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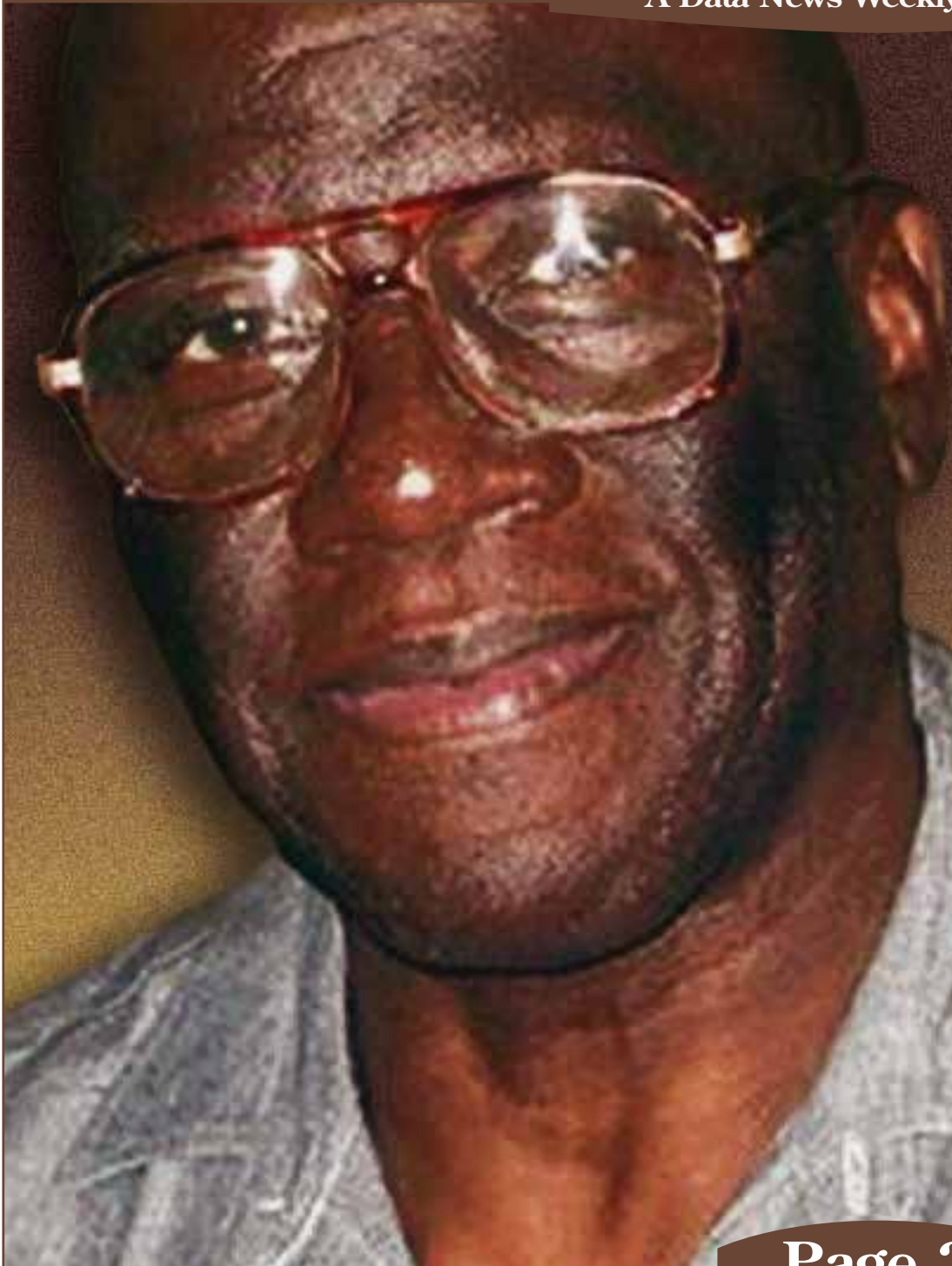


Top Chef in New Orleans

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October 12 - October 18, 2013 48th Year Volume 24 www.ladatanews.com

A Data News Weekly Exclusive



The People's Victory

Remembering Herman Wallace

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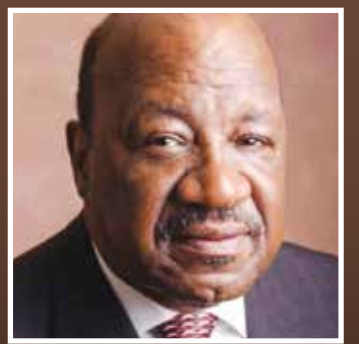
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Data News Weekly Exclusive

The People's Victory



Herman Wallace, left, and his legal team discuss his trip home to New Orleans after his release from Elayn Hunt Correctional Center in St. Gabriel, La., Oct. 1, 2013. Lauren McGaughy/The Times-Picayune/AP Photo

By Parnell Herbert

Scores of supporters awaited the arrival of Herman Wallace. After 41 years in solitary confinement, the Great Warrior was home, snatched from the Belly of the Beast by a judi-

cial order from the courageous Judge Brian Jackson's declaration, "That the state immediately release Mr. Wallace from custody." A second member of the famed Angola 3 was to be freed.

Wallace, Albert Woodfox, Ronald Ailsworth and several others formed

the Angola Chapter of the Black Panther Party in 1972. They fought against inmate rape, violence, segregation and other inhumane conditions at what was then known as the bloodiest and most brutal penitentiary in the nation. Supporters say, had they

received a fair trial, they would never have been convicted of the murder of 23-year-old prison guard Brent Miller.

