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No Help “Unless We’re Dying”

BY KATE SHEPHERD

As the Trump administration ramps up efforts to expand immigration detention in the United States, many detained immigrants continue to suffer behind bars due to woefully inadequate medical and mental health care. In the past two years, 24 people died in U.S. Immigration and Customs Enforcement (ICE) detention alone as a result.

In June 2018—almost one year ago exactly—advocates filed a complaint to address widespread deficiencies at one immigration detention center in particular: the Denver Contract Detention

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A Conversation with Jackie Hawthorne, Co-founder of Golden

BY XAVIER MURPHY, JAMAICANS.COM

Jacqueline Hawthorne Robinson, astute businesswoman and visionary leader, is one of the co-founders of Golden Krust Caribbean Bakery, the largest and most respected Black business chain in the USA.

Jacqueline was among the siblings as they met with her brother, Lowell Hawthorne, in 1989, to cast the vision for what has become the Golden Krust empire. She is a humanitarian at heart who has received several awards for her service to the community. She is the proud mother of four beautiful adult chil-



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BE REAL ABOUT STUDENT LOANS.

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Guyana President and Opposition Leader to Meet on CCJ Ruling

GEORGETOWN, Guyana: President David Granger has invited Opposition Leader Bharrat Jagdeo to meet with him to discuss the political situation in Guyana resulting from the recent decision of the Caribbean Court of Justice (CCJ) that the no-confidence motion passed against the coalition government last December was valid and the appointment of the chairman of the Guyana Elections Commission (GECOM) was unconstitutional.

The two are expected to meet at the Ministry of the Presidency after today, when the CCJ makes the consequential orders arising from its ruling.

The invitation to Jagdeo was made in a letter dated June 20, sent on behalf of Granger by Director General, Ministry of the Presidency, Joseph Harmon. Harmon said that the letter serves to demonstrate President Granger's commitment to "engagement and dialogue" with the Opposition Leader in the interest of the development of Guyana.

According to the letter, the meeting will be held at the Ministry of the Presidency



Granger (right) meeting with Opposition Leader Bharrat Jagdeo earlier this year.

"at a time convenient" to both parties "after Monday, June 24, 2019."

The CCJ will hear from all parties on what should happen next after the court ruled that the December 21 no confidence was properly passed with 33 votes in the 65-seat National Assembly, and that President Granger acted outside the Constitution when he unilaterally appointed retired Justice James Patterson as GECOM chairman.

The CCJ had urged the parties to consult with each other on what the consequential orders should be, in an effort to reach consensus.

Under the Guyana Constitution, elections should be held within three months of the passage of a no-confidence motion unless an extension is granted by a two-thirds majority vote of the National Assembly. ●

T&T's Looks to Strengthen Hemispheric Multilateralism

Senator, the Honorable Dennis Moses, Minister of Foreign and CARICOM Affairs, advanced the inclusive and integrative outlook of the Government of Trinidad and Tobago on the requirements for strengthening multilateralism in the Americas at the 49th Regular Session of the General Assembly (GA) of the Organization of American States (OAS), held in Medellin, Colombia from 26th to 28th June 2019.

Minister Moses highlighted four key requirements for creating a hospitable geopolitical environment for multilateral relations in the Americas in his statement on the theme for the Dialogue of Heads of Delegations of OAS member states, "Innovating to Strengthen Hemispheric Multilateralism." Identifying those four imperatives as: improved access, greater inclusion, increased resilience, and more

equity, in his contribution to the dialogue of Heads of Delegation, Minister Moses noted that: "... a transformational paradigm of truly integrative, innovative and inclusive multilateralism must be developed that accepts and respects the sovereign integrity of every member state, without prejudice to the collective responsibility of our commitment to hemispheric solidarity."

The outlook shared by Minister Moses was framed in the context of Trinidad and Tobago's Vision 2030 National Development Strategy, and the global 2030 Agenda for Sustainable Development. He emphasized the priority given by Trinidad and Tobago and the other small island and low-lying coastal developing member states of the Caribbean to integral development assistance and multidimensional security



cooperation in their multilateral relations at the OAS.

Barriers to access for affordable development financing, debt sustainability, and support for rebuilding fiscal space featured among the challenges cited specifically by Minister Moses. These challenges were echoed in statements by other CARICOM Foreign Ministers at the 49th OAS GA, in advancement of the hemispheric multilateral cooperation interests of small developing countries at the OAS. ●

SLTA Has a New CEO

CASTRIES, St Lucia: The Board of Directors at the Saint Lucia Tourism Authority (SLTA) has appointed Beverly Nicholson-Doty as the organization's Chief Executive Officer (CEO).

Nicholson-Doty has over three decades of industry leadership experience, including most recently serving as Commissioner of Tourism at the USVI Department of Tourism from 2007 to 2018. She brings significant experience in marketing, sales and strategic planning in Caribbean travel, tourism and hospitality. Nicholson-Doty has developed deep relationships with executives across the airline, cruise, hotel and service industries that serve the region, and has created part-



nership opportunities that include public, private, non-profit, non-governmental and community-based entities.

