruning to keep the bushes healthy is an on-going thing. However once a year you are to do, what we in the business call, a "Hard prune." Rose bushes should be cut down to a third of the height, so if your rose bush is 6 feet tall it should be cut back to 4 feet; have no fear they will grow back again. The one-third rule does not however apply to climbing roses because you want them to climb and cover. Only remove dead or diseased branching on climbers, it is also advised that you should remove the older canes as roses bloom on new wood. However, I must admit that I did not remove the old canes on my Peggy Martin Rose bush last year and it is blooming its head off right now. Check out my website at www.thegardeningdiva.com for my gardening tip of the week, and send me your gardening questions at sowing@thegardeningdiva.com

Remember, never get too busy to stop and smell the roses!

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Onion's Apology is Not Accepted



Julianne Malveaux
NNPA Columnist

In the midst of the Academy Awards drama on Sunday, February 24, one of the Onion's writers (we don't know who he is – I doubt a "she" would have stooped so low), described the lovely and talented child Quvenzhané Wallis with a filthy word that took her all the way out of her name. Using a very crude word for female genitalia, the Onion writer observed that she was a c***. Excuse me! Blessedly hundreds of people shared their outrage in the electronic media so forcefully that the Onion's CEO, Steve Hannah, apologized. But somehow sorry doesn't always make it right. In my letter to the Onion, I've asked for reparations, or an effort to repair the harm that was done. I'm sharing my statement and hope you, too, will share it with the "leaders" of The Onion. Until officials of The Onion respond, I think it wholly appropriate to withhold support from them. As Dr. King once said, "to cooperate with evil is to be evil." To besmirch a child, whether you are a satirical publication or not, is nothing but evil. My letter:

Dear Mr. Hannah:

While your apology for the vile statement made by your staff regarding the wonderful and talented Quvenzhané Wallis is duly noted, it is an insufficient response to the heinous insult lobbed at a 9-year-old girl; additionally, the community of women and African-American women in particular. Your apology is received, but not accepted. You must mitigate the damage that your comments caused, not only for Quvenzhané, but also for the women who, reveling in her success, were damaged by the sucker punch we experienced when your writer found it acceptable to describe a 9-year-old girl in a crude term for genitalia, a term that most adult women would have been outraged by.



2013 Academy Award Nominee Quvenzhané Wallis

Your apology might be more readily received if,

1. The disciple, though the offensive writer, was detailed and their name revealed so that they can be monitored for their gendered racism in the future.

2. Your company made amends to both Quvenzhané and the community that supports her by;

3. Offering the organizations that monitor gender and racial discrimination a financial contribution. My suggesting is that you direct at least \$50,000 each to The Black Women's Roundtable, The National Organization for Women, and the National Council of Negro Women. Additionally, I would suggest that you offer \$50,000 to the charity of Quvenzhané's choice.

Meeting with representatives of African-American and women's organizations in Washington, DC on a date that is mutually agreeable, but no later than March 31, 2013 to discuss the thought process behind this insult and the ways that future occurrences will be prevented.

Share information on the number of women and people of color on your staff, and share the ways that they impact editorial decisions.

4. Your company provides scholarship opportunities to African-American women students at

Historically Black Colleges and Universities (HBCUs) to indicate that you do not see young women in the disparaging ways, but as scholars. There are two HBCUs that are women's institutions, Bennett College for Women in Greensboro, North Carolina, and Spelman College in Atlanta, Georgia. At least one scholarship for each of these institutions would be an effective way to apologize.

5. Your company provides speakers to the colleges that will have you to, at no fee to the colleges, explain the difference between satire and offense. To notify interested colleges, it is my suggestion that your company take out a full page advertisement in Diverse Issues in Higher Education to both reprint your apology and offer the opportunity for your staff to meet on colleges.

Please note that, as a former President of an HBCU focused on women, I was repelled by your writer's comments. Taking them down and then apologizing is the simple way out for this offense. I call upon you to take proactive action to redress this wrong.

Let me also note that I have no invested interest in any of the organizations I have mentioned here (except that I am President Emerita of Bennett College for Women, and my association with

young women makes this all the more offensive).