Robert King, another Black Panther arrived at Angola two weeks after the murder occurred. He was placed in solitary confinement upon his ar-

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DATA NEWS WEEKLY

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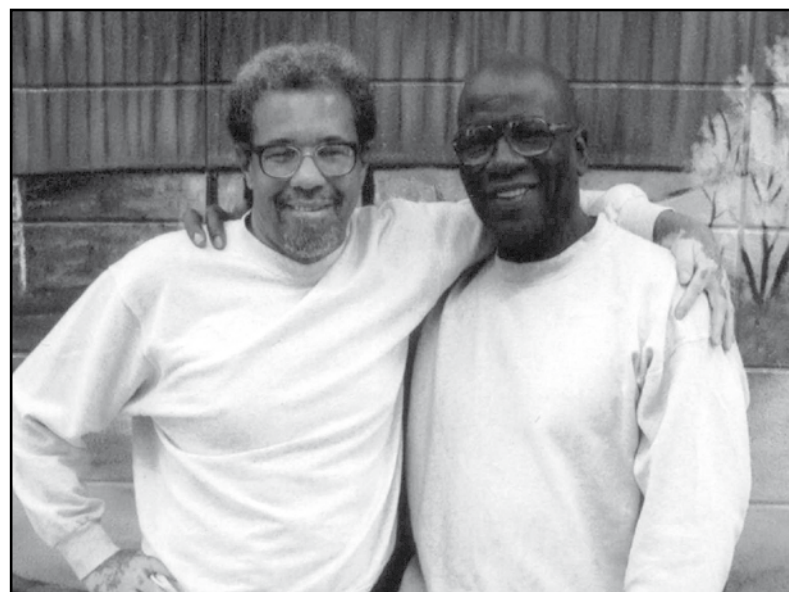
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Pictured above is the Louisiana State Penitentiary in Angola where Wallace spent the last 42 years in confinement.



Herman Wallace, left, and Albert Woodfox in Angola prison in Louisiana. Robert King, the third member of the Angola 3, had his conviction overturned and was released in 2001.

rival supposedly under investigation for Miller's murder. King was later framed, charged and convicted for the murder of a fellow inmate during a shower break while both were in solitary. February 8, 2001 King was exonerated and released after serving 29 years in solitary confinement. Over the past 12 years King has traveled to 13 different countries and several states in the United States speaking in support of the Angola 3 and against the inequities of the U.S. Prison Industrial Complex.

Tuesday morning, October 1st the call came, while King rode with Wallace's attorneys to meet with him at Elayn Hunt Correctional Center to discuss the Civil Law Suit filed by the trio several years ago. Also awaiting the meeting was Albert Woodfox who had been transported from David Wade Corrections Center in Homer, LA to participate in the meeting. Wallace had been confined in the prison's medical ward, weakened from the terminal liver cancer contracted during his imprisonment. Together, Wallace's comrades and attorneys broke the joyous news to him while standing at his bedside.

The State of Louisiana was not going to release another of the Angola 3 without a fight. They filed a motion to stay the judge's order. Jackson denied the state's motion and again ordered Wallace's release. Supporters say, in an attempt to thwart the lawful order, Hunt's Warden Howard Prince was said to have left the prison grounds to eat dinner, therefore he could not allow Wallace's release. Upon being informed of this the judge was compelled to return to the bench and again order Wallace's release, this time with the threat to hold the state

in contempt of court if they did not release Wallace immediately. Within an hour Prince was back, papers were signed and Wallace was in the ambulance which had been waiting all day heading through prison gates for the last time, finally a free man.

Due to his weakened state the decision was made to take Wallace to the hospital instead of the home hospice set up for him. Supporters were informed of the change and quickly gathered at the ambulance entrance of LSU Medical Center in New Orleans carrying signs, banners and flairs. Some even wore tee shirts declaring "I AM HERMAN WALLACE" and "ANGOLA 3." The intersection of S. Prieur and Perdido Street erupted in cheers and chants as the ambulance carrying Wallace was spotted. Hospital security officers had their hands full preventing supporters from chasing up the ramp trying to get a closer look at their hero.

Caregivers stood overnight vigil with Wallace. After a night in the hospital he was transported to his caregiver's hospice which is one block away from Wallace's childhood home. A steady flow of visitors, family, friends and well-wishers streamed through the home of Dr. Ashley Wennerstrom and her husband Will Veatch, to see him, touch him and yes, to say good bye to him. Some came forward with testimony of the positive change initiated by Wallace and his comrades. Formerly incarcerated men like Robert Goodman, Norris Henderson, John Thompson, Shareef Cousin and many others have shared stories of life changing encounters with the Angola 3. "Those brothers turned that prison around and saved lives"

In an obvious attempt at damage control, the state attempted to inform the public through the media that Wallace had been released to get better medical care. Supporters quickly dispelled that myth.

Now, even more reluctant to

relinquish their hold on Wallace his home state made one more attempt. East and West Feliciana Parish District Attorney Samuel C. D'Aquila hurriedly convened a grand jury to re-indict Wallace. This time they boasted, the makeup of the grand jury included 6

women and one African-American male "About Mr. Wallace's age." D'Aquila said, "I say he is a murderer, and he is not innocent," and, "The conviction was overturned because the federal

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Citizens Get Ready for October 19th Election

By Eric Connerly

On October 19th people will again go to the polls to choose who will occupy two judicial seats where longtime judges are retiring. And also vote on two proposed City Charter Amendments.

Voters will choose from among nine candidates in the special election to fill the seat of retired Judge Ronald Sholes.

Also three candidates qualified for the post of Magistrate Judge at Orleans Parish Criminal District Court. The winner will succeed Judge Gerard Hansen, who will retire Nov. 1st after 39 years on the bench.

Vying for the seat is Former Criminal District Court Judge Morris Reed, who earlier had indicated he planned to run for the Traffic Court seat, instead he qualified for the Magistrate Judge race, joining Mark Vicknair, a former Prosecutor in Municipal Court, and Harry Cantrell, a long-time Magistrate Commissioner.

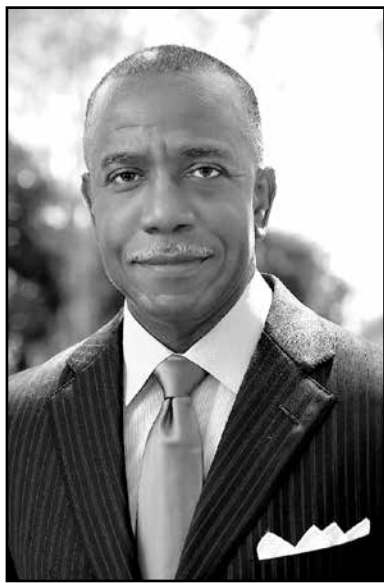
The seat for Traffic Court has drawn a crowded field Demetrie Ford, former State Rep. Charmaine Marchand, Marie Bookman, Patrick Giraud, Steven Jupiter, Richard Perque, Nanak Rai, Nicole Sheppard and Clint Smith in the a heated face off that many political experts say will not be decided until the runoff.

