

*Lighting The Road To The Future*

**New Orleans**

# Data

**News Weekly**

*"The People's Paper"*

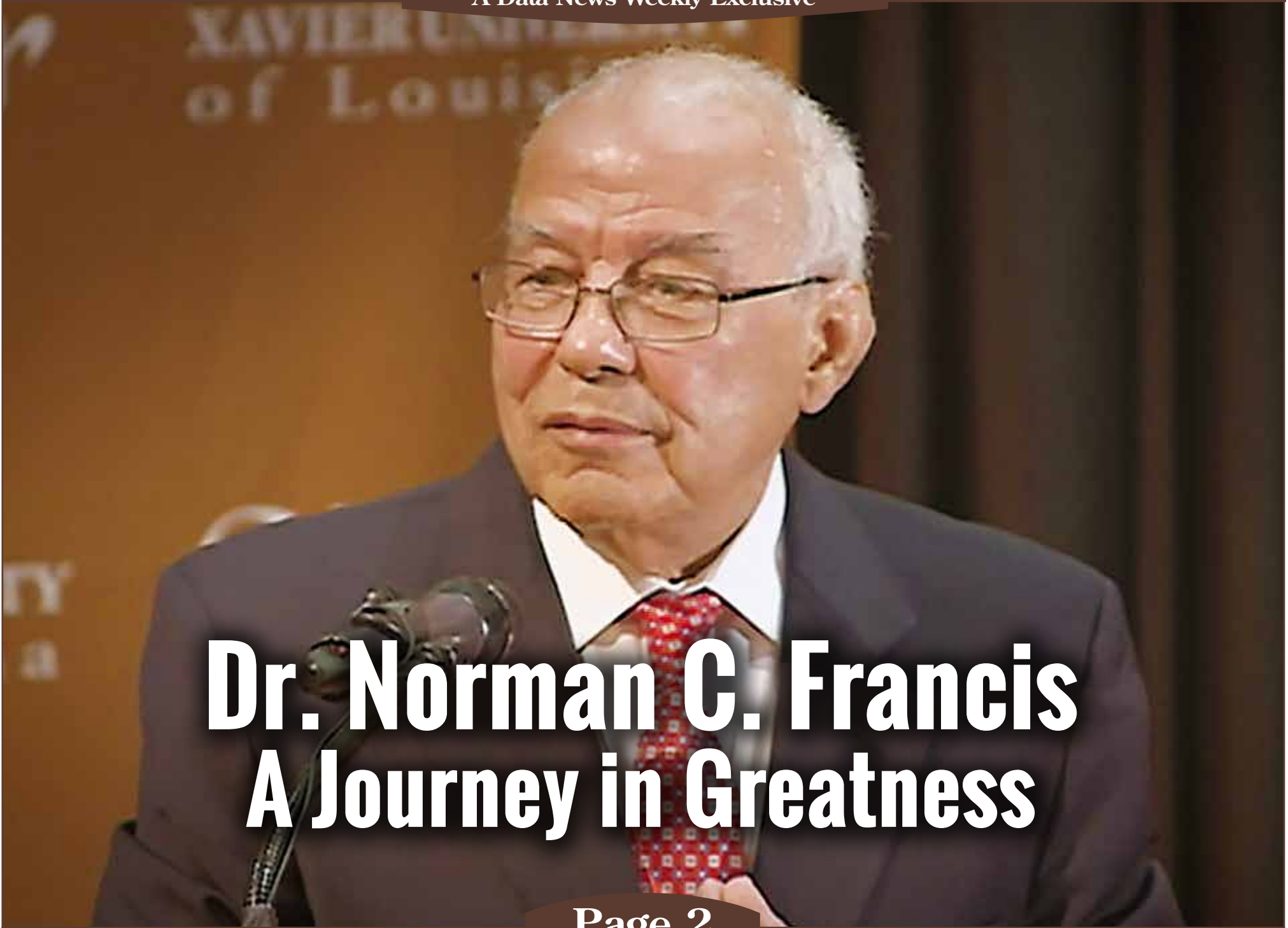
**FREE COPY**

**50 Cents Worth of Reading**

**Data Zone Page 7**

September 13 - September 19, 2014 49th Year Volume 20 [www.ladatanews.com](http://www.ladatanews.com)

A Data News Weekly Exclusive



## Dr. Norman C. Francis A Journey in Greatness

Page 2



**Newsmaker**

**Walmart Opens  
Hiring Center**

Page 4

**Home Style**

**Yacht Week**



Page 6

# Dr. Norman C. Francis

## A Journey in Greatness



Dr. Norman C. Francis, is pictured above as he was honored as one of the recipients of the 2006 Presidential Medal of Freedom award. This award is the nation's highest honor for any civilian to receive. It was presented to Dr. Francis by the President of the United States, George W. Bush, on Friday, Dec. 15, 2006, at a White House ceremony in Washington D.C.

### Xavier University President Dr. Norman C. Francis Announces His Retirement

By Edwin Buggage

Dr. Norman C. Francis, the nation's longest serving university president, recently announced that he plans to retire as President of Xavier University of Louisiana, effective June 30, 2015. In his heartfelt speech attended by many he said, "After nearly 47 years, I believe that the time has come to take the brightly burning

torch turned over to me by the Sisters of the Blessed Sacrament and pass it on to new leadership." In his nearly five decades as President he's helped build on the amazing vision and purpose of the university set by its Founder Saint Katharine Drexel. On the growth of Xavier and his feelings on what lies ahead for the university and his retirement he said, "I do so with the passionate confidence and absolute certainty that

Cover Story, Continued  
on next page.

## INSIDE DATA

Cover Story . . . . .	2	Commentary. . . . .	8
Newsmaker . . . . .		Dollars & Sense . . . . .	9
State & Local News . . .	5	National News . . . . .	10
Home Style. . . . .	6	Health News . . . . .	11
Data Zone . . . . .	7		

## DATA NEWS WEEKLY

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

Edwin Buggage

Editor

Calla Victoria

Executive Assistant

June Hazeur

Accounting

Contributors

Freddie Allen

Edwin Buggage

Jineea Butler

Banjamin F. Chavis

Charlene Crowell

Julianne Malveaux

LMG Calla Victoria

Art Direction & Production

MainorMedia.com

Editorial Submissions

datanewseditor@bellsouth.net

Advertising Inquiries

datanewsad@bellsouth.net

Please call 504-309-9913 for subscription information or to obtain a back issue of the paper ONLY.  
Dated material two weeks in advance. Not responsible for publishing or return of unsolicited manuscripts or photos.

Cover Story, Continued from previous page.

Xavier is better prepared than ever to continue its educational and spiritual mission, and to build on its tradition of excellence."

