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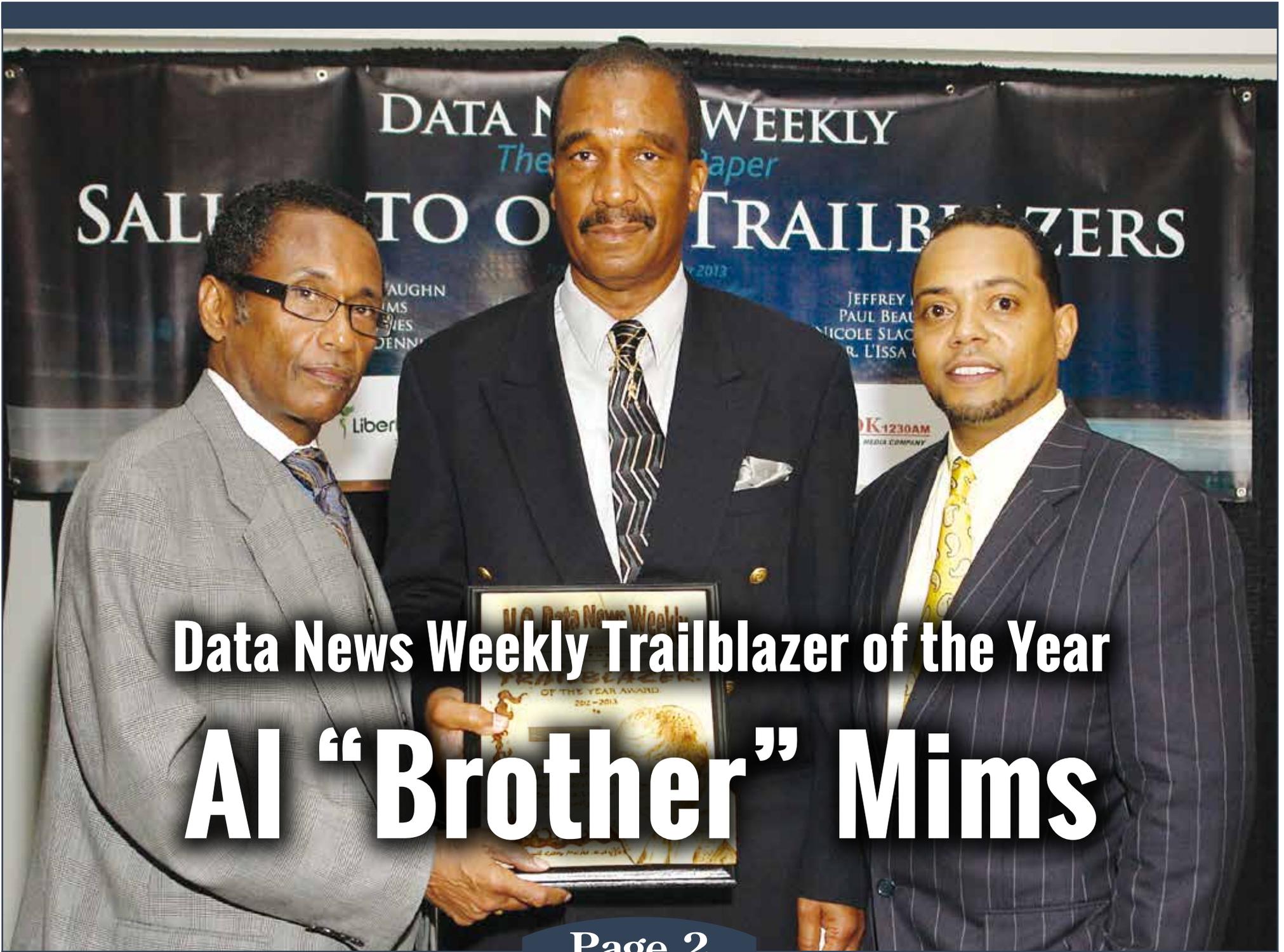
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Data 47th Anniversary Highlights with Huey J and Killabee of "Heartbreak Music"

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Data News Weekly's Trailblazer of the Year

Al "Brother" Mims A Soldier for Peace



Pictured above (l to r) Terry Jones, Publisher, Data News Weekly, Trailblazer of the Year, Al "Brother" Mims and Glenn Jones, VP Advertising & Marketing, Data News Weekly.

By Edwin Buggage

On August 29, 2013 Data News Weekly celebrated its 47th Anniversary at The Regency Reception Hall in New Orleans East. During this event the paper also honored its monthly Trailblazers from May 2012-April 2013. The

twelve individuals honored are people who are committed to making New Orleans and the world a better place. They are individuals who give of their time to serve others, and we commend them. On this night all received awards, but only one would receive the night's highest honor, "The Trailblazer of the Year Award."

This year's recipient is none other than Al "Brother" Mims.

Throughout the years he has become well known in the community because of his vigilant fight against crime and violence and was the Trailblazer for June 2012. He shed tears of joy as he accepted his award and later he spoke

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on winning the importance of his mission and of Data News, "I am honored to be chosen "Trailblazer of the Year" and I appreciate the work Data News Weekly does in giving a voice and platform to the people of New Orleans," says Mims. Continuing he says, "It is important that we have a paper like Data that tells our stories from our perspective and recognize people who are doing things in the community, and to get this award I must say I am extremely humbled and thankful."