Also on the ballot there are two City Charter Amendments up for a vote. One is the abolishing of the Board of Electrical Examiners of Operating Engineers and the Board of the Mechanical Examiner. Also up for a vote is the Proposed Re-organization, Composition and Appointment of the Sewerage and Water Board.

We at Data News Weekly encourage the citizens to be civically engaged. So get out and vote, in next week's issue of Data News we will have additional interviews with the proponents and opponents of the proposed changes on the board of the Sewerage and Water Board.

We contacted candidates from all of the races mentioned above, seeking information and an interview with them so we could present their information to the public in this issue. At press time, only four of the candidates had responded.

Candidates for Traffic Court Judge Profiles



Honorable Clint Smith

Clint Smith is a New Orleans based Attorney who touts his experience in understanding the court and also his time as a Pro Tempore Judge in Traffic Court. Throughout his career he's

worked with the late Revius Ortique as a Law Clerk and was appointed Administrative Law Judge for the Aviation Board by former New Orleans Mayor Marc Morial. He's also worked in private practice making partner in the Law Firm of Bryan and Jupiter and is presently running his own practice Clinton Smith Jr., APLC. He says he plans to bring integrity, hard work and fairness to the bench.



Attorney Steven Jupiter

Steven Jupiter is a candidate with over 17 years of litigation experience in Criminal, Juvenile, Traffic, Appellate and Federal Court. He is making a run for Traffic Court on a platform where he wants to make the courtroom process more efficient. He would like to use technology and a more 21st Century approach to better help, better communicate with persons schedule to come to court as well as in paying fines, etc. He says if elected he would work to have better coordination

with NOPD, where officers can make it to court helping to close cases more quickly. As part of his platform he says that if elected he will bring honor and dignity to the court and that he will demand the highest standard of professionalism from his staff when dealing with people coming to court.

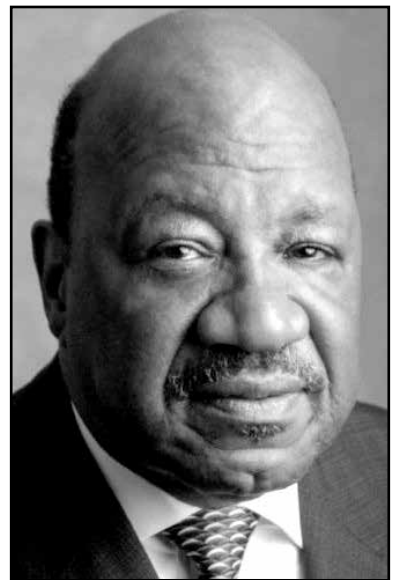


Honorable Marie A. Bookman

Marie Bookman has enjoyed an impeccable career as an Attorney in this community for over 29 years. She began a private practice a few months after being sworn in as a young attorney. In 1986 she joined the City Attorney's Office where she became a Supervising Deputy City Attorney, and served until 1998, leaving after being appointed to serve as a Magistrate Commissioner M-2 of Criminal District Court for the Parish of Orleans from 1998-2010. Marie and several other plaintiffs were instrumental in the landmark Supreme Court case of Chisom vs.

Roemer, which led to the consent Decree under which this Community was able to elect its first African-American Justice to the Louisiana Supreme Court, Justice Revius Ortique. She has also served as an Adjunct Professor at Tulane University School of Law, since 1991 and is the owner of the Law Office of Marie A. Bookman located in the CBD.

Magistrate of Criminal District Court



Attorney Harry Cantrell

With the stepping down of long-time Magistrate of Criminal District Court Gerard Hansen, the present Magistrate Commissioner Harry Cantrell is running for the seat vacated by Hansen. Cantrell says he is the most experienced of the candidates in the race where he has already served for 14 years. In addition to touting his experience on the bench he notes his work in both the public and private sector in addition to his work as an Assistant Professor at Southern University at New Orleans. Cantrell has led Crime Prevention Programs including Gun Buy Back Programs, and led efforts to help people gain access to affordable housing in addition to education and employment opportunities. Cantrell feels he should be elected because he has a proven record of integrity, honor and the ability to balance community safety and citizens' rights.

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Your One Stop for What's Happening in New Orleans

Chief Justice Johnson Honored by Prestigious Organization

Louisiana Supreme Court Chief Justice Bernette Joshua Johnson was awarded the prestigious Joan Dempsey Klein Award by the National Association of Women Judges (NAWJ) in a ceremony at the Ritz Carlton Hotel on Thursday, October 10, 2013.

The Joan Dempsey Klein NAWJ Honoree of The Year Award is presented to a judge who brings distinction to her office and to NAWJ as exemplified by its founding mother, Justice Joan Dempsey Klein



Pictured, 2013 Joan Dempsey Klein Award recipient Louisiana Supreme Court Chief Justice Bernette Joshua Johnson.

of California's Second District Court of Appeal.

According to NAWJ President, Joan Churchill, "The award recognizes Chief Justice Johnson's assistance to women judges in becoming more proficient in their profession, help in solving the legal, social and ethical problems associated with the judiciary, and working to increase the number of women serving as judges. Chief

Justice Johnson overcame many obstacles in her career while making impressive contributions to women in the legal profession."