While he is a person who has accomplished much in his life, Dr. Norman C. Francis is a man who displays a spirit of humility, and is a person who has a common touch being able to relate to all kinds of people where those who come in contact regardless of their station in life after experiencing him are changed for the better and inspired by him. Understanding that while he has led the university he says he could not have done it without the help of so many of those who have helped him, "I could not in words, alone, express my most heartfelt and sincerest gratitude for the rewarding opportunities I have been blessed to have had at Xavier, both as a student and as an administrator," said Dr. Francis. "I have witnessed the incredible commitment to its mission and the quality of service of generations of trustees, faculty, staff and members of religious orders. Nothing has brought me greater joy than participating in the growth experiences of innumerable students — who achieved their respective personal and career goals at Xavier. As alumni, these men and women affirm Xavier's distinction for quality and excellence across the country and around the world,"

A few years ago on what was his 40th Anniversary of being the President of Xavier myself and Data News Weekly's Publisher, Terry Jones conducted an interview with Dr. Norman Francis. What was scheduled as a 20 minute interview turned into nearly two hours of Dr. Francis talking about his journey through life. In light of his announcement we decided to do was to republish part of this story and add some new things that did not appear in the original story because we feel his story is historically relevant and it is as important if not more important than it was when originally published.

### The Origins of Norman C. Francis: Family Values

Dr. Norman C. Francis who's been the face of Xavier University of Louisiana for nearly 50 years will step down from the Presidency in June of 2015. But while he is in his golden years he still exudes a youthful excitement and has an active mind willing to explore new ideas in addition to great wisdom that comes from a life well lived; one in which he has achieved many accolades and affected countless lives. His journey to greatness began at the age of 17 when Norman Francis



left his native Lafayette, LA, to embark on a journey that has taken him from a small town boy of humble beginnings to a well-respected man who has the ears of heads of state, education and captains of industry. "It has been an association of long standing with Xavier University. I have been blessed to be such a part of something and see it grow from what it was to what it has become today," says Francis of his time at Xavier University.

His voice speaks volumes as to the vast amount of wisdom he has as he spins tales about a life and great people he has encountered, but he still heaps praise and gives the credit to what he feels is the primary source of his success. He says that his parents, whose quiet dignity and resilience gave him the tools and fortitude to be successful in life. "My father was a bellhop, and then worked in the bus station and decided he would become an entrepreneur and opened a barber-shop. We never had a lot materially but we had each other," said Francis. "I came through a generation where we lived through indignities but it never kept us down." Continuing he says, "My mother had 5 children and my parents worked hard to keep us straight. All of my training and the things that guide my life is from them, respect yourself, respect others, and don't let other people tell what you can't do."

### Trailblazer and Pioneer

It is said that greatness is defined by having the courage to not let fear define or confine you. At a time when many African-Americans lived on the margins of society Norman Francis courageously began traveling down the road to greatness by being a pioneer and blazing a trail

for others to follow. He was always a person who was not deterred by life's challenges. Of his many great accomplishments; Francis was the first African-American to graduate from Loyola's Law School in 1955.

While enrolled there he could not live on campus because of the racial segregation that defined the times. But even though he could not live on Loyola's campus he turned a negative into a positive returning to Xavier University to work in the freshman dorm and would meet someone who would change his life forever. "I met my wife at Xavier. I was in law school and could not stay on their campus because of segregation, and I got a job in charge of the freshman dormitory.

And Blanche who became my wife and partner was teaching in physical education." Continuing he says, "We have six children, four boys and two girls all who have done wonderful things with their lives and I am so proud of all their accomplishments."

Although his name has become synonymous with Xavier University as its President, he says he turned down the job twice before accepting it. When he finally did accept the post America was mourning the loss of a man who dared to dream, as the nation was engulfed in a bit-

ter struggle regarding race. In a bit of irony, the day he accepted was the day the country mourned and was torn by the man who embodied the spirit of racial uplift and justice, "I turned down offers to become the President of Xavier twice and the day I did accept it, when I visited what was called the mother house of the order that ran Xavier at the time, and was offered the third time that was the day Martin Luther King Jr. was assassinated in April of 1968 and I started my tenure as President July 1, 1968."

During our nearly two hour interview Francis reflected on how he felt being on the frontlines of a cultural and social revolution and seeing the results of the hard work he and many others did to create a better tomorrow and expanding the lanes of opportunities for African-Americans, "I remember being down at the A.P. Tureaud office and Thurgood Marshall would come into town to help handle cases and this was something that

Cover Story, Continued  
on page 4.

*Picture your ceremony* in front of our elaborate 20-foot fireplace and the twinkle of the 11 crystal chandeliers throughout the ballroom as you walk down our beautiful staircase from the bridal suite. But don't just imagine the perfect wedding. Call us today and let us help you bring your perfect day to reality!

**LACE**  
The Grand Ballroom  
New Orleans' Premier Reception Facility  
504.243.LACE (5223)  
www.LaceTheGrandBallroom.com  
6978 Martin Dr., New Orleans, LA 70126

# Walmart Opens Hiring Center

## Store is Hiring for Up to 190 Jobs for Two New Slidell Walmart Neighborhood Markets

Walmart will hire up to 190 associates to work at the new Walmart Neighborhood Markets slated to open this fall in Slidell. A temporary hiring center for both stores has opened at 179 Gause Blvd., Suite 113, inside the Northside Plaza Shopping Center.

Applications will be accepted Monday through Friday from 8 a.m. to 5 p.m. Interested applicants may also apply online at <http://careers.walmart.com>.

Through Walmart's Veterans Welcome Home Commitment, the company will offer a job to any qualified veteran who has been honorably discharged within the past 12



months.\* Interested veterans may find out more at <http://walmartcareerswithamission.com>.

According to Pontchartrain store manager Cory Cinquemano, the stores will be hiring both full- and

part-time associates. "We are confident that we'll find some great associates to join the Walmart team," said Cinquemano.