Nicholson Doty's achievements include

the successful development of the Ports of the Virgin Islands concept to brand and develop a collaborative effort to elevate the territory's port facilities, and the creation of a strategic plan for positioning the USVI as one of the top destinations for the Meetings and Incentives (MICE) market. She was also instrumental in engineering double-digit airline capacity growth over a 10-year period.

"I look forward to this opportunity. Our team at the Saint Lucia Tourism Authority will be focused on developing and implementing a strong strategic plan aimed at increasing market share, and even more importantly, increasing visitor spend for maximum return on investment," said Nicholson Doty.

Nicholson-Doty takes up her new role effective Monday, July 1, 2019. ●

Wake Up America: A Human Crisis That Should Shake Us to the Core

BY FRANK SHARRY, AMERICA'S VOICE

We are in the midst of a human rights crisis that should shake us to our core. We are pursuing cruelty as a matter of policy. This administration, in our name and with our tax dollars, is careening from wanton cruelty to the depths of depravity. It's unconscionable.

From the heart-wrenching photograph of the lifeless bodies of Óscar Alberto Martínez Ramírez and his 23-month-old daughter Valeria, to the outrage over the deplorable conditions in which children are held, to our government's choice to use family separations to purposefully sow fear among desperate people, the question has to be asked: has America lost its soul?

As *Washington Post* syndicated columnist Eugene Robinson writes, "President Trump's immigration policy has crossed the line from gratuitous cruelty to flat-out sadism...Do not look away. This is the reality of Trump's America. Deal with it."

While there is a better way to manage this refugee and humanitarian crisis, the Trump administration and Republicans in Congress misread what is happening and why and seem more interested in exploiting the issue for political purposes than in solving it through good governance. Just witness the stark contrasts and developments from yesterday:

Trump and Republicans balk at urgent funding for children caught up in this unfolding human rights crisis. The House emergency supplemental



Photo: shutterstock.com

funding bill that passed recently addresses the deplorable conditions in detention facilities and urgent need to expand humane shelters for kids. But because it doesn't include enough hardline enforcement measures to satisfy Trump and Stephen Miller, the President issued a veto threat. In addition, 98% of House Republicans voted against the spending bill, while 98% of Democrats supported it.

100 children returned to detention facility in Clint, TX — the scene of horrific conditions. After the deplorable conditions in the Clint detention facility generated national outrage, children housed there were moved out. But yesterday brought the news that 100 kids had been returned back to the Clint facility. Imagine yourself as one of these children — to be returned to the scene of such neglect and horrors after earlier having hopes raised that they would be moving past this dark chapter of their young lives.

"Everyone at DHS is Weak" — Trump's immigration whisperer, Stephen Miller, and other administration hardliners are pushing for more cruelty and doomed-to-fail deterrence-only policies. The ongoing palace intrigue stories, resignations, and infighting plaguing the Trump administration boil down to this assessment: Trump and Stephen Miller are failing and desperate, and more interested in inflicting more cruelty to score points with his hard core supporters. At a time when the nation and the world is outraged at the treatment of families and kids at the border, this is what the *Washington Post* reported: "One person who has spoken with Trump about immigration said the president has heard from senior immigration adviser Stephen Miller and others around him that 'everyone at DHS is weak.'" ●

Frank Sharry is the Executive Director of America's Voice.

In Celebration of WorldPride and Stonewall 50, Comptroller Stringer Releases 2019 LGBTQ+ Guide

New York City Comptroller Scott M. Stringer released an updated 2019 LGBTQ+ Guide to Services and Resources — the most comprehensive directory of LGBTQ+ organizations and programs in New York City. This year's guide is dedicated to the 50th anniversary of the Stonewall Uprising and coincides with the City hosting WorldPride for the first time in the United

States. For many LGBTQ+ New Yorkers, connecting to LGBTQ-affirming organizations and services geared towards their needs can be a challenge. The Comptroller's guide, which is also available online, includes information on more than 100 community groups offering LGBTQ-led and -centered services, from health care and counseling to arts and social networks.

The Comptroller's report includes a number of assistance tools for LGBTQ+ New Yorkers, including how to report acts of discrimination, receive cash assistance, learn about the Earned Income Tax Credit (EITC), emergency housing, and more. ●

To view this year's LGBTQ+ online guide, visit www.cawny.com

TEAM

My people are destroyed for lack of knowledge. —Hosea 4:6

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NYCHA's New \$400,000 Boss Faces Backlash Over Pay and Hours

BY GABRIEL SANDOVAL & GREG B. SMITH, THE CITY. Additional reporting by Yoav Goren

At the Vladeck Houses on the Lower East Side, tenant Olivia Lingister bristled at the news that incoming city Housing Authority boss Gregory Russ will be taking home a \$402,000 paycheck.