But even on the heels of winning this award, Mims does not take time out to rest on his laurels; he is continuing what has become his life's work. And that is to put an end to the senseless killing in the City of New Orleans. "I began this work when my father was killed and his murderer was never brought to justice, and at that time I decided I would fight to try to rid the City of violence and make a difference, because I don't want anyone to experience the pain I felt when I lost my mentor and hero when my father became a victim of the senseless violence in our City."

Receiving recognition from Data News Weekly is not the first time Mims has been awarded for his work fighting crime. He has also been a "Quiet Hero" on WWL-TV and "Making a Difference" on WDSU-TV, he says he is humbled for being recognized, but feels that this is an extension of his work as a Christian and a humanitarian and is his duty and responsibility to serve others. "I look back at my life and see what my testimony is and how it can help others. I know what it is like to have struggles in life, I remember being a young person and making foolish decisions and I recognize through the knowledge and wisdom I've gained that my role as an elder in the community is to help give young people the tools to live a fruitful and prosperous life. Further, I feel it is all our jobs to give to our young people, because when they fail we fail so we must do a better job as adults."

While all deaths due to violence are a horrible thing for our City,

it is magnified when it is young people, some even under the age of ten. This is something that is troubling for Brother Mims, "I am tired of seeing memorials for young kids, this is not something that is normal and needs to become unacceptable for our community, yes it is ok to mourn and even be outraged, but we must become more active in preventing violence in our community and begin to save lives. Because nothing is sadder to me than to see people die before they get a chance to live."

Many crimes go unsolved in the community because of lack of cooperation between citizens and law enforcement. Mims who has worked in law enforcement and also served on the Louisiana Parole Board feels that this is something that must change. He has an upcoming march called "Brother and Badges Together" on September 25th at 6:00 starting at A.L. Davis Park in Central City. "We must begin to work with the police and realize that all of them are not against us, we must realize that when we don't report crime it is our communities more often than not that becomes more dangerous and now more than ever it is important that we forge partnerships with law enforcement and get to the business of saving the lives of our people; because I am sick of seeing so many people dying unnecessarily and those who are the perpetrators continuing to be out in our community preying upon our people because we are afraid to step up."

Sometimes the distractions of race and class get in the way of people coming together in New Orleans to come up with solutions to the problems that plague the City. Mims is a bridge builder who believes that all citizens of the City must form a unified front in the war against crime and violence. Speaking on the issue he says, "It is time for us to put small differences aside and look at the big picture, and realize that crime affects us all and we all must do our part. But be mature enough to understand that we all don't have to use the same methods to get

the same results and this is something we have to come to realize. That it is all our responsibility for coming up with solutions. And it is not always a big things, just something as simple as getting to know your neighbors, respecting your community and yourself, setting high standards for your kids, these are simple things that can be done. But we must recommit ourselves to stopping the violence in our community because regardless of where you live it still has an impact on our City and quality of life."

The great Singer Marvin Gaye wrote a song on his amazing 1971 album "What's Going On" called "Save the Children" The song begins with Gaye saying "I want to ask the question who really cares? To save a world in despair, who really cares?" The answer is one man who throughout his life showing that one person can make a difference, his name is Al "Brother" Mims and for his hard work and dedication we proudly award him our 2012-2013 "Trailblazer of the Year Award".



This year's "Trailblazer of the Year Award" recipient is none other than Al "Brother" Mims who over the years, has become a legend in the community for vigilantly fighting against crime and violence and was the Trailblazer of the month for June 2012. Congratulations Brother Mims.

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Have questions about the Health Insurance Marketplace? Here are the Answers

By Bob Moos

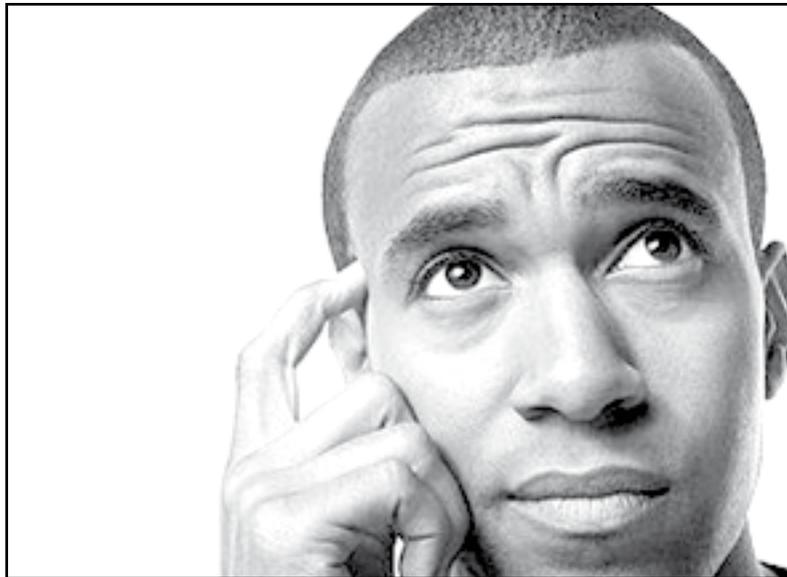
Beginning Oct. 1, Louisiana residents will be able to buy health care coverage from private insurance companies through an online marketplace set up by the federal government.