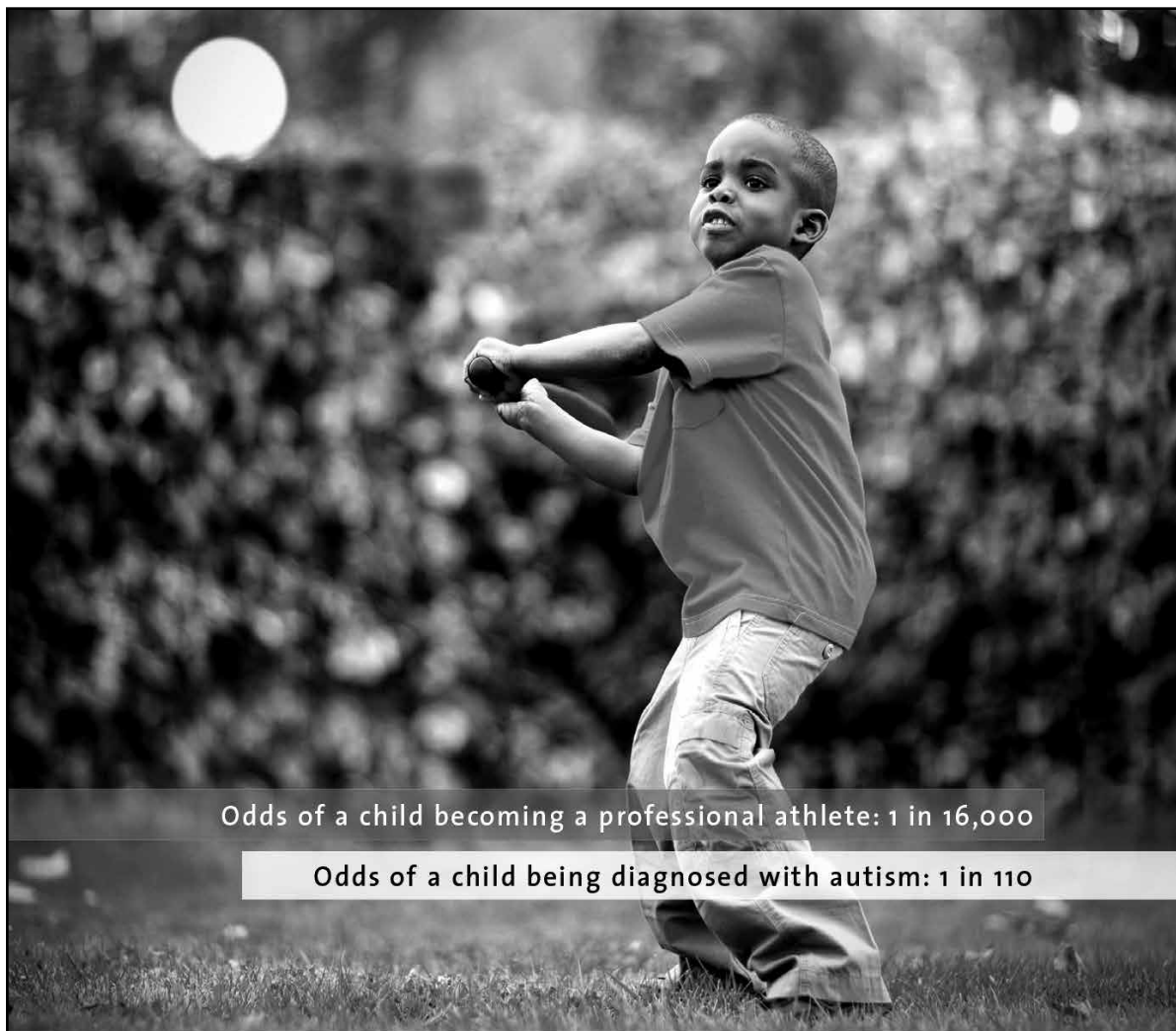
Along with Cinquemano, Wayne Bagley will be the store

manager of the second new store in Slidell on Robert Boulevard. "We are looking for hard workers who understand the importance of excellent customer service," said Bagley.

Walmart provides a benefits program to eligible full- and part-time associates. For example, it provides a variety of affordable health and well-being benefits including health-care coverage with no lifetime maximum. Walmart also offers eligible associates matching 401(k) contributions of up to 6 percent of pay, discounts on general merchandise, an Associate Stock Purchase Program and company-paid life insurance. Additionally, eligible associates receive a quarterly incentive based on store performance.

The majority of new associates will begin work in October to help prepare the stores for their grand openings.

\*Veterans must be within 12 months of active duty and meet Walmart's standard hiring criteria.



Odds of a child becoming a professional athlete: 1 in 16,000

Odds of a child being diagnosed with autism: 1 in 110

### Some signs to look for:

No big smiles or other joyful expressions by 6 months.

No babbling by 12 months.

No words by 16 months.

To learn more of the signs of autism, visit [autismspeaks.org](http://autismspeaks.org)



AUTISM SPEAKS™  
It's time to listen.

## Cover Story/ Continued from page 3.

was inspirational." He also reflects on his time as a young law graduate when he was one of the founding members of the Louis Martinet Society. He remembers a time when African-American attorneys were scarce and even non-existent in the City. He now happily says that he recently went to an event the organization had and saw hundreds of Blacks practicing law. "It was good to see something we started grow to where it is now and see young people leading the charge into the future."

### Sense of Purpose: The Never Ending Journey

As he continues through his journey of life, for all the people he has met on the world stage and awards he's received including the President's Medal of Freedom he constantly says the small town values of his parents are what has made him and his siblings the people they have become. Speaking of his brother he says, "My brother the fourth Black Catholic Bishop named in the United States and I'd become the President of a catholic university." Continuing he uses his life as an example that anything is possible. Referring to his parents guiding them and giving them the love, support and confidence that they needed to succeed and defying

the odds he heaps praise on his parents saying, "A barber and his wife had five children and one's a president of a university and the other a bishop and they said they couldn't do that, so I feel if we could overcome these obstacles with many more barriers then, I feel today kids can do the same all they need is the same kind of support my parents and the community gave us growing up."

After his announcement news outlets from all over the nation was talking about this man who came from a small town who has impacted the world and leaving it a better place. As he begins his swan song and final academic year at Xavier he leaves a great legacy. It will be a strange sight next year at this time walking on Xavier's campus you will no longer see Dr. Francis walking across campus with his affable demeanor and well-tailored suits greeting faculty, students and staff. When we interviewed him several years ago we asked him about retirement. At the time he said with joy in his voice, "I don't know how much longer I will do this, I still have the energy, but when I walk out the ring I will retire and go back to Southwest Louisiana and live the good life." I guess that day has finally come.

# Dillard's 2014 Brain Food Lecture Series is a 'Feast for All'

## First Lecture with Michael Steele set for Sept. 18 in Georges Auditorium

On Thursday, Sept. 18, 2014, Michael Steele, first African American Chairman of the Republican National Committee, will deliver the first lecture in Georges Auditorium at 7 p.m. on Dillard's campus. The event is free and open to the public.

Steele is recognized as an African American conservative Republican and has achieved unprecedented success in the political arena. He made history in 2003 when he was elected Lieutenant Governor of Maryland and again in 2009 as Chairman of the Republican National Committee (RNC), a

position he held until 2011. During his tenure as lieutenant governor, Steele worked to reform the state's Minority Business Enterprise Program and chaired the Governor's Commission on Quality Education.

As RNC Chairman, he led the party in record-setting fundraising and won more seats at the federal, state, and local levels since 1928. He is president and CEO of The Steele Group and co-founder of Purple Nation Solutions, a D.C.-based strategic communications and public affairs firm. Among other positions, Steele has served as Chairman of GOPAC, held posts on the National Federal Election Reform Commission and the NAACP Blue Ribbon Commission on Election Reform.

Steele is a Political Analyst for MSNBC and has appeared as a



contributor on a number of national broadcast media including Fox News and the Salem Radio Network's Morning in America Show. He has also been a guest on cable talk shows such as HBO's Real

Time with Bill Maher and Comedy Central's The Colbert Report.

### Upcoming lectures:

**Oct. 14** – Maggie Anderson, Author of Our Black Year and Founder of

the Empowerment Experiment  
**Nov. 11** – Misty Copeland Phenomenal ballet soloist with the American Ballet Theater. Author of Life in Motion

**Dec. 2** – Revius Ortique Lecture on Law and Society – Benjamin Crump. Noted civil rights attorney; represented Trayvon Martin's family and currently representing family of Michael Brown in Ferguson, Missouri

**Jan. 26, 2015** – Jason L. Riley Author of Please Stop Helping Us: How Liberals Make it Harder for Blacks to Succeed

Seats are on a first come basis. For more information go to @BrainFood, visit [www.dillard.edu](http://www.dillard.edu) or call 504.816.4800.