One of Vladeck's buildings is experiencing a cooking gas outage that began in April. Lingister — who's lived most of her 58 years in the development, which opened in 1940 — says she went without hot water for more than a year there.

"If we were making the same money he was making, this would not be," she said. "I guarantee you where he lives, he's not experiencing what the tenants are experiencing."

She wasn't alone in her criticism of Mayor Bill de Blasio's selection of Russ as NYCHA's new chairperson at an unprecedented salary for the post.

Others noted that Russ, who made about \$168,000 in his previous job running Minneapolis' public housing system, won't start until Aug. 12. He'll also be a regular visitor to Minnesota, where his family will remain through the next school year, City Hall said.

"It strikes me as absurd that he's getting



Gregory Russ was tapped to become NYCHA's next chairperson. Photo: Minneapolis Public Housing Authority

paid far more than any previous NYCHA chair to officially do less work," said Councilmember Ritchie Torres (D-Bronx), chair of the Oversight and Investigations Committee and a frequent critic of NYCHA management. "It's not treating it as a 24/7 job."

Councilmember Alicka Ampry-Samuel (D-Brooklyn), chair of the Public Housing Committee, noted that news of Russ' big paycheck comes as NYCHA's new federal monitor, Bart Schwartz, has yet to disclose his salary.

"I can't help but criticize how professionals continue to get paid off of residents' need for aid," she said.

Rachel Fee, director of the New York Housing Conference, which has been pushing for more funds for NYCHA

upgrades, was alarmed that Russ won't start until August "given the urgent needs and the state of crisis."

But she tried to remain optimistic: "The salary is outrageous, but if he gets the job done, he will have earned it."

Travel Home on Tap

Marcy Miranda, a City Hall spokesperson, said Russ will move to New York but his family will remain in Minnesota "for the upcoming school year so they can complete the academic year."

Russ will travel back and forth, although it's not clear how often. "There is no set travel schedule," she added.

The city, via NYCHA, will pay \$240,728 of Russ' salary, while the U.S. Department of Housing & Urban Development (HUD) will throw in another \$161,900 for the total of \$402,628. The city housing agency also will pay for up to \$15,000 in moving expenses.

By comparison, de Blasio is paid \$258,750 and Gov. Andrew Cuomo just got a raise that will bring his salary to \$250,000 by 2021. President Donald Trump makes \$400,000.

Russ was picked from a list of candidates put together by HUD Secretary Ben Carson, Manhattan U.S. Attorney Geoffrey Berman and City Hall following

a January agreement to reorganize NYCHA's leadership and bring in a federal monitor.

Miranda said Wednesday that Russ' unusually high salary was agreed to by the Mayor and Carson after HUD and Berman's office "heard from other housing leaders across the country that our initial salary was not competitive."

Sources familiar with the selection process said it was hard to find candidates to run the nation's largest public housing system, which is plagued by lead, mold and other woes. The aging system, beset by years of mismanagement, is strapped for cash as it needs an estimated \$37 billion in repairs.

"This is a job that's probably very hard to find someone for and if you're going to pay someone \$400,000, if they do a good job it's worth the money," said City Council Speaker Corey Johnson (D-Manhattan).

A Big Change for Russ

NYCHA houses some 400,000 New Yorkers living in 170,000 apartments. In Minneapolis, Russ managed 6,300 units — a boost from the 2,700 he previously oversaw in Cambridge, Mass.

Russ has drawn attention in both cities

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No Help/

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Facility in Aurora, Colorado. However, ICE failed to address the many allegations in the complaint or respond to the advocacy groups' recommendations. Meanwhile, conditions at the Aurora facility have grown measurably worse over the past year.

In response, advocates are shedding light on new evidence of inadequate medical and mental health care at the Aurora facility, again calling on the Department of Homeland Security (DHS) to address this lack of quality care. The supplemental complaint details multiple accounts of the damaging effects of inadequate care on those held in the Aurora facility, including these three individuals (whose names are pseudonyms to protect them from retribution):

"Omar"

Omar is a 71-year-old man suffering from numerous medical problems, including Parkinson's Disease, chronic kidney disease, a history of heart attacks, and PTSD. He is in a wheelchair and is unable to perform basic daily activities. He regularly receives incorrect doses of his medication and at the wrong times.

Omar's daughter describes his deteriorating health: "...It's so hard to see my dad suffering so much. It's really hard to hear suicidal thoughts that he never had until he came here."



"Manuel"

Manuel suffers physically and psychologically from a sexual trauma he experienced in El Salvador. He experiences ongoing bleeding and severe pain, in addition to PTSD. He did not receive any medical care during the four months he has spent in detention.

Describing his experiences in the Aurora facility, Manuel says "They even say that they will not get us medical help unless we're dying. Not until we are dead will they help us. I would not wish this on anybody."