I am asking friends and colleagues to withdraw any support to The Onion until your apology is enhanced by action. I am also asking all women's and African-American organizations to join my insistence that your apology is insufficient.

I do look forward to your response.

If you agree with me, please forward this column or your own letter to Chairman David Schafer (davidkschafer@gmail.com);

Letter to the Editor

Subpar DBE Participation on \$32 Million New Orleans School Facilities Project Must End

The Orleans Parish School Board voted to move forward with pursuing new market tax credits for the construction of Phyllis Wheatley Elementary School. These tax credits will provide OPSB with a total of \$9 million for its treasury, which will allow us to build another school in the future.

The previous board gave the Louisiana Recovery School District (RSD) the authority, under the master plan, to oversee construction of the site. The Board's decision could possibly prevent RSD from having to rebid the project, which could result in bids coming in at higher rates; this would save taxpayers' dollars.

Revitalizing and reconstructing our education facilities are key priorities in educating our children. If approached with equity, the labor demands will create jobs for working class families and opportunities for minority and women owned businesses.

In a separate topic of discussion regarding the Wheatley project, I also learned during the meeting that DBE contractors are providing about 2.82 percent of the work on the \$32 million project, which includes demolition, environmental studies and construction. Gibbs Construction was awarded the majority of the contract in the amount of \$25 million. This ratio is unacceptable and far below RSD's goal of having 25% DBE participation on this new construction project.

RSD's commitment to work more closely with the Orleans Parish School Board and the business community to further increase minority participation is one step in the right direction but will require more aggressive applicability and enforcement of policy.

There are approximately eight new construction projects that RSD will place up for bid in the forthcoming days. I can assure the minority and women owned businesses within and without my district that this is a priority issue for which I will continue to contend.

Please contact me with your questions or concerns regarding this matter: leslie_ellison@opsb.us or call (504) 460-2031.

Thank You,
Leslie Ellison
Vice President,
Orleans Parish School Board,
District 4

President and CEO Steve Hannah (shannah@theonion.com)

COO Mike McAvoy (mmca-voy@theonion.com)
publicfeedback@theonion.com
(312) 751-0503 Fax 312-751-4137
#200, 212 Superior St, Chicago, IL – 60611

If anyone from Chicago is reading, perhaps you could organize a picket outside their office! Sorry doesn't always make it right.

Julianne Malveaux is a Washington, D.C.- based Economist and Writer. She is President Emerita of Bennett College for Women in Greensboro, NC.

Keep Voting Rights Section Act 5 Alive!



Marc Morial
President and CEO
National Urban League

"I risked my life defending that right. If we are ever to actualize the true meaning of equality, effective measures such as the Voting Rights Act are still a necessary requirement of democracy." Georgia U.S. Representative, John Lewis

This week, in commemora-

tion of the 48th Anniversary of "Bloody Sunday," John Lewis, Vice-President Joe Biden and a coalition of citizens and civil rights advocates, including representatives of the National Urban League, will re-enact the March 7, 1965 Selma to Montgomery voting rights march that was halted on the Edmund Pettus Bridge by Alabama State Troopers wielding billy clubs and tear gas. Bloody Sunday led to the passage of the 1965 Voting Rights Act, outlawing discriminatory voting tactics that had routinely denied the right to vote to millions of African-Americans, especially in the South.

Although an overwhelmingly bipartisan majority of Congress reauthorized the Voting Rights

Act in 2006 for 25 more years, *Shelby County v. Holder*, which was argued before the Supreme Court last week, threatens the very heart of the law and challenges the constitutionality of the critical pre-clearance provision—known as Section 5. Section 5 of the Voting Rights Act requires jurisdictions with a history of voting discrimination to receive pre-approval from the Justice Department or a federal district court in D.C. for any change to their voting rules to ensure such changes do not discriminate against voters who are racial, ethnic or language minorities.

The flagrant and aggressive voter suppression efforts that occurred in many of the very states

subject to Section 5 preclearance during the past election underscores that this critical measure is still necessary to protect the fundamental right to vote. The Urban League has joined other civil rights organizations in signing on to an amicus brief in support of Section 5, and is speaking out in favor of keeping it alive. In fact, on February 27, the day the law was debated in the Supreme Court, we rallied with thousands of other supporters outside the Court in a mass show of support.