## Parent Leadership Training Institute New Orleans 2014

Orleans Public Education Network (OPEN) is proud to announce that it is accepting applications for local parents to join the Parent Leadership Training Institute of New Orleans (PLTI NOLA). PLTI NOLA is the local chapter of a national initiative created to improve the health, safety and learning of children by building networks of parents equipped to advocate for all children.

PLTI cohorts attend a 20-week series honing their leadership skills, connecting with a powerful network of other parents and building a deeper understanding of how change happens at the local, state and federal levels. This unique and powerful experience creates a shared space for local parents to connect around the commonality of 21st-century parenting.

After gaining skills and knowledge in advocacy, public speaking, budgeting and education policy, PLTI NOLA graduates are poised

to champion change in New Orleans and around our state as new voices in civic action. Local graduates have already created nutrition gardens in their local schools, run martial arts classes for disadvantaged young men, achieved significant career development in their chosen fields and more. In other communities, graduates have gone on to lead community organizations, serve on local school boards, and win election to the state legislature.

Meals, transportation and child-care are provided, and the program is available at no cost to participants. The program takes place on Tuesday evenings at the Louisiana Children's Museum

(420 Julia St.) starting October 21, 2014. Interested parents can apply by September 9, 2014 at [www.opennola.org/plti](http://www.opennola.org/plti), or contact program coordinator Sandra Reed at (504) 821-4004 or [sandra@opennola.org](mailto:sandra@opennola.org) for more information.

## Data News Weekly is Hiring

Data News Weekly Newspaper, The People's Paper, is hiring for two positions in our New Orleans Office.

### Sales Manager/Retail Ad Manager

#### About the Job

Data News Weekly Newspaper is the leading African American media company in New Orleans, publishing a weekly newspaper. Additionally, its website under [ladatanews.com](http://ladatanews.com) is the most read Black website in the region.

We are currently seeking a strong leader to proactively manage broad aspects of the advertising division. You will be working in a positive team-oriented atmosphere which has a modern press, leading website and award-winning newspaper.

Responsibilities include but not limited to:

- Prospect and develop sales leads for print and digital product lines
- Drive online and cross platform advertising sales
- Identify, create strategies, develop influential contacts, and help close new digital products
- Increase overall revenue opportunities in both print and online
- Develop a team sales atmosphere

Our ideal candidate will possess the following education, skills and experience:

- Minimum 5 years print and digital sales and manager experience
- Self-starter, capable of executing within all phases of sales cycle
- Strong relationship building and client service background
- Strong organizational, communication and presentation skills
- Team player and leader
- Understanding of Analytics and ad serving technology
- Strong motivational skills
- Recruit talent

Our company provides a competitive salary, and an environment that encourages personal and professional growth. We are an equal opportunity employer.

If you are interested in a rewarding career, email a cover letter and resume to: [terryb-jones@bellsouth.net](mailto:terryb-jones@bellsouth.net) or mail to: Data News Weekly, c/o Terry Jones, Publisher, 3501 Napoleon Avenue, New Orleans LA 70125

# Partying on the High Seas



Rochelle Gapere on the pier about to board her yacht.



Rochelle Gapere (left) sharing a toast with the members of her yacht party.



Rochelle Gapere at the helm of yacht the "Oceanis 45 Estelle."

By LMG Calla Victoria

You have probably heard of the Annual Regatta which is New York's big yachting event. Or Fort Lauderdale's, "Yachting Capital of the World," International Boat Show. But have you heard of "The Yacht Week?" This new entry to the yachting world was founded in 2007 and open to anyone with a little extra cash and an adventurous heart.

## What Is The Yacht Week?

The Yacht Week gathers great people from all over the world and provides a unique experience of sailing and partying. Choose a destination, pick a week that suits you, book your own yacht, fill it with friends or other like-minded people and embark on a 7-day tour of select seaside locales in the Mediterranean every summer.

A week with friends on a yacht, complete with a skipper, a sampling of idyllic ports and a roster of all-night and occasionally all-day parties. Guided by a skipper provided by us or with your own, every day of the week you will visit a new island and every night we will host a party for our guests. Every day is exceptional. Every night is magical. Crystal clear water, fresh winds, regattas and yacht parties will make this the journey of your life. For about \$750 per person, groups of friends book a boat online and join an armada of up to 50 other boats crewed by participants from around the world. It's a bit like spring break, but geared toward young professionals with means. <http://www.theyachtweek.com/>

I too had not heard of "The Yacht Week" until one of my all-time favorite people world traveler and Miami Attorney Rochelle Gapere, told me about it.

Rochelle, by the way was just named one of Miami's "Best Dressed." She lucked into the amazing adventure of "The Yacht Week" quite by chance. One of the invited crew members on one of the booked yachts had to drop out at the last minute. Rochelle, who had never heard of The Yacht Week before, just happened to hear about the cancellation, made the call, and was in like flint and on a plane to Croatia.

Gapere's group along with the other yachts set sail out of Kastela Marina, Split Croatia on August 23, 2014 and sailed for approximately 7 days to the islands of Milna, Vis, Komiza, Palmizana, Hvar and then returned to the starting marina in Split on August 30th. Rochelle croons, still in the throes of jetlag, "It was absolutely one of the most incredible weeks of my life. It was amazing waking up to fresh air and the Adriatic

sea every morning. At night, I fell asleep on the deck with a sky littered with beautiful stars. During the day and at night, I partied with people from all over the world while taking in the beautiful Croatian landscape. It truly was an experience of a lifetime!"

Not only is "The Yacht Week" the experience of a lifetime but it is also a mega networking event on a worldwide scale and an opportunity to make lifelong business contacts and friendships.

What a fabulous month it has been for this amazing young woman, Rochelle Gapere. First she has an amazing once in a lifetime 7-day yachting excursion on the high seas, and the day she steps off the plane back in Miami her magazine cover hits the newsstands. I love Rochelle's free spirit and I love her motto, "I have not been EVERYWHERE, but it's on my list!"

Visit [www.ladatanews.com](http://www.ladatanews.com) for more photos from these events

## Connect to the Source

Data News Weekly, your one stop for what's happening in New Orleans.



[ladatanews.com](http://ladatanews.com)



# WBOK 1230AM

**A BAKEWELL MEDIA COMPANY**

**Real Talk for Real Times...**

1639 Gentilly Blvd. New Orleans, LA 70119 (504)942-0106

[www.wbok1230am.com](http://www.wbok1230am.com)

## Hip Hop Corner

## 50 Cents Worth of Reading

By Jineea Butler  
NNPA Columnist

"Pretty Boy" Floyd hit the scene with the loud, over zealous crooners anticipating his ascension in 1993. He was handsome, he was sharp, he had young boy's swag. I wondered who he would become. Floyd is now the highest paid athlete of all times.

At times even I questioned his ability as the greatest fighter, probably because some of his antics made me dislike him but if you watch him carefully he has mastered the art of boxing. Floyd's flashy image, large entourage and excessive partying lead the way for the Money Team to brand his lavish spending habits and lifestyle choices.

During the ALS Ice Bucket challenge frenzy, 50 Cent decided to change the challenge and call out his former BFF Floyd Mayweather Jr. to read a full page of a Harry Potter book and 50 Cent pledged to give \$750,000 to the charity of Floyd's choice. Obviously, 50 Cent



Floyd "Money" Mayweather

knew Floyd had trouble reading and this was just another ploy to publicly humiliate Floyd with 50's attention grabbing shenanigans.