"Isabel"

Isabel is a transgender woman being held in the men's dorm. She has suffered sexual harassment in detention, been denied hormones for over three months, and hasn't been able to see a specialist, despite numerous requests.

She describes the effects of hormone withdrawals, saying, "Being off hormones for months on end after taking them for eight years has changed my mood and made me feel depressed. I have lost a lot of hair."

The American Immigration Council and the American Immigration Lawyers Association—who also filed the original complaint—shared this new evidence with government agencies just days after the DHS Office of the Inspector General (OIG) issued a damning report documenting serious deficiencies at four detention centers, including the Aurora facility. The OIG found multiple safety issues and violations of detention standards after conducting unannounced visits in Aurora and elsewhere last fall.

Several circumstantial factors over the past year have made the situation for individuals detained in the Aurora facility

No Help "Unless We're Dying." Immigrants Present Evidence of Inadequate Medical Care in Detention

ty much worse. In January 2019, GEO Group, Inc. (GEO), expanded the detention center by opening a 432-bed annex, increasing the facility's capacity to 1,532. But staffing of both GEO and ICE employees remains insufficient to manage the growing population. In fact, GEO continues to contract only one physician on staff at any time to oversee the entire detained population.

Until the government takes immediate action and implements meaningful oversight mechanisms to improve medical and mental healthcare, individuals will continue to needlessly suffer—and perish—in immigration detention centers such as Aurora.

Read the Immigrant's Journal at www.cawnyc.com to know about the horror children are experiencing in detention centers.

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Barbados Urged – Let's Do Business



Above: Ambassador Hon. Dr. Clyde Mascoll addressing the attendees.

Below: Hon. Mackie Holder, Consul General of Barbados at New York at the Business Summit.



Barbadians and persons interested in the economy and investing in Barbados got a thorough overview of the country's situation, insights into several areas for business development and even heard two pitches for new business investment from two young persons.

All of this was delivered at Summit 2: Barbadians Working Together – Let's Do Business, held recently in Plainfield, New Jersey.

It was the second in a series of interactions between Barbadians and government officials initiated by Barbados' Consul General at NY., Mackie Holder.

A joint event with the Mayor of Plainfield, Barbadian Adrian Mapp, Barbadians Working Together – Let's Do Business was aimed at giving attendees a comprehensive view of the current economic state of the island, point out business opportunities and answer questions ranging from taxes to ease of doing business.

Barbados' Chief Economic Advisor, Ambassador Dr. Clyde Mascoll was the featured presenter, engaging the audience at Washington Community School for more than two hours.

Consul General Holder outlined various options available at all levels and in a range of areas for possible investment and urged Barbadians to take full advantage of the opportunities.

The Summit, also attended by the Barbados' Permanent Representative at

the United Nations, Ambassador Elizabeth Thompson, also included presentations from the other Team Barbados members—from Senior Business Development Officer of the Barbados Tourism Marketing Inc., (BTMI), Eusi Skeete and Manager of Invest Barbados NY, Leslie Gittens.

The audience also received updates on the Care Buddy Project assisting the Pediatric Department of the Queen Elizabeth Hospital from Project Director Treva Holder and an overview of the Barbados Network Programme, which benefits Barbadians returning home to live, from Consul John Blackman.

Additionally, Mrs. Keiva Niver, an American married to a Barbadian, pitched her concept for a boutique green hotel aimed at the surfing community and Dwayne Bishop, a Barbadian resident in NY, pitched a booking app for the tourism sector.

The summit, which ran from 10am – 5 pm attracted participants from as far away as Chicago, who also viewed videos of aspects of Barbados and received packages including visa application information and promotional material on Crop Over, Barbados biggest annual festival, and Vision 2020, We Gatherin', the initiative of Prime Minister Mia Mottley aimed at encouraging Barbadians to return home throughout next year for a range of experiences and interactions. ●

Divorce and Pets

BY JANET HOWARD

A common area of contention in many divorce cases is that involving the disposition of pets after a marriage ends. There are a number of factors a party to a divorce must bear in mind when it comes to dealing with the issue of divorce and pets.

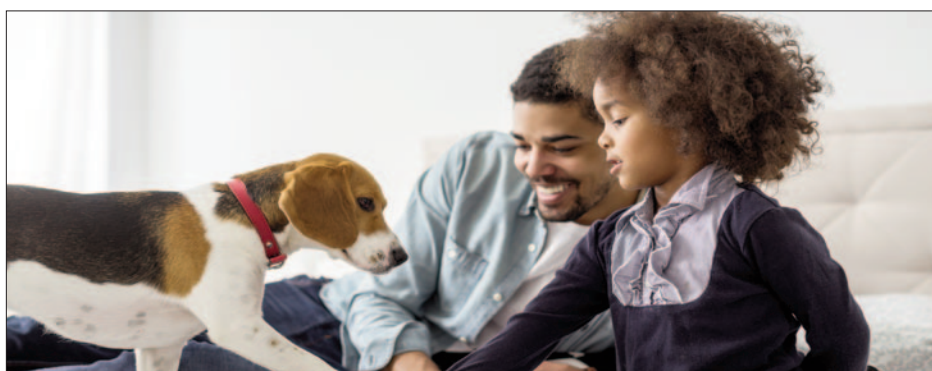
Divorce and Pets: Property or Something More

For many years, pets were considered pieces of property by law and court practice. Rights to pet ownership and possession following a divorce were subject to essentially the same standards of division utilized in regard to other items of property.