Because it's new, the Health Insurance Marketplace has prompted some questions, so let's briefly go over the most common ones in hopes of clearing up any confusion about the program.

Whom does the marketplace help?

The uninsured. If you have health insurance through either your employer or a government program like Medicare or Medicaid, you needn't concern yourself. The marketplace is meant mainly for individuals who want to buy health care coverage on their own for themselves or their families.

The marketplace simplifies your shopping for coverage by letting you make side-by-side comparisons of health plans. You'll get a clear picture of what benefits you'd get and what premiums and deductibles you'd pay. Then you can enroll in the plan that best fits your needs and budget. It all can be done online, at www.healthcare.gov.



Why would a healthy person need insurance?

Though no one plans to become sick or hurt, most people eventually need medical care. Three days in the hospital run, on average, \$30,000. Fixing a broken leg can cost up to \$7,500. Having health care coverage protects you from those unexpected medical expenses.

Can someone with a medical condition buy insurance?

Yes. Insurers can't deny you coverage because you have a medical issue, such as cancer or diabetes. Nor can they charge you

more than they would someone who's in good health. And once you have insurance, the company can't delay your treatment. Your medical care begins immediately.

What does the marketplace's health insurance cover?

All the health plans provide a package of 10 essential benefits, including emergency services, hospital care, lab services, prescription drugs, doctor visits, preventive care, rehab services and maternity care. Some plans offer additional coverage, such as for dental or vision care.

The benefits are similar to what's typically covered in an employer-provided plan. That's a

significant point. Until now, individual insurance policies haven't always offered such an array of services.

How do the health plans vary in cost?

Some marketplace plans have lower monthly premiums but charge you more out-of-pocket when you require care. Other plans charge higher premiums but cover more of your medical expenses. You'll decide how you want to balance your premium costs with your out-of-pocket costs.

For example, if you see your doctor often and take a number of prescription drugs, a "platinum" or "gold" plan may work better for you. If you don't, a "silver" or "bronze" plan may be more practical. You'll see the differences in premiums and out-of-pocket costs when you shop for a plan.

How does someone shop for insurance in the marketplace?

You'll fill out an application and find out how much you can save on monthly premiums and out-of-pocket costs. Most people who apply will qualify for lower costs of some kind. Specific information about the health plans available in your area will be posted at www.healthcare.gov by Oct. 1.

Where can someone go for help in applying for coverage and enrolling?

You can get help online (www.healthcare.gov), by phone (1-800-318-2596) or in person. There will be people trained and certified to help you understand your health coverage options. The website and toll-free call center can direct you to the benefit counselors in your area.

Insurance agents and brokers can also help you with your application and health plan choices.

When can someone shop and enroll, and when does coverage start?

Open enrollment runs from Oct. 1 through March 31, 2014. Health plans and prices will be available by Oct. 1. Coverage starts as soon as Jan. 1, 2014.

What if someone doesn't have coverage in 2014?

The new health care law requires people who can afford it to take responsibility for their health insurance by getting coverage or paying a fee. With insurance, you have peace of mind. Without it, you bear the full brunt of any medical bills, which could land you and your family deep in debt.

Bob Moos is Southwest Public Affairs Officer for the Centers for Medicare & Medicaid Services

Job Opportunities in Film in the Metro Area

If you or anyone you know might be interested in job opportunities in the film industry, here is some key information..

The City of New Orleans has announced a series of film industry training sessions in partnership with Film New Orleans, the New Orleans Video Access Center and the St. Bernard Parish Office of Film & Television.

Starting in September, as part of NOVAC's Ready Set Film! workforce program, three low-cost film industry training programs will be provided to aspiring production assistants, assistant directors and production accountants to work on feature film and television productions. The Ready Set Film! fall series will train

local residents through classes led by practicing professionals and will also offer job placement support to participants.

Chris Stelly, with the Office of Entertainment Industry Development, says Hollywood South needs more workers.

"There's always opportunity and there's always a need, as production companies...especially on the post-production side, continue to set up here. There's always a need for a skilled work force. Plus, it's an industry with a lot of upward mobility, so what you train for today may put you in a different position tomorrow."

And, he speaks highly of the classes that New Orleans and NOVAC offer to those who want to be part of the film industry.

"They're kind of a shining example of how to do things right," says Stelly. "And the people that they train are always placed within films throughout Louisiana."

Candidates should download an application and submit it with a resume to workforce@novacvideo.org by Saturday, September 7. There is a \$75 acceptance fee.

Stelly says Hollywood South continues to be a hot spot for film and TV productions.

"Black and White' just recently wrapped, and I think Kevin Costner wrote, directed and starred in it. The third season of American Horror Story is shooting in New Orleans now. We've got Warner Bros. about to start shooting

in September with a feature film called 'Focus'...I believe that's going to star Will Smith. And, we've got the sequel to '21 Jump Street' titled '22 Jump Street'."

And, that's not all.