Charlemagne Tha God, a popular radio personality on NY's Hot 97 Breakfast Club, took it a step further and released audio of Floyd stumbling through a PSA in the studio. The audio definitely ex-

posed Floyd's reading challenges. Floyd responded with pictures of his last two checks from Golden Boy Promotions and captioned it, 'Read this.' Fifty further insulted Floyd by challenging him to read 'The Cat in the Hat' on "Jimmy Kimmel Live." The back and forth continued with an offer for 50 Cent to fight Floyd Mayweather Jr. in Las Vegas but

Floyd took the high road and challenged 50 Cent to give \$750,000 to the family of Michael Brown, the slain Ferguson, Mo. youth. We have yet to hear back from 50 Cent on that one.

While 50 Cent has spent most of his career clowning Ja Rule, Mobb Deep and a list of others, he always seems to hit them where it hurts. We heard Floyd say on numerous occasions that he came from nothing. We heard him say he raised himself. His father was locked up in his most impressionable years and his mother was on drugs; yet he managed to become the world's greatest boxer and highest paid athlete. There has got to be some merit in that. So why is Floyd, the man we all love to hate? Why are we not applauding him with the same reverence of Jay Z, who sold drugs as an alternative to going to school?

For a while, I did not know what to make of Floyd. His arrogance, his constant boasting and throwing money around seemed childish. And that is exactly what he is, a

Hip Hop Corner/

Continued on page 9

**DATA NEWS WEEKLY'S  
48TH ANNIVERSARY CELEBRATION  
AND**

Trailblazers

Cameron Mims

Darryl Young

David Batiste

Delfeayo Marsalis

Jaqueline Fleming

Kayla Neville



*Salute to our  
Trailblazers*

*\$10.00 in advance—\$15.00 at door*

*Free HORS D'OEUVRE / CASH BAR*

*Live Entertainment*

Trailblazers

Kristi Coleman

Lisa Crinel

Norris Henderson

Rev. Ernest Marcelle

Rev. Samson Alexander

Traci Washington

FOR TICKETS & INFORMATION CALL (504) 309-9913 OR (504) 821-7421

SEPTEMBER 18, 2014

THE REGENCY RECEPTION HALL

7300 DOWNMAN ROAD, NEW ORLEANS, LA 70126

DOORS OPEN AT 7:30 PM—SHOW BEGINS AT 8:00 PM

# America Needs a Raise



**Julianne Malveaux**  
NNPA Columnist

The Dow Jones Industrial Average has been floating at or above the 17,000 mark in the past two months – an all time high. There has been a stumble here and a wrinkle there, but even with a weak unemployment report for August, the Dow has remained over 17,000. This compares with a Dow of 13,000 just a year ago (or a 30 percent gain), and is generally seen as

a sign of economic progress and of increased wealth.

Who gets the wealth, though? Fifty-two percent of US adults own stock which includes mutual funds, Individual Retirement Accounts, and 401-k accounts down from 65 percent in 2007. The drop in the level of stock holdings can be at least partly attributed to the Great Recession, when high levels of unemployment forced people to go into their savings to survive. Maybe, too, dissolved stock holdings to help them with housing crises and underwater mortgages. For those reasons, and for many others, stock ownership is falling.

While half of the overall population owns stock, bonds or mutual funds, a 2011 Washington Post survey reported that one in four African Americans and one in six Hispanics

had such holdings. These are the folks who were disproportionately hit by the housing crisis, and are now unlikely to gain from the surge in the stock market. Some folks just can't catch a break.

Now, the latest unemployment report suggests that there are fewer gains in the labor market than expected. While the overall unemployment rate has ticked down from 6.2 percent to 6.1 percent, only 142,000 jobs were created, about one hundred thousand fewer jobs that economic forecasters had been expecting.

Tepid job growth bodes ill for the so-called recovery that is optimistically referenced. The Black unemployment in August was unchanged from July at 11.4 percent, with the rate for Black men falling, and that for Black women rising. Usually,

Black men have a slightly higher unemployment rate than Black women.

While the racial unemployment rate still reflects inequality, and the general unemployment rate is too high to be optimistic about recovery (though the rate is down a full percentage point from a year ago), equally concerning is the level of wages that has not grown significantly in the past year. In the last year, the hourly wage has grown by just 50 cents, from \$24.03 in August 2013, to \$24.53 last month. With unemployment rates falling, it would seem that employers would have to work harder to compete for workers, but the extremely small increase in hourly pay suggests this is just not the case. While these data are not broken down by race, the fact

that the average African American household earns just \$32,000 a year, compared to \$51,000 for a white household suggests that there is a similar difference in hourly wages.

The movement to increase the minimum wage has momentum, but Congress can't seem to understand how challenging it is to earn the minimum wage in a stagnant labor market. The minimum wage hasn't changed in five years. Meanwhile, Congressional pay has risen from \$129,500 to \$174,000 between 1992 through 2014. Congress also has its pay inflation-adjusted. President Obama has chided Congress that "America needs a raise," last addressing the point on this Labor

**Commentary,**  
**Continued on page 9.**

# Nov. 4: A Day of Reckoning



**Benjamin F. Chavis, Jr.**  
NNPA Columnist

Black Americans and others who want to contribute to the future progressive transformation of our nation and world have an upcoming strategic opportunity to make the critical difference. In less than 60 days, the November elections will be held. Once again, the United States is at a pivotal political moment in history.

The outcome of the 2014 national elections will not only set the stage for the 2016 presidential campaign, it will also determine how the last two years of the Obama administration will play out. Yet, for the majority of

45 million Black Americans who want improvement in our overall quality of life, we must reassert our interests in record numbers at the ballot box.

No doubt there is a reality and spirit of discontentment in the Black community about the many socioeconomic disparities, incidents of fatal racial attacks, increasing disproportionate mass incarceration, and the systematic efforts of right wing groups to suppress the Black vote. But this is not the time to become so frustrated with the politics of racial division and oppression that that we feel alienated and cynical. This is not a time for hopelessness.

Rather, it time for sober analysis and political action. I believe that we should be using the next weeks leading up to the November elections to significantly increase voter registration and to plan for the largest voter turnout possible.

Traditionally, off-year elections spell trouble for the party

occupying the White House. In 2010, Democrats lost 63 House seats and six in the Senate. Under George W. Bush in 2006, Republicans lost 30 House seats and six in the Senate.

Too much is at stake for us to stay home in November. All 435 House seats of up for grabs and a third of the Senate. In addition, voters will pick governors in 34 of the 50 states. Who is elected to the House and Senate will determine what President Obama will be able to accomplish his final two years in office.

Black voters are on a roll. According to the Associated Press, Blacks outvoted Whites in both 2008 and 2012. In 15 of the top 25 districts being targeted by Democrats in November, Blacks make up at least 10 percent of the voting-age population, enough voters to provide the margin of victory.

Now, you know why there has been such a well-financed, concerted national effort to suppress the Black vote in America.

As we approach November, the potential power of the Black vote across the nation is real, timely and will be decisively important.