Over time, some courts adjusted to the reality that most pet owners consider their companion animals to be something more than items of property. Pets are more akin to members of the family than pieces of furniture.

In some jurisdictions, there have been modifications in the law. These legal changes recognize the unique position pets or companion animals maintain in the lives of humans, including men and women seeking to end their marriages.

An experienced divorce attorney can assist a client in dealing with issues asso-



ciated with pets. A divorce lawyer will be able to explain how the laws in a particular state address pets in divorce cases.

Factors Considered by Court in Determining Pet "Custody"

In those jurisdictions that do consider pets more than property, there are a variety of factors that can come into play when a court must make decisions regarding pet custody. The most fundamental determination pertains to which party was the primary caretaker of the companion animal during the course of the marriage.

Oftentimes, one spouse will be more directly connected to a particular pet and provide primary care for that companion animal. That history typically carries great weight when it comes to making divorce-related decisions about which

party will become the custodian of a particular pet. This type of historical analysis can result in different pets going with different spouses in cases involving multiple companion animals.

Pet Visitation

Divorce decrees that include provisions for so-called pet visitation are becoming increasingly commonplace. Quite like addressing the matter of minor children, one party becomes the primary custodian of a pet. The other parent is then permitted specifically, court-ordered visitation with the pet.

A person who imagines pets will become an issue in a divorce case should promptly advise an attorney of this possibility. A proactive approach ensures that a person's interests in regard to pets is best protected.●

NYCHA \$400,000 Man

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Carson and De Blasio. Shutterstock

Russ has drawn attention in both cities for his enthusiastic support for an Obama-era program that teams housing authorities with private developers to renovate public housing.

In Minneapolis, his push for the program known as RAD — Rental Assistance Demonstration — inspired the formation of a protest group that saw the move as the first step toward privatizing public housing.

During a January meeting on Russ' plan to convert a 174-unit senior housing development to RAD, protestors were escorted from the room after attacking the program as anti-tenant.

Similar protests have emerged in New York as de Blasio has said he wants to turn over the management of 62,000 units to developers under RAD ●

This story was originally published on June 20, 2019, by THE CITY, an independent, nonprofit news organization dedicated to hard-hitting reporting that serves the people of New York.

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Farah Louis Proves the Power of the Haitian Community

BY CAW STAFF WRITER

After months of preparation and very stiff competition from her opponents, Ms. Farah Louis who is Haitian-American, finally claimed her victory in the 45th City Council District election. The district includes East Flatbush, Flatbush, Flatlands, Marine Park, and Midwood. Louis managed to outrun her seven opponents in the recent race for the City Council seat in the Democratic primary on June 25. With a total of 4,548 votes—50.3 percent, Ms. Louis defeated her opponents Monique Chandler-Waterman among others.

In her recent post, Ms. Louis tweeted the following, “WE DID IT! Your hard work and dedication to the vision of #AUnified45 prevailed. I would be nowhere without your support. Our vision seemed scary to a lot of people, but a unified BK is a more prosperous BK. I am humbled to serve as your representative. Let’s continue the work!”

Having worked with Jumaane Williams as his Deputy Chief of Staff, Louis was able to gain much needed experienced in the field. Nonetheless, despite not being endorsed by her former boss, she went on to claim victory after being endorsed by



Assemblywoman Rodneyse Bichotte, City Council member-elect Farah Louis and Male Democratic District Leader Josue Pierre. Photo credit Kelly Mena./Kings County Politics

New York City Mayor Bill de Blasio.

In his endorsement, Mayor de Blasio had the following to say, “Farah Louis is an impressive, hard-working leader in her community. I have witnessed her strength in serving her community and her work in the City Council. I look for-

ward to our partnership in making our city a fairer and safer place to be. I am proud to endorse Farah Louis for her re-election to the City Council.”

Louis started off as a Community Organizer following her pursuance of a career in journalism. Soon after she ven-

tured into the political arena, thereby making a name for herself.

In her speech about how she started off, she stated the following, “I used to use the platform of being a reporter for being a voice for the people. From journalism, one day I found myself behind the pen, behind the camera, telling people you need to fight for what you need. My first story was covering a school bus driver strike in which the drivers were unhappy with a particular contract. These people felt hopeless; they didn’t feel like they had any help in their fight. I was like, ‘guys you have resources; there’s a Councilmember there.’ I was asking the elected officials, ‘what are you guys doing to help these workers. These bus drivers are about to lose their livelihoods, they need help.’ And that’s how it all started for me.”