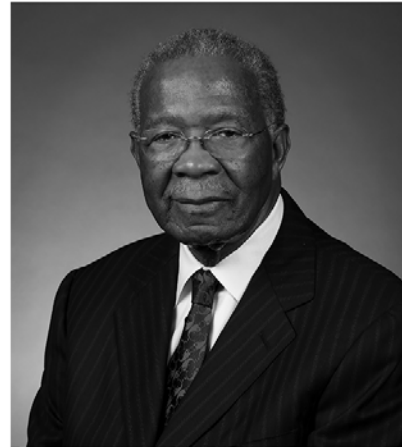
As the 2013 recipient, Chief Justice Johnson joins an impressive list of Joan Dempsey Klein Award recipients which include U.S. Supreme Court Justices Sandra Day O'Connor (1982), Ruth Bader Ginsburg (2003) and Sonya Sotomayor (2008)



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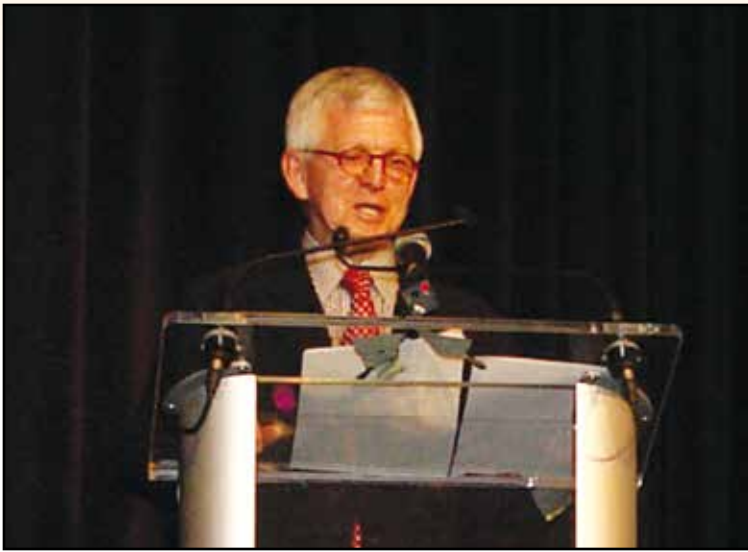
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Shoot Ya Best Shot!

Bravo's Top Chef Comes to New Orleans

Photos by Glenn Summers

This season Bravo's hit television program Top Chef filmed in New Orleans. Recently, at an exclusive event, partygoers got a sneak peek of what's in store for this season and Data News Weekly was there.



Visit www.ladatanews.com for more photos from these events

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Fall Planting

By MG Calla Victoria
Data News Weekly Columnist

When should you start planting your cool weather crops? Start planting cool weather crops when it becomes consistently cool in your planting zone. In many northern states that time is mid-to-late August. While in zone 9B and above that could be late October to November. Just because you see cool weather veggies at your local nursery, it does not mean that it is time to plant them for a successful crop in your zone.

Now when the temperature has dipped, it is the time to plan your fall planting of veggies and ornamentals. The first step as always with any and all planting is to prepare the soil. Remove weeds, old roots etc., and till the soil. Sprinkle a light dusting of lime and till it into the soil. Lime (calcium carbonate) is the most common soil preparation. It supplies calcium to the soil, and makes soils less acidic. If you plan on growing any plant material that prefers acidic soils like azaleas, don't apply lime in those areas. After amending the soil with the lime allow the lime to do its job for one week, then start planting.

I always suggest mixing in ornamentals in with your cool weather crops because some veggies are not that aesthetic, and you will have color in your garden before the veggies start to bloom. Of course pansies and mums are great cool weather performers in the garden. Pansies look great nestled in with the veggies, and their petals are edible and lovely sprinkled over a salad. Aside from the old standbys, there are some new petunia varieties



Swiss Chard



Phantom Black Petunia

eties like Supertonic Phantom Black that bloom from November through May.

Many herbs including parsley (flat Italian or curled), sage, rosemary, thyme, chives, lavender, cilantro, and mint are cool weather crops. Plant them near your back door for quick access, and within a few weeks you will be rewarded with the freshest flavors for autumn meals. Broccoli is one of my favorite cool weather plants; it's healthy for you and makes the most amazing foliage. Arugula is a type of tangy lettuce, but it also makes hundreds of amazing fragrant blooms if you let it go to seed. All kinds of lettuce are cool weather crops, and red lettuce is tasty as well as colorful in the garden. But the most colorful of all cool weather crops is Swiss Chard. Its vibrant red-orange foliage and bright stems are a show-stopper. Cabbage is very easy to grow and looks great with their big heads popping up next to some colorful blooms. Other cool weather vegetables are kales, onions, and some carrot varieties. I must say that there is nothing more gratifying than picking fresh veggies from your own garden and making a meal. So add a little kitchen to your garden, and a little garden to your kitchen!

Fall is also the best time to plant woody shrubs and trees so that their roots can mature and become strong while the rest of the plant is dormant.

Check out my "Gardening Tip of the Week" at www.thegardeningdiva.com

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To Be Equal

Affordable Health Care is Here to Stay



Marc Morial
President and CEO
National Urban League

"Nearly 6 in 10 uninsured Americans will be able to get coverage for \$100 or less."

- President Barack Obama

We fought and won a battle three years ago to improve access to affordable health care for every American and finally it's here. Last Tuesday, a key component of the Affordable Care Act took effect when the new Health

Insurance Marketplace opened for business, allowing millions of Americans to shop for a variety of quality, affordable health plans that best meet their needs.

Here is how it works. First, if you are among the vast majority of Americans who already have health insurance that you like, you can keep it and you don't have to change a thing. The only changes you will see are new benefits, better protections from insurance company abuses and more value for every dollar you spend on health care.

For example, you can no longer be denied coverage because of a pre-existing condition and you can't be canceled because you get sick. Young people can be covered by their parents up to age 26. Most people will

now be eligible for free preventive screenings blood pressure and cholesterol tests, mammograms, and colonoscopies. Insurance companies will no longer be able to set a life-time dollar limit on what they spend for your essential health services. In addition, 47 million women will gain access to preventive health services. The law makes it illegal to charge women different rates than men. And seniors on Medicare will have access to cheaper drugs, and free preventive care.

For the millions of Americans who currently have no health insurance, the new law offers a long-awaited lifeline of protection. As of Oct. 1, with a visit to the Health Insurance Marketplace at www.HealthCare.gov, you can

learn if you can get lower costs based on your income, compare your coverage options side-by-side, and enroll.

When you use the Marketplace, or "health insurance exchange," as it is also called, you'll fill out an application and see all the health plans available in your area. You'll provide some information about your household size and income to find out if you can get lower costs on your monthly premiums for private insurance plans. You'll learn if you qualify for lower out-of-pocket costs.

The Marketplace can also tell you if you qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program (CHIP). The open enrollment period runs from Tuesday, October 1, 2013 to

March 31, 2014. Coverage begins on January 1, 2014.