Clearly, the consciousness and awareness of the power of the Black vote within the Black American community needs serious revitalization. Sometimes our anger in the aftermath of incidents of racial tragedy, hatred and bigotry engenders a sense of helplessness. It is question now of how to effectively channel our negative anger into positive social and political action.

I agree with the recent statement of Rep. John Lewis (D-Ga.). one of our senior freedom fighter members of the Congressional Black Caucus (CBC), who stated, "Ferguson has made it crystal clear to the African-American community and others that we've got to go to the polls... You participate and vote, and you can have some control over what happens to your child and your country."

November 4 should, there-

fore, be a "Day of Reckoning." We have come too far, gone through too much suffering and made too many sacrifices to get the right to vote to now lose sight of the historic responsibility to participate in this democracy as voters. I believe that young people in particular will turn out their votes in large numbers on Election Day as a means of protesting injustice and affirming the quest for equality and justice. We all should be involved no matter your age or place of residence. Let's use our voting power to help make our nation and world a better place for our families and communities, and for all of those who cry out for freedom.

Benjamin F. Chavis, Jr. is the Interim President and CEO of the National Newspaper Publishers Association (NNPA) and can be reached for national advertisement sales and partnership proposals at: [dr.bchavis@nnpa.org](mailto:dr.bchavis@nnpa.org); and for lectures and other professional consultations at: <http://drbenjaminfchavisjr.wix.com/drbcfc>

# Overdraft Fees Drain Consumer Dollars

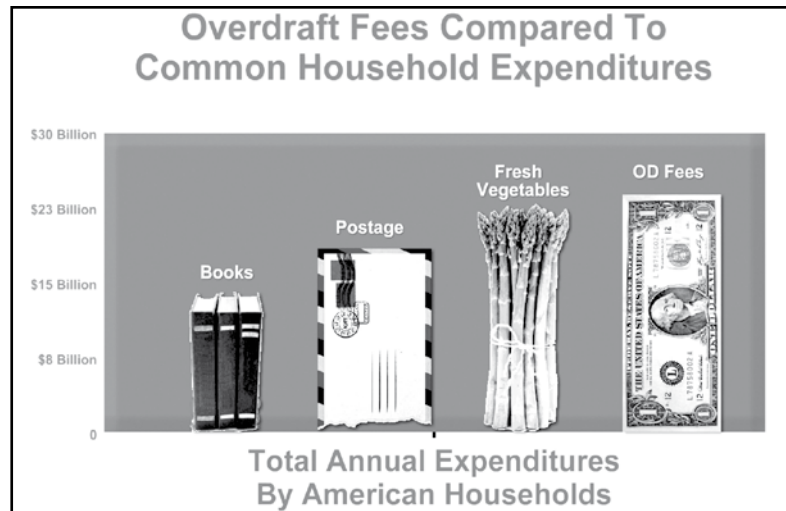
By Charlene Crowell

Consumers who maintain low and no cushions in their checking accounts may have thought that the overdraft “banking service” was a big help against bouncing checks. But as the use of debit cards have replaced most cash purchases, this “service” has become a drain of available cash for consumers and a major source of revenue for banks.

A new research report by the Consumer Financial Protection Bureau (CFPB) found that the majority of debit card overdraft fees are incurred on transactions of \$24 or less. Further, as the majority of overdrafts are repaid within three days when the bank repays itself from the consumer’s next deposit, the median overdraft fee of \$34 carries the equivalent of 17,000 percent annual percentage rate (APR).

Earlier research by the Center for Responsible Lending (CRL) similarly found that consumers using debit cards paid \$1.75 for every \$1 overdrawn.

“With the advent of debit cards, consumers started using them rather than cash for more and more



small or impulse purchases. And, as banks and credit unions covered more and more of the transactions, they have assessed higher fees for doing so,” said CFPB Director Richard Cordray. “Today, more than half of consumer checking account income is from overdraft fees.”

An overdraft occurs when a consumer does not have enough money in his or her checking account to cover a transaction, but the bank or credit union pays the transaction anyway in exchange for a fee. Consumers can be charged overdraft

fees on checks, debit cards, ATM transactions, automatic bill payments or direct debits from lenders or other billers.

CFPB’s new study both reinforces and heightens ongoing concerns that overdraft fees on debit card transactions in particular are harmful to consumers. CFPB also found that a 2010 rule from the Federal Reserve did not solve the overdraft problem. That rule required financial institutions to get consumers’ opt-in to overdraft fees on debit cards; but it failed to address how

large and frequent these fees can be. Additionally, many banks used heavy-handed and deceptive marketing tactics to lure consumers to ‘opt-in.’

CFPB found that consumers subjected to overdraft fees on debit cards, pay an average of nearly \$260 per year in overdraft and nonsufficient funds (NSF) fees. Nearly one of five consumers overdrawed their checking accounts more than 10 times a year.

Every dollar charged for overdraft translates into fewer available dollars once a deposit is made into the account. Even worse, many consumers are unaware of the deficiency in their funds or how often these fees were charged until after the fact. As a result, many consumers can be blindsided by a barrage of fees resulting in a devastating financial impact. The hardest-hit of consumers in these scenarios are those with low- to moderate-income.

Some banks – such as Citibank, Bank of America, HBSC and a significant number of community banks – have chosen not to charge overdraft fees on debit card purchases at all. Even so, most banks

continue to use overdraft fees as a lucrative revenue stream.

In recent years, civil rights leaders have spoken loudly and clearly against overdraft practices, noting that harmful overdraft increases the ranks of the unbanked. Two major banks, JP Morgan Chase and Wells Fargo were directly asked to end charging overdraft fees on debit card transactions.

Reacting to the new CFPB findings, Mike Calhoun, CRL president said, “Adding insult to injury, consumers get hit even harder when banks reorder transactions to trip consumers into paying higher fees and charge additional fees each day an account is overdrawn.”

“Thankfully some banks have begun stepping away from these abusive practices. . . The CFPB should use its authority to ban or limit overdraft fees on debit card and ATM transactions and rein in excessive bank fees on all checking account transactions,” concluded Calhoun.

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

## Commentary, Continued from page 8.

Day. And fast food workers have taken it to the streets, demanding that their employers pay them \$15 an hour. Dozens were arrested in cities around the country as they disrupted traffic in busy intersections to make their case known.

The juxtaposition between minimum wages that have not been adjusted in five years, Congressional pay that continues to rise, and a 30 percent stock market gain in just a year are simple indicators of our nation’s inequality. Those at the bottom aren’t seeing any trickle down from stock euphoria. There has been little increase in the amount of work available, and the amount of pay that it brings. America needs a raise, and congress needs to spend just one week living on the minimum wage. That might give them an insight or two about how some people are forced to live.

Julianne Malveaux is a Washington, D.C.-based economist and writer. She is President Emerita of Bennett College for Women in Greensboro, N.C.

## Hip Hop Corner, Continued from page 7.

child who willed himself to greatness in spite of ill-fated conditions he grew up around. His public rants are only defense mechanisms that developed from his lack of education and abundance of success. Now I get where Floyd feels the need to flaunt himself to the world. He is a walking dream. He feels the only thing that got him to the position he is in is his heart and determination to succeed.