Louis was born and raised in Brooklyn New York, in particular, Flatbush, to Haitian family. According to her she is the “real” Flatbush girl. She is aware of the top issues that surrounds the community, which are housing and affordability and as such wishes to address them. ●

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ENOUGH IS ENOUGH!

Be Careful of What You Share on Social Media

BY JANET HOWARD

Social media is the perfect platform for updating friends, family and the world about your life. If you are in an accident, your first instinct may be to post an update to your Facebook wall or Twitter profile. Stop right there! Legal professionals advise clients to keep any sensitive information to themselves if they want any chance at landing a settlement. Why? Because everything that is posted on social media may be considered public. This means that information about an injury claim could be used against a plaintiff by the defense.

For anyone involved in litigation, it's best to refrain from posting your thoughts on the case, your experience with the injury and your progress of recovery. This type of information is being watched for by lawyers and the people involved in your case. So think before you hit that "send" button and follow our tips on social media usage during a personal injury situation:

Keep Quiet Online

Hopefully, your personal social media accounts are set to private. Research shows that most are not, so that should be your first step in using social media during litigation. This keeps outsiders from being able to scroll through your posts and read your updates.



That being said, it's still common sense to keep all information about your personal injury accident, legal advice, photos of your injuries or other related tidbits out of the world of social media. Your personal injury attorney will advise you to keep quiet online for the best chance of winning your case. We know, this can be tough. But instead of posting a photo of your overall physical condition, ask a friend to stop by to talk about what's going on. Face-to-face interaction can provide a much more intimate, com-

forting feeling than social media. That's exactly what you need when trying to recover from a personal injury.

Biggest Mistakes

You've surely heard of stories about someone involved in a personal injury case posting photos of themselves engaged in vigorous activity such as a skiing or hiking trip. This actually happens. These types of photos are damaging in many ways, especially if you're attempting to win a settlement that

includes monetary compensation for chronic pain or serious injuries.

One overlooked mistake can be not alerting your friends and family members to follow the same guidelines.

Ask them to refrain from posting updates on your condition, even if the updates are meant for friends and family members. This means no tagging you in any posts that may have negative consequences for your case and absolutely no mention of any confidential deals that are reached in settlement negotiations.

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Get Your Side Hustle On: Side Hustle Boot Camp

BY JAMELIAH FRANCIS

So, you have a full-time job, but want to do more for yourself because you have the time and need the extra cash. Why not look for a side hustle? According to *Entrepreneur.com*, whether you need a little extra cash to make rent or you simply want to explore your passions outside of work and get paid for it, a side hustle can be a lucrative way to bring in more income – without waiting for your boss to hand out a raise. The side hustle economy is booming! In fact, according to study from Bankrate, nearly 37 percent of Americans have a side job, and they're making an average of more than \$8,000 every year.

At the Chamber Coalition, which is comprised of the New American Chamber of Commerce (NACC) and the African American International Chamber of Commerce (AAICC) and Hispanic American International Chamber of Commerce (HAICC) a new and vibrant program called the "Side Hustle Business Boot Camp" is available. This boot camp outlines the benefits of having a side job. Why should you be interested in this program or why should you get a side job? Having a side job help to build your skills, keep alive any other interests you may have, expand your network and of course, you will appreciate the additional pay.

Simply put, the Side Hustle Business Boot Camp will open your mind to vari-



ous ways you can build your skills. After all, this is a diverse society and the more you learn and put to practice what you've learned, the better it is for you in the long run. Therefore, by being a participant of the Hustle Side Boot Camp, you would realize how multiskilled you can be and how you can turn these skills into money making ventures.

Believe it or not, having a side job keeps alive any other interest you may have. Take for instance if you are employed as a Security Guard doing the night shift, but your real interest is to become a lawyer. You can learn how to find the best-suited side job that can assist in getting you closer to your goal of becoming a lawyer. For example, you can work during the day as a paralegal. The Side Hustle Boot Camp will no doubt teach you how to forge ahead in that area. There was actually a recent article in the *New York Times* where individuals are

lawyers by day and bartenders and Uber and Lyft drivers by night. It's about making that extra cash and making ends meet. Respect the hustle!

In the business world, networking is also a plus. Getting to know different people from varying business backgrounds can put you in the perfect position to build your career. The Business Boot Camp will teach you the importance of networking and how to go about meeting and ultimately doing business with the people you meet. Are you now ready to embark on this boot camp journey? You will not regret it.