You can also get help by phone, 24/7, by calling 1-800-318-2596. And local help can be found by visiting LocalHelp.HealthCare.gov.

President Obama signed the Affordable Care Act into law on March 23, 2010. It was upheld by the Supreme Court on June 28, 2012. While there will inevitably be some start-up wrinkles to iron out, this law is good for the health of the American people and good for the nation. Congressional extremists bent on stopping its implementation are fighting a losing battle and only putting their own political futures at risk. Obamacare is here to stay.

Marc H. Morial, former mayor of New Orleans, is president and CEO of the National Urban League.

HIP HOP CONNECTION

Are Upcoming Rappers Getting a Fair Break?

By Jineea Butler
NNPA Columnist

What validates you? Is it someone, or something, an action or a specific process of thought? The late Steve Jobs said, "You have to trust in something—your gut, destiny, life, karma, whatever. This approach has never let me down, and it has made all the difference in my life." I worry that those of us who march to the tune of Hip Hop are not reaching our fullest potential. Most people are waiting for an opportunity or a sign that the life that they are pursuing will amount to the time, effort and determination they have put in. But in the world of Hip Hop, it seems you need someone to validate you in order to be successful.

Most of us heard of the controversial Kendrick Lamar 'Control' verse and the hype associated with it. He was validated on so many levels by his peers, by his elders, and by his fans. His ambitious lyrics ignited a fire that was desperately needed and gave him the confidence to claim he is the

best rapper alive. Many laughed in amusement, some rushed to the studio to refute his claims and many were honored they were mentioned in his tirade.

More importantly, fellow Compton native, co-owner of Built From Scratch and Most Hated Entertainment CEO, B.J. Hill, feels Kendrick Lamar is not as authentic as his new audience thinks. "I don't understand how he can rep Compton if he never came outside and experienced what was going on. I guess when you get money you can be whoever you want to be. People died behind this sh., there are rules and regulations that govern the hood. Now a n....a comes to the hood and gets validated by throwing some money around and everybody forgets the GOOD Kid was peaking out the window at our MADD City."

I've always wondered with all the aspiring artists in the world, do we hear the greatest lyrics from the greatest rapper? We have to admit the Hip Hop game is lopsided when it comes to choosing

who will reach the masses. At this point, it's a needle in a haystack gamble to breaking through, unless you are ushered in by one of the mainstream acts. An industry that used to take so many chances on creativity has flat lined into a one size fits all approach.

My concern is no one has told the millions of loyal Hip Hop followers that you need to connect with one of the influencers, most of whom are not interested in opening the doors for the next best thing. Everybody who has made it seems to be focused on longevity—theirs. And if they introduce someone who is stronger, more lyrical, more authentic than they are, we might hear them reciting a Kendrick Lamar chorus "B..., Don't Kill My Vibe, B.... Don't Kill My Vibe!"

So where does that leave the future generations of Hip Hop? Forbes recently released its Cash Kings list of highest grossing Hip Hop artists of 2013. The top 20 artists made from \$6 million to \$50 million, which proves there is money to be made in Hip Hop.

But the question is: How?

Many of the artist on the list have endorsement deals, products and tour to get the bulk of their money. Many of the artists are also veterans and have connected to the newer members on the roster, essentially helping their protegee's boost their brands and sales. What gets lost in translation is how someone who has not attained this type of success gets to that. Is it the luck of the draw? Is it talent? Is it who you know? Is it the Illuminati myth that most of the current Cash Kings throw up in their videos and pictures?

What do we tell our young people who believe in themselves, who believe in their music, who believe in Hip Hop? Do we tell them to do an about face and dream another dream? Vanity Fair's November issue features a cover story on Jay Z. It details how he feels his life as a drug dealer is a catalyst for his ability to become a sports agent. According to Jay selling drugs taught him budgeting and he was able to

transfer these skills into his business dynasty of today.

Do we continue to base the Hip Hop community's success mantra on stories of high school drop outs who beat the odds? Former prison inmates who found their way to Hip Hop royalty? While this is all valiant, what percentage of the population is able to attain success at these odds?

Let's begin to focus on the spawn of what Hip Hop has created. Many professors, doctors, lawyers have used the motivational characteristics from Hip Hop to validate their lives. Many artists have learned how to use Hip Hop as a teaching mechanism. Many educators have birthed programs that curb violence using Hip Hop. Isn't that important and newsworthy? Let's tell stories that inspire young people to follow a path that will not lead them to a stale mate.

Jineea Butler, founder of the Social Services of Hip Hop and the Hip Hop Union is a Hip Hop Analyst who investigates the trends and behaviors of the community and delivers programming that solves the Hip Hop Dilemma. She can be reached at jineea@gmail.com or Tweet her at @flygirladyjay

Embracing Entrepreneurship Instead of a Job

By William Reed

Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma – which is living with the results of other people's thinking. Don't let the noise of other's opinions drown out your own inner voice. And most important, have the courage to follow your heart and intuition." – Steve Jobs

When you were growing up, were the conversations at your house centered on concepts about business, or more along the line of "go get a job?" Entrepreneurship is not a subject that is discussed regularly around the dinner table in African-American homes. There's a lack of business traditions among African Americans and a paltry record of entrepreneurial successes. Smaller probabilities of having self-employed parents, demographic trends and discrimination are primary reasons for the limited level of entrepreneurship in

contemporary African-American communities.

American Blacks must cultivate an entrepreneurial spirit independent of politics and who occupies the White House. The low historical rate of African American entrepreneurship is a well-known fact. The 100-year-old, discrepancy between Black and White entrepreneurship levels could be eradicated within a few generations if more African Americans embraced and practiced entrepreneurship. More Blacks have to get a better grasp of concepts such as capitalism and entrepreneurship.

Some Blacks equate capitalism with racism, but the truth is the free market system isn't racist and is the best provider for Americans of all races. Capitalism is the social system in which the American economy operates. Under this structure, the means for producing and distributing goods (the land, factories, technology, transport system etc.) are owned

by a small minority of people with a motive to make a profit.