"There's Arnold Schwarzenegger in New Orleans right now prepping to shoot a film called 'Maggie', and Ryan Reynolds' film 'Selfless' shoots in September," says Stelly.

There are also TV projects underway.

"One is The CW's 'Star-Crossed', and one is an ABC 'Pretty Little Liars' spinoff called 'Ravenswood'," Stelly says.

He says Hollywood South has proven it can turn out quality movies. The Academy of

Motion Picture Arts and Sciences has already honored a number of films shot in south Louisiana. And, with award season upon us, three shot films shot in New Orleans and south Louisiana are garnering a lot of talk.

"You've got Lee Daniels' 'The Butler', which has been the number one picture for the last two weeks gaining a lot of Oscar traction...the Matthew McConaughey picture, 'Dallas Buyers Club' is also garnishing a lot of critical raves. And, finally '12 Years a Slave', produced by Brad Pitt's company and he does play a small part in that film."

More information about the film industry training sessions can also be obtained from Film New Orleans at (504) 658-0923.

Clarence B. Jones, Advisor and Speechwriter for Martin Luther King, Jr., to lecture at Dillard University

Jones to kickoff Presidential Lecture Series Tuesday, September 24

Dillard University President Walter Kimbrough announced that his 2013-14 lecture series, Brain Food, will begin with a lecture from Clarence B. Jones, advisor and speechwriter for Martin Luther King Jr., on Tuesday, September 24 at 7 p.m. in the Georges Auditorium on Dillard's campus. The lecture series is free and open to the public.

"As you know, this August, marked the 50th anniversary of

the March on Washington and the 'I Have a Dream' speech. It just seemed like the perfect way to begin the Brain Food Lecture Series," Kimbrough said. "You're going to hear from someone whose words had tremendous power, that literally transformed a nation," he added.

Jones, a visiting professor at the University of San Francisco and a scholar writer in residence at the Martin Luther King, Jr. Research & Education Institute at Stanford University and Palo Alto, California, is co-author of What Would Martin Say?, Behind the Dream – The Making of the Speech that Transformed a Nation and an e-book, Uprising: Understanding Attica, Revolution and the Incarceration State.

In addition to helping draft the



Clarence B. Jones, Advisor and Speechwriter for Martin Luther King, Jr

"I Have A Dream" speech, Jones

has made significant contributions to the civil rights movement in America, including coordinating the defense of Dr. King and other leaders of the Southern Christian Leadership Conference; drafting the settlement agreement that helped end demonstrations and desegregation in Birmingham department stores and public accommodations; and helping negotiate the end to the rebellion at Attica prison in 1971, to name a few.

Jones has appeared on numerous television and radio programs, both nationally and internationally, including CNN, The O'Reilly Factor, The Tavis-Smiley Show, NPR, CBS, British Broadcasting (BBC) in the United Kingdom, and Canadian Broadcasting. He has also been featured in The

Washington Post, USA Today, Vanity Fair, Time, and Ebony among others.

Dr. Kimbrough launched the Presidential Series, Brain Food last April with a lecture by Michael Eric Dyson. Clarence B. Jones is the second speaker in the series. The next lecture in the 2013-2014 series is scheduled for Thursday, October 17th and will feature Rev. Jim Wallis, New York Times bestselling author, public theologian, speaker, and international commentator on ethics and public life. Author of 10 books including "On God's Side: What Religion Forgets and Politics Hasn't Learned About Serving the Common Good" (April 2013).

To learn more, follow Dr. Kimbrough on Twitter at @HipHopPrez or @DUBrainFood.

Celebrate Mothers, Celebrate Birth, Raise Awareness, Raise Money

Sista Midwife Productions along with sponsorship by Zuka Baby, BlackStar Café, The Golden Feather Mardi Gras Indian Restaurant Gallery, and Birth Mark Doula Collective is producing an artistic showcase and fundraiser.

The Art of Birthing will include a production of the play "BIRTH" by Karen Brody, and an art exhibit celebrating life, motherhood, family and birth. Works for the exhibit have been donated by both local and national artists.

"BIRTH" is an internationally recognized monologue style play that tells the story of eight women giving birth in America. This play will make you think, make you laugh and it may make you cry. The goal of the play is to increase understanding among viewers as to why we need more birth advocates in our community. Following the performance, there will

be an open discussion about the status of giving birth in our community.

Louisiana has the highest cesarean rate and ranks only behind Mississippi and Alabama with some of the poorest perinatal outcomes in our country. Proceeds from the performance will be used to provide education, outreach and services to women in the New Orleans area with a goal to decrease perinatal morbidity.

Sista Midwife Productions presents - "BIRTH" - The Play
Saturday, September 7, 2013
6pm

The Golden Feather Mardi Gras Indian Restaurant Gallery -
704 North Rampart Street

Doors open at 5PM. "BIRTH" will begin at 6PM.

For tickets and information:
<http://theartofbirthing.eventbrite.com>

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Wendy's

"Congratulations
Data News Weekly
for serving the
New Orleans Community
for
47 years!"