Section five detractors argue that so much progress has been made since 1965 that its protections are no longer necessary. Justice Antonin Scalia even went so far as to call it "the per-

petuation of racial entitlement." Nothing could be further from the truth. Congressman John Lewis, who was one of hundreds beaten during Bloody Sunday, gave several examples in a recent *Washington Post* op-ed that demonstrate how much Section 5 is still needed. He reminds us that in 2008, the city legislature in Calera, a city in Shelby County, Alabama, in disregard of Section 5, redrew the boundaries to dilute the voting power of Black citizens, resulting in the defeat of Ernest Montgomery, the city's only Black Councilman. During last year's presidential campaign, the Justice Department blocked discriminatory voting changes in

Morial, Continued on page 11.

Pipeline to the People

By Corey Anderson

Question: How do you feel about Rosa Parks being the first Black woman honored with a life sized statue at the Capitol?



Jarday Johnson

"It's a great tribute to a woman who was such a great influence on the Civil Rights Movement."



Llolowen Robinson

"I feel that it's relevant with her taking a stand, being one of the first women to do that. Some people think it may be minor with her just sitting down, but it was more than that. She took the chance to stand up as a woman, especially at that time when women were meant to be seen and not heard."



Gabbie Ortiz

"I think it's really great. It's a good way to pay homage to a fearless activist."

Talk to us on Facebook; let us know how you feel.



Car-title loans

\$3.6 billion in Interest Paid on \$1.6 Billion in Loans

By Charlene Crowell
NNPA Columnist

In today's struggling economy, many consumers find themselves short on cash. When consumers seek a credit remedy, one particular lender is likely to bring more problems than solutions: companies that make car title loans.

According to new joint research report by the Consumer Federation of America (CFA) and the Center for Responsible Lending (CRL), the average car-title loan of \$951 winds up costing the typical borrower \$2,142 in interest. Nationwide, 7,730 car-title lenders in 21 states reap \$3.6 billion in interest on loans valued at only \$1.6 billion.

The car-title loan uses a borrower's personal vehicle as collateral and additionally charges triple-digit interest rates, like those of payday loans. And similar to payday loans, the typical car-title loan requires full repayment in just one month. When borrowers cannot afford to pay in full, they are forced to renew their loan by paying additional interest and fees. The report found that a typical customer renews their loan eight times.

The report also found anecdotal instances in which car-title lender marketing practices have lured consumers by advertising 25 percent interest per month for

a two-week loan. The actual rate of interest, however, equates to 300 percent annual percentage rate (APR). And it's not as though 300 percent APR is an offsetting risk to the lender: Car-title loans are usually made for only a fraction of the vehicle's market value – approximately 26 percent.

When borrowers can no longer keep up with interest payments, cars are repossessed and yet another fee is added to the borrower's debt. On average, these repossession fees run in the range of \$350-\$400 or about half of the borrower's remaining loan balance. The report found that one in six consumers was charged expensive repossession fees.

It's easy to sum up the central problems with car-title loans. As the authors write in the report, these loans "carry inherently unsuitable terms that cause already vulnerable borrowers to pay more in fees than they receive in credit while putting one of their most important assets at risk."

If you're thinking that there ought to be a law against this obviously predatory product, be sure to tell your state legislators. Most states with car-title loan laws either have no interest rate caps, or authorize triple digit interest.

Tracking how these loans affect consumers is one thing; fi-



According to the new report by the Consumer Federation of America (CFA) and the Center for Responsible Lending (CRL), the average car-title loan of \$951 winds up costing the typical borrower \$2,142 in interest. If you're thinking that there ought to be a law against this obviously predatory product, be sure to tell your state legislators.

nancial reforms are quite another. In this regard, the CFA-CRL report calls for public policy actions at the state and federal levels.

For example, the federal Consumer Financial Protection Bureau could enact protections addressing loan terms and underwriting. States, on the other hand, could adopt rate caps of 36 percent on these loans.

Other policy recommendations include:

- Changing loan terms to equal monthly payments that would enable borrowers to gradually pay down their debt;

- Require written notice prior to borrowers and the right to redeem the vehicle before lenders repossess or sell the car; and

In the event of a vehicle sale, return to the borrower any surplus between a new sales price and the remaining amount of money owed.