Entrepreneurship is an employment strategy that can lead to economic self-sufficiency. Self-employment is a vital facet of the United States economy. Entrepreneurship has been a means for the economic advancement of numerous ethnic groups. Take note of most of the merchants in areas populated by Blacks. Ninety-nine times out of 100, Blacks patronize merchants who are not members of our race. Entrepreneurs drive America's economy and account for the majority of our nation's new job creation and innovations. America's 25.8 million small businesses employ more than 50 percent of the private workforce, generate more than half of the nation's gross domestic product, and are the principal source of new jobs in the U.S. economy.

An entrepreneur is a person who organizes, operates, and assumes the risk for a business venture. Although forms of business

ownership vary by jurisdiction, several common forms exist: A sole proprietorship is a business owned by one person for-profit. A partnership is a business owned by two or more people. The three typical classifications of for-profit partnerships are general partnerships, limited partnerships, and limited liability partnerships. A corporation is a limited liability business that has a separate legal personality from its members. Corporations can be government owned or privately owned, and corporations can organize either for-profit or not-for-profit.

Starting a business is a lot of work. The hours are long, sacrifices are great and you are confronted with new problems and challenges every day. The nature of being an entrepreneur means that you fully embrace uncertainty and are comfortable following your heart and intuition. Those who succeed do so because of their unwavering belief in the endeavor they have initiated.

What are you leaving your children?

More Black parents need to be in a position that they can "leave the business" to their children. If we concentrated and worked hard, the 100-year-old discrepancy between Black and White entrepreneurship levels that many call "racist" could be eradicated. More of us must embrace "Black Capitalism" to build wealth through the ownership and development of businesses. Prominent Black capitalists include: Booker T. Washington, the founder of Tuskegee Institute, Marcus Garvey and the Universal Negro Improvement Association, Elijah Muhammad and the Nation of Islam. Robert Reed Church, a wealthy African American and founder the nation's first Black-owned bank in 1906, Solvent Savings.

William Reed is head of the Business Exchange Network and available for speaking/seminar projects through the Bailey Group.org.

Credit Card Act Saves Consumers Billions

By Charlene Crowell

With 71 percent of consumers having at least one credit card, new research findings from two different sources show that the Credit CARD Act, enacted in 2009, is working. The only difference between the reports is just how much consumers are benefitting.

According to the Consumer Financial Protection Bureau (CFPB), the total cost of credit declined by two percentage points between 2008 and 2012, with borrowers saving \$4 billion in fees that would have been charged if not for the new law.

"The CARD Act was passed with the specific goal of making the credit card market fairer and more transparent for consumers," said Richard Cordray, CFPB Director. "Consumers need access to credit; we simply want to ensure that they have responsible access to credit."



CFPB found that in two specific areas, America's consumers have already saved \$2.5 billion in over-limit fees that have mostly disappeared. Before the law took effect, these fees were assessed each time a transaction exceeded approved credit limits. The law now limits fees to only once in a single billing cycle but also requires customers to opt-in to the fees. Additionally, late fees have also dropped by \$1.5 billion and on average dropped in cost by \$6 since the law took effect.

A related working paper released days earlier by the National Bureau of Economic Research estimates that the law has performed even better, saving consumers an estimated \$20.8 billion per year. This estimate, based on an analysis of more than 150 million credit card accounts, showed a drop in costs of more than 10 percent for consumers with the lowest FICO scores and an annualized reduction in borrowing costs of 2.8 percent on average daily balances. This report was

developed jointly by the Office of the Comptroller of the Currency and academicians from the University of Chicago Booth School of Business, New York University, and the National University of Singapore.

Either way, the effects of this key regulatory reform are welcome financial relief news for consumers.

Signed into law in May 2009, the Credit CARD Act sought to establish fair and transparent practices in the credit card market. It included specific protections for consumers under the age of 21. They now must demonstrate an independent ability to repay the debt or secure an adult co-signer. Since enactment of the CARD Act, credit card holders under 21 have dropped by half.

Other CARD Act requirements include:

Customer statements must clearly show how long it will take to pay off the bill if the consumer

opts to pay only the minimum amount due, including interest charges;

Card issuers cannot change terms or interest rates on customers who are current on their accounts; and

Customers must be delinquent for 60 days before a rate increase can be imposed.

Even so, the CFPB finds problem areas remain despite these provisions and customer savings. Further and greater regulatory examination may be warranted.

Take the case of mailings that offer low and no interest to finance purchases for a specific period of time are known in the industry as deferred interest products. While the offers may appear tempting, it is not widely understood by consumers that if the balance is not paid in full by the designated date, interest will be charged and assessed retroactively.

Credit, Continued on page 11.

NOLA Mocha Moms Occupy Schools™ on October 25th

The New Orleans chapter of Mocha Moms, Inc. is launching its Occupy Schools™ initiative on October 25th. Occupy Schools™ is a bold, national initiative launched in Fall 2012 to empower parents to be active, involved and engaged in their children's schools and to send a clear message that parents are partners in their children's education. Studies show that regardless of the school or the school district, academic outcomes improve for children whose parents have positive and frequent communication with teachers, are actively involved in the PTA, attend school activities and field trips, regularly monitor homework assignments,



Pictured above NOLA Mocha Moms

and who are actively engaged in the school community.