Data News Weekly Celebrates 47th Anniversary Honors Trailblazers and Names Trailblazer of the Year

Photos by Glenn Summers

The community came out to celebrate the 47th Anniversary of Data News Weekly “The People’s Paper” and to pay tribute to the tireless community members who are named monthly as Trailblazers. The evening featured music from the BRW Band and performances by BRW, Ed Perkins, Alicia Renee, Clyde Wilson and Hiram Jones (Huey J) and Bobby (Killabee) of Heartbreak Music) and the big event, honoring the Trailblazers and the naming the Trailblazer of the Year, Al “Brother” Mims. The evening was sponsored by Wendy’s, Blue Cross Blue Shield of Louisiana, WBOK and Liberty Bank was well attended. See you next year at the 48th Anniversary.



Gabriel Jones (Terry Jones’ son) “Doing his thing”



(Standing L to R) Erica Dourousseau - Emcee, Trailblazers - Joe Jones, Al Mims, Charles Vaughn, Lloyd Dennis and Glenn Jones - Emcee



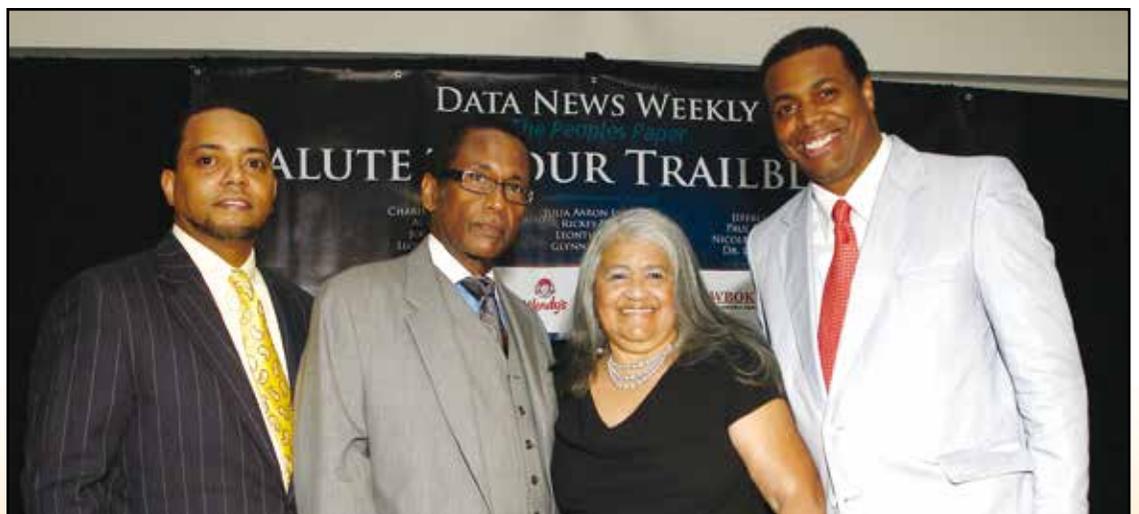
BRW R&B Singing Group – performing (L to R) Wayne Guidry, Billy Kennedy, and Rohillion Guidry



(Standing L to R) Jerry Bennett, Gwen Bennett, Ann Dennis, Lloyd Dennis, Linda Lewis and Kurte Pellerin, owner of The Regency Reception Hall



(Seated L-R) Samone Cammon and Eleanora Bazile, Representative for Wendy’s, one of our Sponsors



Data Staff - Glenn Jones - VP – Advertising & Marketing, Terry B. Jones - CEO/Publisher, June Hazeur - Billing & Accts. Receivables and Edwin Buggage – Editor (not in photo) Cheryl Mainor - Copy Editor, Paul Mainor - Production, Calla Victoria – Office Coordinator



(Standing L to R) Erica Dourousseau - Emcee, Trailblazers – Ms. Clementine Aaron (standing in for her sister Julia Aaron-Humbles), Sandra Berry (standing in for Glynn Johns Reed, Leontine Dennis, Rickey F. Wilson Jr. and Glenn Jones - Emcee



Ms. Alicia Renee (Blue Eyed Soul) from Flint, MI



(Standing L to R) Erica Dourousseau - Emcee, Trailblazers – Jeffrey May, Nicole Slack Jones, Dr. L'Issa Gates, Paul Beaulieu and Glenn Jones – Emcee



Drummer and Vocalist Clyde Wilson



Pianist and Vocalist Ed Perkins



(Standing L – R) Terry B. Jones – CEO/Publisher, Jacob Evans, Representative for Blue Cross Blue Shield one of our Sponsors, and Glenn Jones – VP Advertising & Marketing



(Standing L – R) Terry B. Jones – CEO/Publisher, Susan Henry, Representative for WBOK one of our Sponsors, and Glenn Jones – VP Advertising & Marketing

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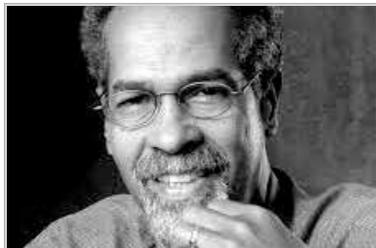




Data News Weekly would like to thank our sponsors for supporting our 47th Anniversary Celebration and the Trailblazers. We couldn't have done it without you!



His Way Works!