In 2006, similar consumer protections were enacted to protect the military and their families. If President George W. Bush and Congress could agree to cap small loans at 36 percent annually for this consumer sector, it seems reasonable that the rest of us should be given the same protections.

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

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At&T Invested More Than \$1.2 Billion In Louisiana From 2010 Through 2012 To Enhance Speeds, Reliability And Performance For Customers

Expanded 4G LTE Coverage, New Cell Sites and Boosted Capacity Drive Improved Customer Experience

NEW ORLEANS, LA. — AT&T* invested more than \$1.2 billion in its Louisiana wireless and wireline networks from 2010 through 2012, with a focus on expanding 4G LTE mobile Internet coverage and enhancing the overall performance of its networks.**

AT&T has made more than 1,200 wireless network upgrades in six key categories in Louisiana during 2012, including activating new cell sites, adding capacity, upgrading cell sites to provide fast 4G LTE mobile Internet speeds, deploying high-capacity Ethernet connections to cell sites, and adding or upgrading Distributed Antenna Systems, which boost wire-



less coverage and capacity in buildings and at major venues like convention halls or sports arenas.

"The strong business climate we have built in Louisiana is making a difference," said Gov. Bobby

Jindal. "Private investments like those announced today show that our state continues to attract business and industry. These technology investments will help our state lead the way in innovation and will allow our residents and local businesses to compete in the global economy."

"AT&T is betting big on Louisiana," said Sonia Perez, President, AT&T Louisiana. "We know that a robust investment in wireless and wireline networks leads to economic development and job creation, and we are proud of the investments we make here in the state."

"We know our customers depend on us for fast, reliable mobile Internet connections at home, work and everywhere in between," said Joe Larussa, AT&T vice president and general manager, Gulf States. "Delivering for our Louisiana customers

is a top priority and our ongoing investment here is designed to deliver a superior mobile Internet experience, encompassing speed coverage and reliability."

AT&T launched 4G LTE in the New Orleans and Baton Rouge area in 2012. AT&T 4G LTE is the latest generation of wireless network technology and provides faster mobile Internet speeds and improved performance on a variety of mobile smartphones and tablets.

The AT&T 4G LTE network has been nationally recognized for its speed and coverage. AT&T 4G LTE delivered faster average download speeds than any of the competitors in PCWorld's most recent 13-market speed tests, and telecommunications industry analyst firm Frost and Sullivan awarded AT&T its North American Mobile Network Strategy Award for the second year in a row in 2012.

All-Session, Single Session And Group Tickets Now On Sale For 2013 NCAA Women's Final Four

All-session tickets at special prices, single session and group tickets are now available for fans to enjoy the 2013 NCAA Women's Final Four at New Orleans Arena. Tickets are available online at www.NCAA.com/tickets.

All-session tickets start at \$99, while single session tickets are available for the first time priced at \$65 for the two national semifinal games on Sunday, April 7 and \$60 for the national championship

game on Tuesday, April 9. Groups of 10-or-more will receive an additional \$10 discount off all-session and single session tickets.

NCAA Women's Final Four tickets may not be offered as a prize in a promotion, sweepstakes or contest, or auctioned for fundraising purposes unless authorized in advance by the NCAA. The NCAA reminds fans that purchasing tickets from secondary unauthorized vendors may result in fraudulent purchases.

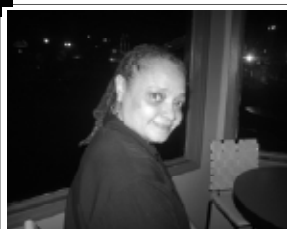
For the latest event, volunteer and registration information for the NCAA Women's Final Four, visit www.NCAA.com/womensfinalfour.

Morial, Continued from page 9.

South Carolina and Texas that would have disenfranchised hundreds of thousands of minority voters. In ruling against South Carolina's onerous new voter ID law, U.S. District Judge, John D. Bates wrote, "One cannot doubt the vital function that Section 5 of the Voting Rights Act has played here."

A decision by the Justices is expected in June. Too many Americans have fought and died for the precious right to vote. The Supreme Court must not turn back the clock. Keep Section 5 Alive!

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