This year the NOLA Mocha Moms will combine the Occupy

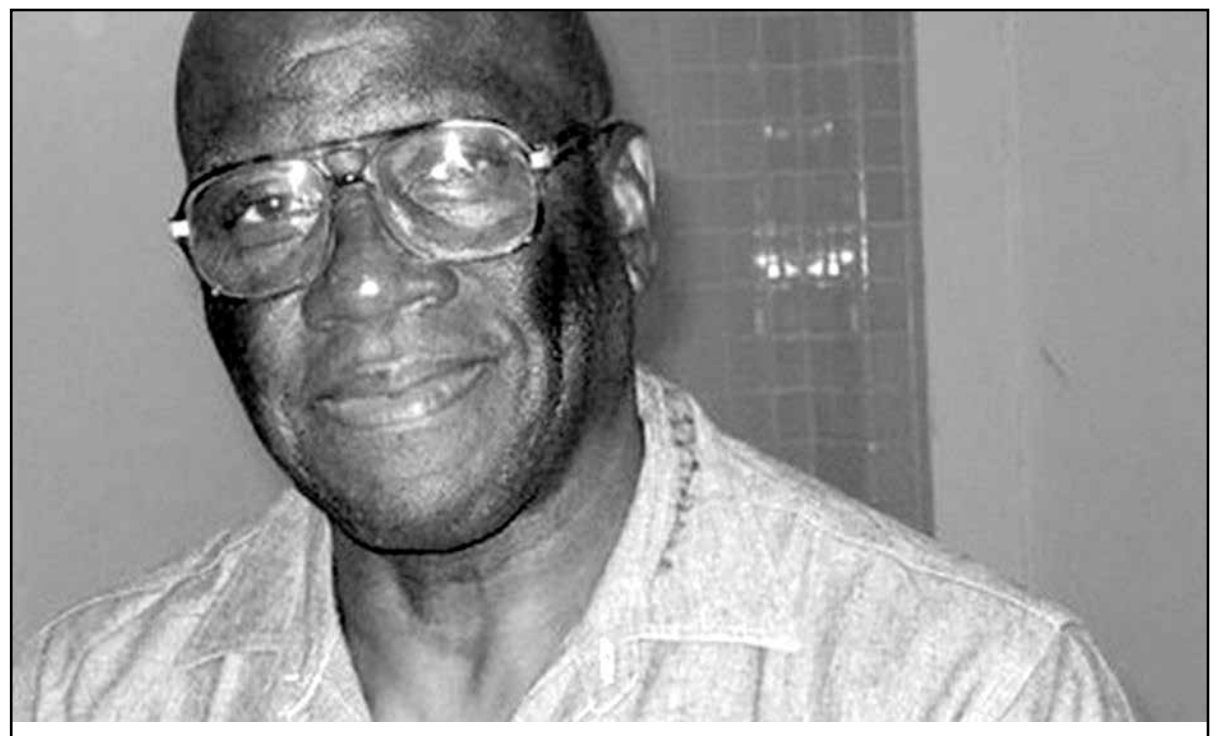
Schools™ initiative with the Mocha Literacy initiative by dedicating a "Mocha Moms Reading Corner" in the school library of Judge Lionel R. Collins Montessori School. Formerly Ames Elementary, the school was renamed for Judge Lionel Collins who was a pioneering civil rights attorney and the first African-American to win elected office in Jefferson Parish, serving as a judge in 24th Judicial District Court in Gretna, LA. The school underwent a massive renovation in 2012, but the students were unable to use it for an entire school year due to books being outdated (20-30 years old) and not having a librarian on staff. The newly hired school librarian

is extremely excited about the upcoming dedication of the reading corner and book donation from Mocha Moms.

Through the Mocha Literacy initiative, the New Orleans Mocha Moms have set up reading nooks throughout the metro area over the past five years. Locations include babershops, salons, medical offices and WIC clinics. The NOLA Mocha Moms' overall objective is to encourage and build literacy between parents and children. The books donated for the reading nooks represent both locally and internationally celebrated authors to encourage children to spend more time reading.

Cover Story, Continued from page 3.

**ONLY
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WILDFIRES.**



Herman Wallace in a photo taken while incarcerated. Attorney George Kendall said some of the last words he heard from Mr. Wallace were "I am free . I am free ."

judge perceived a flaw in the indictment—not his murder conviction." Faced with the ridiculousness of their retaliatory act, D'Aquilla attempted to appear compassionate by stating, "We are not moving to rearrest and jail Mr. Wallace, immediately," D'Aquilla expressed that they would wait until the end of the year to schedule a new trial.

Herman Wallace was never aware of the new indictment. He drifted off to sleep Thursday night and never reawakened. He passed away peacefully in his sleep early Friday morning, amongst family, friends and people who loved him. Attorney George Kendall

said some of the last words he heard from Mr. Wallace were "I am free. I am free."

Funeral services for Mr. Wallace are to be held Saturday October 12th at the Tremé Community Center 900 N. Villere St; Visitation 10:00AM, dismissal 12:00 noon to be followed by a brief repast again at the Tremé Center. Another bit of irony to all of this, the Tremé Center sits on the same ground that once held the boyhood home of his comrade and closest friend, the last Angola 3 member to remain in solitary confinement, Mr. Albert Woodfox.

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VISA

Government Shutdown Harder on Black Workers

By George E. Curry

WASHINGTON (NNPA) — Although the shutdown of the federal government that began last week Tuesday is affecting all Americans, a disproportionate portion of the 800,000 furloughed federal workers are African Americans, according to the U.S. Office of Personnel Management.

Because government jobs have been more available to Blacks than private sector employment over the years, especially under de jure segregation, Blacks, who comprise 13.6 percent of the U.S. population, make up 17.7 percent of the federal workforce.

Overall, people of color represent 34 percent of the federal workforce. Latinos are 8 percent of government workers, Asians are 5.8 percent, Native Americans are 2.1 percent and Native Hawaiian and other Pacific Islanders are .40 percent of federal employees. People of color are 37 percent of the U.S. population, a figure projected to grow to 43.3 percent as soon as 2025 and 57 percent by 2060.

Federal workers considered non-essential to the functioning of government were instructed not to report for work as of Tuesday, the first day of the new fiscal year, because Congress failed to pass a permanent or interim budget in time to prevent a federal shutdown, the first in nearly two decades.

President Obama warned about the consequences of a federal shutdown.

"With regard to operations that will continue: If you're on Social Security, you will keep



receiving your checks. If you're on Medicare, your doctor will still see you. Everyone's mail will still be delivered. And government operations related to national security or public safety will go on. Our troops will continue to serve with skill, honor, and courage. Air traffic controllers, prison guards, those who are with border control — our Border Patrol will remain on their posts, but their paychecks will be delayed until the government reopens. NASA will shut down almost entirely, but Mission Control will remain open to support the astronauts serving on the Space Station."

Obama added, "I also want to be very clear about what would change. Office buildings would close. Paychecks would be delayed. Vital services that seniors and veterans, women and children, businesses and our economy depend on would be hamstrung. Business owners would see delays in raising capital, seeking infrastructure permits, or rebuilding after Hurricane Sandy.

Veterans who've sacrificed for their country will find their support centers unstaffed. Tourists will find every one of America's national parks and monuments, from Yosemite to the Smithsonian to the Statue of Liberty, immediately closed. And of course, the communities and small businesses that rely on these national treasures for their livelihoods will be out of customers and out of luck.