The Love Doctor
Guest Columnist

Racism and mean spirited welfare laws set things in motion that unfortunately we ourselves keep in motion. It's an inertia that may not be our fault as Black people in America, but an inertia that we live and participate in every day, thus the proverbial thousand year's prediction.

I was in a Black man's cafe yesterday when it seemed strange that a friend walked in with a container of fried rice and a drink they had purchased elsewhere, and without feeling strange about it proceeded to eat, as the place they bought it didn't have a place for people to dine.

Both I and the owner understood that no harm or disrespect had been intended... just inertia, a person not even stopping to think about the choice of where they spent their money compared to where they felt "at home". The

owner related how a couple of his lifelong friends had walked in over the weekend with po-boy sandwiches, again from a place that did not offer people from the community a place to dine. He remarked that one of them even brought his son over to participate in the youth activities the owner offers at no charge to children in the community... just inertia, not thinking about us needing jobs and wealth to fix our run-down neighborhood when we spend money with people who don't live there... by choice. This is something only we can fix. White people aren't doing this to us.

Sure it is still difficult for Black folk to jump up from generations of not having to getting a business going, the impact of racism on our history, and the present day red lining of poor urban neighborhoods using economic criteria that have the same result, making poor Black and Latino communities difficult to invest in... if you live there.

I'm not espousing bigotry, but for self-preservation and economic enlightenment the question begs to be answered, Have you ever seen Asians or Arabs in a soul food restaurant? What is interest-

ing about that question is that as soon as it is asked, people get it. It awakens a conscious thought, a foreign event to the inertia, that dullness of mind that has people just doing what everybody else is doing, the sheep in us, the herd mentality that is a perfectly normal part of being human.

That behavioral inertia, the herd mentality is a benefit to people who have a history wrought from self-determination and surviving against the elements. If everyone else runs in out of the rain, so should you. But when one has a history that formed a people to be of benefit to other people few of the things too many of us do are healthy for any of us. From eating cheap castaway food, to thinking school is a joke, and reading is for nerds, men not raising their children and spending our money like it has no part to play in our poverty and joblessness.

So we wallow, even the so called middle class, raising children who have to jump through hoops to get jobs because we have no businesses where they would be first choice. The stores in poor Black neighborhoods are owned by others because those of us who no longer live there, and

could invest there see poor Black communities as a shameful problem instead of the gold mine they are to everyone else who comes to America; the inertia of self-loathing, some house and field issues at work even among the best educated.

So we need courageous leaders, and I don't mean politicians. We need folk like Pierce and Henry and Crinell and others who are willing to invest in business in our communities to create jobs and wealth to invest again. We need builders and contractors to open the trades for our youth. We need the men of the Silverback Society and other groups to prove to little boys that real man swag comes from doing well in school so you can make it rain for the women and children in your life. We need Harambee Gardens and Sankofa CDC to teach young and old to eat well and grow some things for yourself. We need garbage companies who are willing to recycle young men who got it wrong the first time and support the work of people who make a difference. We need educators who will have the presence of mind and courage to ask children how they plan to create

jobs in our communities, a context that makes critical thinking and learning make sense (that ain't on the test, and why isn't economics in the curriculum). We need media that reports and encourages all of the above.

Leaders, by definition are simply those who are willing to do something outside of the herd mentality, something not done before, game changing that puts people in charge of their destiny, not waiting for the phantoms of justice or fairness. And all leaders must challenge those they impact and influence to spend money as a development tool and exercise the responsibility of political engagement, voting like our lives depend on every election, because as far as government is concerned they do. And then politicians will dance when we play the music... and that's their job, to do what voters demand.

Such leaders can change the herd mentality, one flock at a time, engaging and teaching by example and on purpose, leading people to greener pastures. The Bible calls them good shepherds... that's what leaders do.

To Order "The Love Doctor", Lloyd Dennis's book, "His Way Works!" Visit <http://www.lloydennis.com/home.htm>

We Must Demand Justice for Little Londyn Samuels



Londyn Samuels

The New Orleans Branch NAACP sends its prayers and condolences to the family of 13 month old Londyn Samuels. Our prayers also go out for a speedy and complete recovery for Londyn's 18 year old babysitter that was also shot.

Those that shot Londyn and her babysitter are urged to turn themselves into the police immediately. If they are afraid, contact the NAACP and the NAACP will accompany them during the process.

Anyone that has any information about who the shooters are, and where they are, should give that information to the police immediately. Persons with information can

also call the NAACP with the information and the NAACP will forward the information to the police. The NAACP telephone number is 504-821-3221.

Danatus N. King
President
New Orleans Branch NAACP

*** Update

The NOPD has arrested a man in the murder of 1-year-old Londyn Samuels, Police Superintendent Ronal Serpas said Wednesday night in a news conference at NOPD Headquarters. Keelen Armstrong, 24, has been booked with first-degree murder and attempted first-degree murder, police said.

Crimestoppers Reward in the Triple Shooting of 11 year-old Girl INCREASED to \$5,000



Arabian Gayles

Crimestoppers has increased their standard reward in this triple shooting and homicide of the 11 year old Arabian Gayles to \$5,000. Anyone with information is urged to contact Crimestoppers directly at (504) 822-1111 or by email at www.crimestoppersgno.org. You may also download the free Crimestoppers smart phone app called Tip Submit and provide an anonymous tip.