Lastly, the Business Boot Camp will teach you how to turn your passion into profit and make money in your spare time. This among the other outlined reasons should propel you to capitalize on this exciting and fulfilling opportunity to be a part of the camp. You will not regret it! ●

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Finance 101 for New Graduates

BY CANDACE BAHR AND
GINITA WALL, CPA, CFP®

Graduation is a time for new beginnings. As you join the world of work, realize that you have a tremendous power to shape your financial future. That's because you hold the greatest of all assets—time! The ability to set goals and know what needs to be done to reach them begins the exciting journey toward financial maturity.

Budgeting for the Young and Restless
Budgeting, yuck! If you've never attempted a budget before, the whole idea may seem frightening and unpleasant. But viewed from the proper perspective, budgets are a power tool that gives you more enjoyment from the money you spend. While budgets can help control spending, they can also help with saving for particular goals. And within the basic guidelines, budgets can be flexible. You can decide where to expand and contract discretionary spending. Plan your finances rather than spending recklessly, and you'll be happier, and your money will go farther.



Managing the Credit Monster

Students today are offered a dizzying array of credit opportunities that can strain their finances to the breaking point if not approached with caution. The credit card companies are in the business of extending credit. They count on you, the cardholder, not to take on more debt than you can handle and to take good care of the FICO score that can determine your future borrowing power. Knowing how best to use credit and how to avoid abusing it can literally save your financial life. Don't take on more credit card debt than you can comfortably pay back within the coming year.

Saving and Investing with Father Time

The future can seem too distant to be real when money is needed today for rent, transportation, meals, and more. But here's an example of the wisdom of sav-

ing and investing for tomorrow rather than spending "in the moment." A \$10,000 investment earning 8% will grow to \$20,000 in 9 years, and in nine more years you'll have \$40,000, then \$80,000, then \$160,000. Don't have \$10,000 to invest? Try \$100 a month. Compounding of earnings is so powerful that those who begin in their twenties can amass large nest eggs with relatively little effort as long as they invest regularly. Money left to grow over years and years can be your ticket to a lifetime of financial security. Even if the initial investment is small, time is on your side.

Congratulations graduates, you just passed finance 101! Use your financial power wisely, and you will have a bright future ahead of you. ●

Candace and Ginita are the co-founders of WIFE.org. Reprinted with permission.



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Pleading for the Widows

BY CHARMAINE MOSES

A grieving heart looks back with anguish but a surrendered heart looks forward in confidence — (unknown). The issue with death is not that one is not fully aware that we all might face it but it's the separation we are not prepared for.

I found myself faced with the home going of my husband and even though I could quote all the promises of God (Psalms 37:39-40; Isaiah 43:2 Psalms 89:48) and on and on, I found I was not prepared for the separation and that is where the greatest struggle I ever faced began.

I remember that morning when he went home to be with the Lord it was as if a strange peace came upon me. At that time that is the only way I could describe it but later on I see it was the act of a merciful Father to allow me to deal with the shock of the separation. In a sense I had "passed out." My Heavenly Father provided this step to protect me until I was able to truly deal with the separation. It was His way of protecting me from the unbearable pain and from overthinking. His way of preventing me from completely losing it. This is where people say, "she is a spiritual giant, a strong woman of God" but it's a merciful Father who through His grace is preparing me at the very beginning to start my journey.

It was during this journey this ministry "Pleading for the Widows" was birthed.



The Holy Spirit gave me a vision of the many widows in and out of the Church who have not properly grieved and even more still grieving after years of separation because they were not allowed or maybe did not know of the stages that their Heavenly Father prepared for them until they are finally ready to take back lost grounds.

There is much work to be done to bring these precious women to a place of true restoration. It is my ultimate goal to reach out to as many widows as possible especially those in the Church and to walk them through this journey which at some point they stopped yet after years they are still grieving.

Join us at our event on Saturday July 20th 5pm sharp to honor widows and encourage them and afterwards to roll up our sleeves and get on our knees to help others not only here but across the globe. I am asking the widows to wear white and am for you to consider sponsoring her. ●

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Chamber Coalition Multicultural Business Expo 2019

The New American Chamber of Commerce, together with the African American International Chamber of Commerce and Hispanic American International Chamber of Commerce, held its annual Multicultural Business Expo on Wednesday 19, 2019 at the Sheraton Hotel, Brooklyn, New York.



A group of graduates from the Paralegal Certificate Program

Welcome VIP Breakfast

The event commenced with a Welcome VIP Breakfast, which was well attended. During this time the opening prayer was done by Pastor Gilford Monroe and the welcome remarks were given by Victoria Falk. During her speech, Falk reiterated the importance of becoming a Chamber member. She informed the audience that being a member of a Chamber opens networking opportunities for potential business relations. She also mentioned that events, such as the Expo, allow individuals to meet and get to know each other on a more professional level since people prefer doing business with someone they know and trust.