"And in keeping with the broad ramifications of a shutdown, I think it's important that everybody understand the federal government is America's largest employer. More than 2 million civilian workers and 1.4 million active-duty military serve in all 50 states and all around the world. In the event of a government shutdown, hundreds of thousands of these dedicated public servants who stay on the job will do so without pay — and several hundred thousand more will be immediately and indefinitely furloughed without pay."

The shutdown could have dire consequences for our na-

tional security, according to a report by the Congressional Research Service.

According to the report, "Shutdown of the Federal Government: Causes, Processes, and Effects," published Sept. 23: "A federal government shutdown could have possible negative security implications as some entities wishing to take actions harmful to U.S. interests may see the nation as physically and politically vulnerable," the report stated.

If the past is any guide, the shutdown might be short-lived. The longest federal shutdown lasted 21 days, from Dec. 16, 1995 to Jan. 6, 1996. In the past, furloughed federal workers received retroactive pay for the time they were out. But there is no assurance that would happen this time. Members of Congress are exempt from furloughs.

There is also concern that the shutdown will be another setback for the already shaky economy.

Moddy's Analytics estimates that a three to four week shutdown could cost the economy about \$55 billion, about equal the combined economic disruption caused by Hurricane Katrina and Superstorm Sandy.

Speaking in the Rose Garden Tuesday, President Obama said: "I will not negotiate over Congress's responsibility to pay bills it's already racked up. I'm not going to allow anybody to drag the good name of the United States of America through the mud just to refight a settled election or extract ideological demands. Nobody gets to hurt our economy and millions of hardworking families over a law you don't like."

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Credit/Continued from page 9.

tively to the transaction date.

Similarly, CFPB will closely monitor fees assessed before an account is opened. Some cards include what is known as harvester fees have high upfront costs, e.g. application fees, and low limits. As a result, the initial fees absorb much of the card's credit limit. Currently not covered by the CARD Act, CFPB's review of these charges will determine

whether it should take action under its authority.

Other areas of concern for the Bureau include credit card rewards programs, add-on products, online disclosures, and grace periods — the time between the end of a billing cycle and when a balance is due.

When consumers understand the terms and responsibilities incurred through credit, they are

better able to comparison shop for the best product. More importantly, no consumer wants to feel snookered by a deal gone bad.

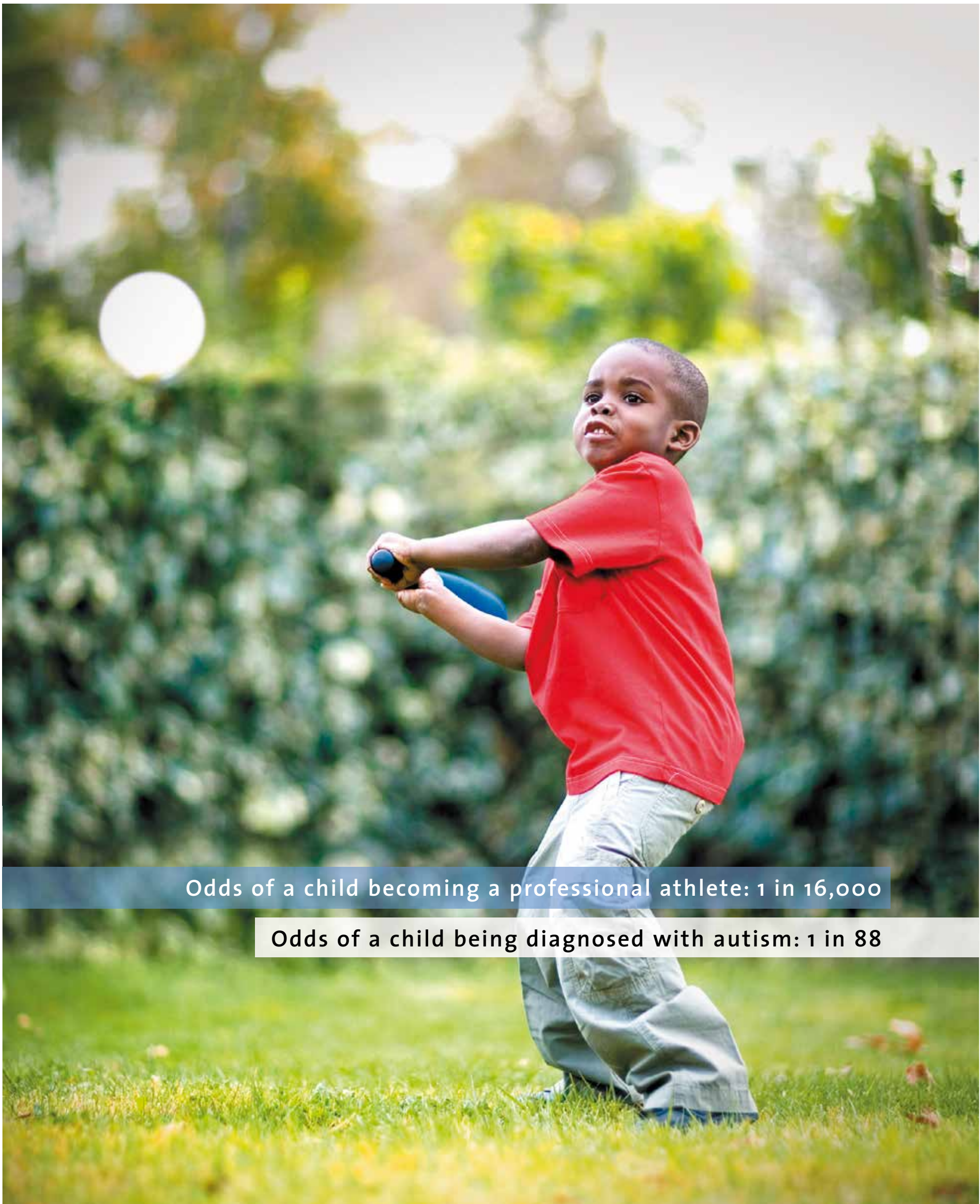
For more information on CFPB's new report, visit www.consumerfinance.gov.

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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