Program Returns Foreclosed Borrowers to Homeownership

By Charlene Crowell
NNPA Columnist

In the aftermath of more than 2.5 million foreclosures, the Federal Housing Administration (FHA) is now offering a homeownership program that will put previously troubled borrowers on a fast-tracked return to the homeownership market. The new program, known as “Back to Work – Extenuating Circumstance,” cuts the standard three-year waiting period to only 12 months.

According to Charles Coulter, HUD’s Deputy Assistant Secretary for Single Family Housing,

“We understand that families occasionally experience financial difficulties that are simply beyond their control. We already have a policy allowing for exceptions to this waiting period when there is an extraordinary life event. This Mortgagee Letter is a targeted expansion of that policy.

“As part of FHA’s ongoing mission” Coulter continued, “we want to make sure that qualified borrowers are not being unnecessarily shut out of the market. We’re looking forward to working with our industry partners to strengthen our housing market, to protect FHA’s insurance fund, and to

make certain access to credit remains available for future generations of homeowners.”

That’s good news for borrowers who lost their home because of specific financial hardships but can now demonstrate they have regained previously lost financial ground. The list of eligible financial hardships reads like a list of housing crisis woes:

- Chapter 7 or Chapter 13 bankruptcy
- Deed-in-lieu
- Forbearance
- Foreclosure
- Loan modification
- Loss of income, employment or both that totaled at least 20 percent of previous earnings for at least six months, including copies of applicable termination notices or changes in employment status
- Pre-foreclosure sales
- Short sales

Additionally, consumers must also meet other verifiable measures to participate in the program:

- Proof of borrower’s current income – usually W-2 forms or federal tax returns that show the desired mortgage would be affordable and sustainable;
- Credit history pre- and post



the eligible hardship event that is free from late payments or other major credit issues, including rental housing payments and accounts delinquent by 30 days or more;

- Credit score of at least 500; and
- Housing counseling by a HUD-approved counselor at least 30 days but no more than six months before submitting an FHA application.

For consumers meeting all of these criteria as well as other standing FHA mortgage guide-

lines, the Back to Work program is now available nationwide through FHA-approved lenders. Once participating lenders determine that mortgage applicants meet all eligibility and policy criteria, the same 3.5 percent minimum FHA down payment requirement will apply. Mortgage insurance and closing costs will also apply.

- Only one FHA program is ineligible for the Back to Work program: reverse mortgages.

Earlier research by the Center for Responsible Lending found

that more than 2.5 million homes were lost to foreclosure during the housing crisis. According to CoreLogic, a firm providing data and analysis to financial services companies and real estate professionals, the number of homes in some state of foreclosure dropped below the million-mark as of July 2013, to 949,000. This figure also represents a drop of 32 percent since July 2012.

Underwater mortgages, properties that are now worth less than their purchase price, also continue to haunt housing recovery. As of May 2013, Core Logic, the firm specializing in residential property information, found that 11 states had more than 1-in-5 underwater homes. The states with the seven highest numbers of underwater properties were Arizona, Florida, Georgia, Michigan, Nevada, California and Illinois.

As CRL has stated before, the housing crisis is not yet over. But programs that enable former troubled borrowers to regain the pride of home ownership and the chance to build family wealth have to be good news.

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Three Sisters Planting

By MG Calla Victoria
Data News Weekly Columnist

Our Native-American brothers and sisters came up with an ingenious way of coupling plants that is as popular today as it was many moons ago. The planting process is called "The Three Sisters" and consists of interplanting corn, pole beans, and pumpkins or squash.

The step-by-step process works as follows:

The corn seed or seedling is planted first, when the corn get to be about seven inches tall plant the pole legumes (beans) seeds in a circle around the corn stalk. One week later plant the pumpkin seeds around the corn stalk. This technique is the perfect example of companion planting, (coupling plants with like sun and moisture requirements). The corn, the older sister, acts as a trellis and support for the climbing bean vines. The legumes, the giving sister, fixes nitrogen on their roots improving the overall fertility of the soil and the vines stabilize the corn stalk and keeps the sisters together. While the large foliage of the pumpkin or squash, the protective sister, serves as a living groundcover and mulch to maintain moisture levels around the sisters also suppressing weeds, and the spiny leaves discourage predators from approaching the corn and beans. The Three Sisters benefit each other, and provide a balanced diet.

The aforementioned plant materials corn, legumes, and squash are planted in the spring. Howev-



Museum Garden

er The Three Sisters technique is not limited to only those fruit and veggies. I use the very same concept with my ornamental plantings. Basically to accomplish the Three Sisters technique you need three plants that require similar light and moisture needs; one has to be a "Thriller" tall and upright, one has to be the "Filler" that will cover the ground, and one has to be a "Climber" to whip and wrap around the thriller, and voila!