Floyd chose a path that did not require him to read to make a living. Therefore, his reading comprehension and communication skills suffered as a result. You could never convince him that somewhere along the way he should have interrupted his training schedule to learn to read more efficiently. I am sure he has many people around who have no problem reading for him. So the issue really becomes does Floyd Mayweather Jr. think that it is important for him to be able to read and write proficiently and understandably?

I would like to see him take on the challenge of becoming a fluent reader, even finishing his GED.

This is a great opportunity to show that education is always available no matter what your age. Floyd is obviously a man who is very disciplined; he does not drink or smoke and maintains a healthy diet to remain the best in his class. He could inspire millions of young men and women to get their GED, to stay in school and to never stop learning.

Even Muhammad Ali had difficulty reading and he started a program called “Go the Distance.” Let’s hope 50 Cent’s sick intent really helps Floyd stop avoiding and hiding from the inevitable task of learning to read for himself. We all have a part in making sure the people in our community become the best they can be no matter what the circumstances.

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](mailto:jineea@gmail.com) or Tweet her at @flygirladyjay



Find us on:  
**facebook®**  
more photos  
more stories  
more data

**FULTON INSURANCE AGENCY**  
“LET US BE YOUR FULL LINE INSURANCE AGENCY”

Specializing in

- \*Automobile
- \*Boats
- \*Bonds
- \*Business Coverage
- \*Contractors
- \*Churches
- \*Fire
- \*General Liability
- \*Homeowners
- \*Dwelling
- \*Property
- \*Flood/Life/Health
- \*Medical
- \*Legal
- \*Home Health\*
- \*Landlord and Rental
- \*Personal Umbrella
- \*Worker's Compensation

“I need car insurance”  
“I need a health and life insurance policy”  
“I need homeowners insurance”  
“I need property insurance”  
“I need Group insurance”  
“I need workers comp insurance”

All great reasons to call  
**Fulton Insurance Agency**  
1925 St. Bernard Avenue  
504.947.3445

**CALL NOW!!!**  
**504.947.3445**  
Call For a FREE Quote Today

We Welcome You!

Insurance is MUST in New Orleans

Let us see if we can SAVE you some money on your premium.

VISA

# Black Lawyers to Challenge Police Brutality in 25 Cities

By Freddie Allen

WASHINGTON (NNPA) – In an effort to combat police brutality in the Black community, the National Bar Association (NBA) recently announced plans to file open records requests in 25 cities to study allegations of police misconduct.

Pamela Meanes, president of the Black lawyers and judges group, said that the NBA was already making plans for a nationwide campaign to fight police brutality when Michael Brown, an unarmed Black teenager was shot and killed by Darren Wilson, a White police officer following a controversial mid-day confrontation in a Ferguson, Mo.

Meanes called police brutality the new civil rights issue of this era, an issue that disproportionately impacts the Black community.

“If we don’t see this issue and if we don’t at the National Bar Association do the legal things that are necessary to bring this issue to the forefront, then we are not carrying out our mission, which is to protect the civil and political entities of all,” said Meanes.

The NBA, which describes itself as “the nation’s oldest and largest national network of predominantly African-American attorneys and judges,” selected the 25 cities based on their African American populations and reported incidents of police brutality.

The lawyers group will file open records requests in Birmingham, Ala.; Little Rock, Ark.; Phoenix; Los Angeles; San Jose, Calif.; Washington, D.C.; Jacksonville, Fla.; Miami; Atlanta; Chicago; Louisville, Ky.; Baltimore; Detroit; Kansas City, Mo.; St. Louis, Mo.; Charlotte, N.C.; Las Vegas; New York City; Cleveland, Ohio; Memphis, Tenn.; Philadelphia; Dallas; Houston; San Antonio, Texas; and Milwaukee, Wis.

In a press release about the open records requests, the group said it will not only seek information about “the number of individuals who have been killed, racially profiled, wrongfully arrested and/or injured while pursued or in police custody, but also comprehensive data from crime scenes, including “video and photographic evidence related to any alleged and/or proven misconduct by current or former employees,” as well background information on officers involved in the incidents.



Pictured above is the confrontation between Eric Garner of Staten Island, NY and NYC Policemen ended in his death from an illegal choke hold. Mr. Garner was unarmed at the time, and did not attempt to fight with police at the time of his death. AP photo,

Not only will the NBA present their findings to the public, but the group also plans to compile its research and forward the data over to the attorney general’s office.

Meanes said that the group’s ultimate goal is to have a conversation with Attorney General Eric Holder and to ask him, and in some cases, demand that he seize police departments or take over some investigations that are going on in states or run concurrent investigations.

Meanes said that federal law prohibits the Justice Department from going into a police department unless a pattern or history of abuse has been identified.

“The problem is that the information needed for that action is not readily available in a comprehensive way on a consistent basis with the goal of eradicating that abuse,” said Meanes, adding that the open records requests is the best way to get that information.

Meanes said that the NBA was concerned that the trust was already broken between the police force and the residents of Ferguson

and that the rebellion and the protests would continue.

“We don’t think St. Louis County should investigate this. We don’t think the prosecutor should investigate this. There should be an independent third-party investigating this and that is the federal government,” said Meanes.

Phillip Agnew, executive director of the Dream Defenders, a civil rights group established by young people of color in the aftermath of the shooting death of Trayvon Martin, an unarmed Black teenager in Sanford, Fla., said that law enforcement officials taunted, antagonized and disrespected peaceful protesters who took to the streets of Ferguson and at times incited the violence that they attempted to stamp out in the wake of the shooting death of Michael Brown.

“An occupying force came into the community, they killed someone from the community, and instead of being transparent and doing everything they could do to make sure the community felt whole again, they brought in more

police to suppress folks who were exercising their constitutional rights,” said Agnew. “If your protocol results in greater violence, greater anger, and greater disenchantment of the people, you have to chart a different course.”

On the heels of the NBA announcement, Attorney General Eric Holder launched two initiatives designed to calm anxiety and frustration expressed by Ferguson’s Black residents towards the local police department over allegations of misconduct, harassment and discrimination. The Justice Department also introduced a “Collaborative Reform Initiative” to tackle similar concerns with the St. Louis County Police Department and to improve the relationship between police officers and the communities they serve.

During a recent press conference to announce the new initiatives in Missouri, Attorney General Eric Holder said that the Department of Justice is working across the nation to ensure that the criminal justice system is fair,

constitutional and free of bias.

The interventions in Missouri are an important part of that commitment,” said Holder. “While there is much work left to do, we feel confident that there are solutions to any issues we find and that community trust in law enforcement can be restored and maintained. Ferguson and St. Louis County are not the first places that we have become engaged to ensure fair and equitable policing and they will not be the last. The Department of Justice will continue to work tirelessly to ensure that the Constitution has meaning for all communities.”

The new programs will work separately from the Justice Department’s criminal investigation into the Brown’s shooting death.

Although Ferguson city officials were widely criticized for the lack of diversity of their police department, a St. Louis Post-Dispatch study revealed that only one town out of 31 St. Louis County municipalities where Blacks accounted for at least 10 percent of the population, had an equal or greater share of Black police officers.