You have created a Three Sisters planting. For example, I have a rose bush that has the most magnificent large lavender blooms with a heavenly perfumed scent, however it only blooms twice a year and the rest of the time it's just there. So I planted a mandevilla vine (*Mandevilla splendens*) at the base of the rose bush and the branches of the rose bush serve as a trellis and support for the mandevilla, while the man-

devilla adds a glorious splash of color to what would otherwise be just the naked branches of the rose bush. I also planted Wandering Jew (*Tradescantia pallida*) as a living mulch around the mandevilla and the rose bush, it helps to retain moisture and suppress weeds. Trees are great for Three Sisters coupling; you know how some trees are just green and don't bloom, plant a blooming vine next to it. The vine will climb up the tree and add some color and interest there. I have a palm tree, and you know the fronds are just green, so I planted a blue potato vine (*Solanum jasminoides*) next to the palm tree and now I have all of these fabulous huge purple blue blooms spilling off of the fronds of the palm tree. Around the base of the palm tree, as living mulch, I planted Queens purple hearts (*Setcreasea pallida*) as a living mulch and the tree seems to like the company. There are many lovely flowing vines that can add beauty to your trees like clematis, and the red passion vine, just make sure that the vine is not too aggressive like some wisterias, purple passion vines, and morning glories. Sweet potato vines and Asian jasmine make lovely living mulches, and almost all tall wood shrubs and trees can serve as a trellis.

Send your gardening questions to me at: sowing@thegardeningdiva.com and check out my "Gardening Tip of The Week" at www.thegardeningdiva.com

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

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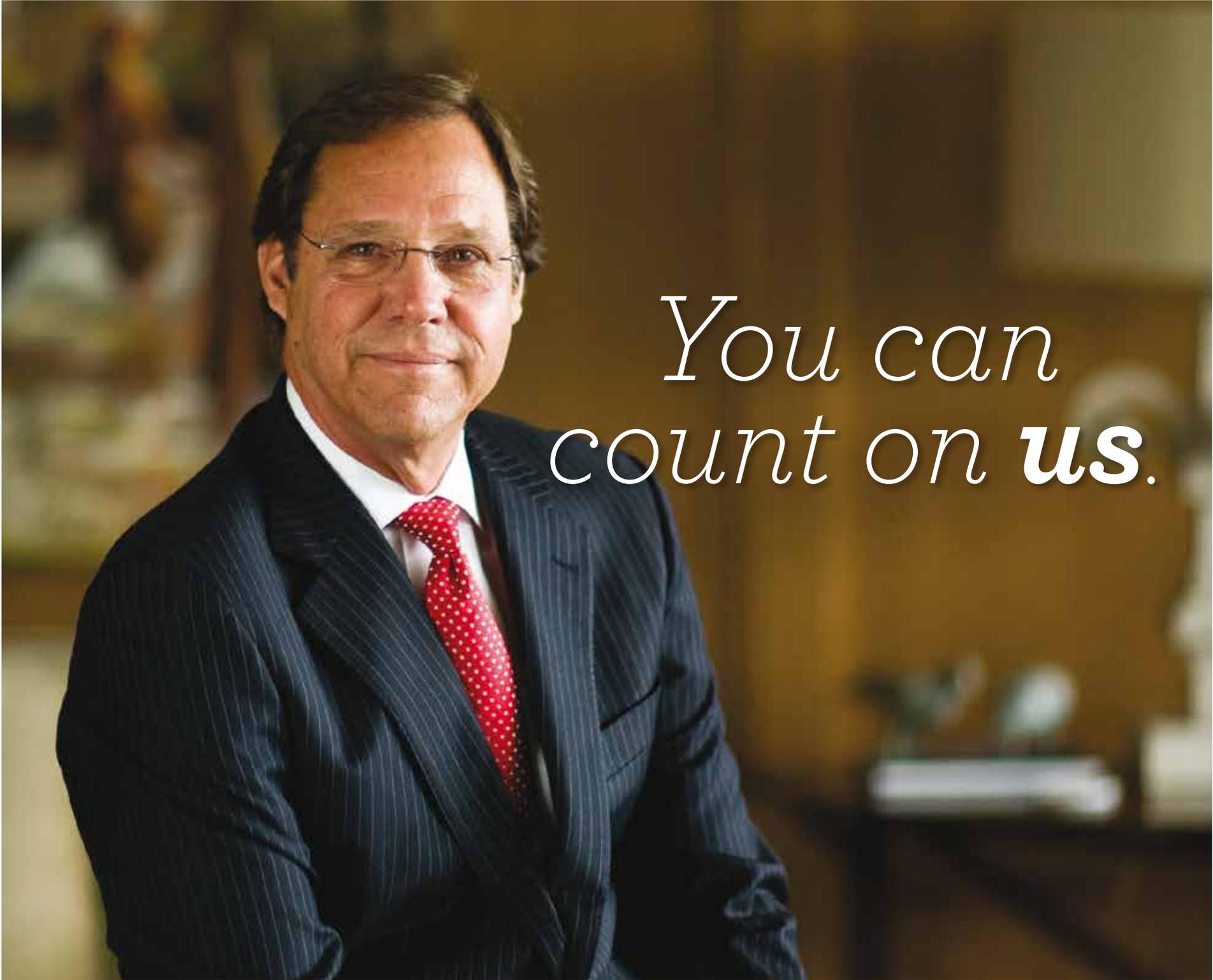
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