“While areas patrolled by St. Louis County Police are about 25 percent black, 10 percent of the county police force is black,” the Post-Dispatch reported.

As the NBA applauded the Justice Department’s latest efforts to protect the civil rights of American citizens, the also urged the attorney general to commit to investigations in the same cities where they are filing open records requests.

According to the NBA, Dallas tops the list for police misconduct in the South and more than 60 unarmed Black men have been killed by the Dallas Police Department, since 2001.

Agnew said that the days where police officers are able to kill people with reckless abandon are over.

Meanes said that the NBA will plans to train community stakeholders and local lawyers to effectively try police brutality cases without damaging the evidence and without becoming witnesses themselves and is also educating citizens about what to do when they are stopped by police.

“This is not a war on police officers,” said Meanes. “This is a war on brutality and in any kind of system where people are paid to protect, we ought to be advocating for that protection.”

# Some Insurers Refuse to Cover Contraceptives, Despite Health Law Requirement

*The full range of FDA-approved methods of birth control must be covered as a preventive benefit*

## From Kaiser Health News

How much leeway do employers and insurers have in deciding whether they'll cover contraceptives without charge and in determining which methods make the cut?

Not much, as it turns out, but that hasn't stopped some from trying.

Kaiser Health News readers still write in regularly describing battles they're waging to get the birth control coverage they're entitled to.

In one of those messages recently, a woman said her insurer denied free coverage for the NuvaRing. This small plastic device, which is inserted into the vagina, works for three weeks at a time by releasing hormones similar to those used by birth control pills. She said her insurer told her she would be responsible for her contraceptive expenses unless she chooses an oral generic birth control pill. The NuvaRing costs between \$15 and \$80 a month, according to Planned Parenthood.

Under the health law, health plans have to cover the full range of FDA-approved birth control methods without any cost sharing by



women, unless the plan falls into a limited number of categories that are excluded, either because it's grandfathered under the law or it's a religious employer or house of worship. Following the recent Supreme Court decision in the Hobby Lobby case, some private employers that have religious objections to providing birth control coverage as a free preventive benefit will also be excused from the requirement.

In addition, the federal government has given plans some flex-

ibility by allowing them to use "reasonable medical management techniques" to keep their costs under control. So if there is both a generic and a brand-name version of a birth-control pill available, for example, a plan could decide to cover only the generic version without cost to the patient.

As for the NuvaRing, even though they may use the same hormones, the pill and the ring are different methods of birth control. As an official from the

federal Department of Health and Human Services said in an email, "The pill, the ring and the patch are different types of hormonal methods ... It is not permissible to cover only the pill, but not the ring or the patch."

Guidance from the federal government clearly states that the full range of FDA-approved methods of birth control must be covered as a preventive benefit without cost sharing. That includes birth control pills, the ring or patch, intrauterine devices and sterilization, among others.

But despite federal guidance, "we've seen this happen, plenty," says Adam Sonfield, a senior public policy associate at the Guttmacher Institute, a reproductive health research and education organization. "Clearly insurance companies think things are ambiguous enough that they can get away with it."

If you are denied coverage, your defense is to appeal the decision, and get your state insurance department involved.

"The state has the right and responsibility to enforce this law," says Sonfield.

## DATA CLASSIFIED

Call 504-821-7421 to place your classified ad.

### Mailboxes by Mark



You pay for the bricks or maybe you have bricks already. You provide the mailbox.

I will provide the cement, wood, mortar, nails etc. You choose or create the design. Prices vary according to the design.

Contact: Mark (504) 723-7318

## AVON

The company for women \$\$\$ \$\$\$\$

Can you use some extra cash? Try Avon!!! Avon is easy to sell, no experience necessary. It cost only \$10.00 to start.

Become your own boss or just earn extra money. Whether you are interested in purchasing Avon products or becoming an Avon Representative yourself, I can assist you.

Call June - 504-606-1362  
I will explain everything and help you to get started.

This space can be

yours for only \$80

Call Now!

504-821-7421

# A Lazy Heart May Need Coenzyme Q10

by Gerald W. Deas, M.D., MPH

Can you imagine an engine running 24 hours a day, seven days a week, 365 days a year without stopping? Well, that little muscle called the heart that sits inside your chest and is about the size of your fist does just that. For the heart to run efficiently, it needs fuel consisting of a host of nutrients, such as vitamins A, C and E and trace elements calcium, magnesium, sodium and potassium. The proper functioning of the organs of the body, including the heart itself, depends upon an adequate flow of blood from a healthy, pulsating heartbeat.

The heart is made up of cells, each producing a fraction of the total energy to run this pump. If any of these cells are damaged because of a poor blood supply, the heart will become lazy and less efficient.

This condition is known as congestive heart failure.

The cells of the heart contain small power plants known as mitochondria. These specialized cellular units that take up 40 percent of the cell's space are capable of oxidizing the nutrients to produce energy, which causes the heart to have a regular rhythm. If the cardiac cells are destroyed because of poor blood flow from fat-laden arteries, the mitochondria are also destroyed, resulting in a lazy heart.

For the mitochondria to function efficiently, a nutrient called coenzyme Q10, which is found naturally in spinach, red meat, peanuts, organ meats, fish and eggs, must be present. If a person's diet is poor and these nutrients are not available, the heart may begin to fail. Symptoms of a failing heart are swollen ankles, shortness of breath and extreme fatigue. These symptoms can

be relieved with adequate medications prescribed by your physician, along with salt reduction, diet and exercise.

Coenzyme Q10 is an essential nutrient produced in the body and is needed in energy production for the life force of a cell. In other words, it is the fuel that produces energy for cellular function and reproduction. Anything that reduces the production of coenzyme Q10 will affect the ability of organs such as the heart to function efficiently.

Conditions that interfere with the production of coenzyme Q10 include the following:

- Aging of the body, associated with poor nutrition.
- Cholesterol-lowering drugs, such as Lipitor, Mevacor, Zo-cor and Pravachol.
- Drugs that lower high blood pressure, such as Inderal, Cogard and Lopressor.

- Chronic illnesses, such as diabetes, breast cancer, hypertension, cervical cancer, periodontal disease (gum disease) and chronic heart failure.
- A vegetarian diet.

The dosage of coenzyme Q10 should be prescribed by your physician and can range from 60 mg per day to 300 mg per day, according to your underlying medical condition.

For further information on coenzyme Q10, I suggest that you read, "Heart Sense for Women" by Stephen T. Sinatra, M.D., and Jan Sinatra, R.N., M.S.N., along with Roberta Jo Lieberman, from Lifeline Press.

For great health tips and access to an online community of physicians and other healthcare professionals, visit DrDeas.com.

*Driving to get her  
daily DQ® fix, though  
you're lactose intolerant.*

*Hearing her giggle when  
you say: Play episode  
"Natural Hair for Newbies."*

*Having all your  
daughter's radio  
stations programmed.*

*Loving your baby girl's  
music and hating  
yourself for it.*



**It might be your Fusion, but it's on your daughter's schedule.**

**2015 FUSION + HYBRID with MyFord Touch® powered by SYNC®\***



**Go Further**

\* Available feature. DQ is a trademark of Am. D.Q. Corp. and used with permission.  
©2014 Ford Motor Company.