New Program – Side Hustle Business Boot Camp

The President of the Chamber Coalition, Ms. Pearl Phillip, introduced a new program the Chamber is embarking on: Side Hustle Business Boot Camp. She mentioned that this will give people the opportunity to "tap their heads and rub their bellies at the same time," as Brian Figeroux, Esq., Chairman/CEO/Founder of the Chamber Coalition, often says. This simply means that despite being employed full time, professionals can also capitalize on the opportunity to have an extra income by engaging in other meaningful side jobs.

Presenters

Figeroux, spoke about the significance of having the Expo on June 19th. Juneteenth, which is also called Juneteenth Independence Day or Freedom Day, is an American holiday which honors the abolition of slavery in the U.S. state of Texas and the emancipation of enslaved African Americans throughout the former Confederate States of America. Figeroux also spoke on the importance of education, especially with regards to succeeding in the face of poverty and racial injustice. He stated that education is the only way to get out of poverty, and as such, one should never stop educating oneself. He went on to speak about his journey from an immigrant to that of a successful lawyer and

businessman. He mentioned that the journey was not an easy one, but he understood that he must be steps ahead of his competitors by making lots of sacrifices in order to get to the top. Figeroux also mentioned how important it is to be disciplined in whatever you do.

PK Kersey, Executive Director of That Suits You, spoke about the importance of dressing for success and why image matters. He reiterated that successful businesspersons should always be smartly dressed to send the right messages.

To conclude the Welcome VIP Breakfast was the presentation of certificates to the Paralegal graduates. Over seventeen students completed the Free Paralegal Certificate Program offered by the Chamber of Commerce.

Networking Luncheon

The Networking Luncheon opened doors to other presenters such as Karen Crawford, Public Relations Officer from WIDACA. She spoke about the upcoming Labor Day celebrations and ways people can capitalize on the opportunity to market their businesses at the event.

Glen Coston, National Expansion Leader for Oxzgen spoke about why people of color should get into the CBD business. According to him, getting into this business is a very lucrative one and people of color should take advantage of this opportunity.

The last presenter was Orin James, Branch Manager from HSBC, Montague Street. In his presentation, he spoke about ways in which people can obtain financial assistance and how customers can be connected to opportunities.

Overall, the Expo was a well-attended and organized one. A variety of businesses got the opportunity to showcase their products and services and engaged in meaningful networking with other businesses.

The Chamber Coalition continues to deliver on its promise to create business-to-business relations to members with the intention to create a more profitable economy for all. ●



A Guide to Getting Romantic in the Caribbean

BY ROBERT CURLEY, TRIPADVISOR

The Caribbean is known as one of the most romantic vacation destinations on Earth, but island getaways are not only about long walks on the beach and spooning in hammocks. Hooking up is also a big part of the appeal for newlyweds spending their first extended time together as husband and wife, parents escaping the kids for a few precious days, or singles looking to connect for a vacation fling.

Sexy Resorts

Nearly every Caribbean resort has the kind of amenities that can make for a romantic vacation, including sun-drenched beaches, hot tubs, nightclubs, and couples-friendly activities like horseback riding or catamaran cruises. If your goal is to stoke the fires of passion



with that special someone, you can make it happen at almost any decent hotel or destination.

Some resorts, however, stress the erotic over the romantic, such as the Hedonism II resort in Jamaica — where activities can include nude limbo contests, body painting, and fetish dance parties — and

the Desires resort in Cancun, which unabashedly promotes itself as a destination for couples looking to explore "alternative lifestyles" — such as swapping partners in a special "playroom" conveniently located next to the resort's disco.

The Caribbean is also home to a number of other clothing-optional resorts, as

well as resorts that have special areas set aside for nude sunbathing and swimming. However, in most cases nude does not necessarily translate into "naughty": a few clothing-optional resorts do cater to swingers, for example, but more appeal to nudists and naturists who don't view nudity in a relentlessly sexual context, and in fact ban overt sexual behavior.

At some resorts, nudity is seen as an expression of freedom or simply an opportunity to work on a perfect tan, not as an invitation for intimacy.

Nude Beaches

Topless and nude sunbathing is also popular on many Caribbean islands, especially those with Dutch and French heritage, and many couples from more straight-laced destinations may find the

continued on page 15

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Trends and Styles in Swimwear

Whether you're headed for the pool, the lake or the beach, summer allows you to peel off the layers of winter and don the outdoor fashions of the season — namely, swimwear. Men's summer fashion trends remain relatively consistent (trunks and shorts in various styles and patterns), but women's swimwear is a category on its own.

While you've been working out to get in shape for the summer and revealing swimwear, designers have been working to provide options at all price points in a variety of styles. *Travel and Leisure* (T+L) magazine highlighted the top trends in swimwear for 2019:

High-cut bottoms: It's back to the future for this revealing, leg-lengthening style. T+L predicts these bold, flattering bottoms will be ubiquitous this season — even in one-piece suits.

Knots and ties: Another style revival, knots and ties, return this season — from bows, strap-wraps and waist ties — to offer a flattering choice for almost any body type.

Colors: While bright, bold colors seem to always be in fashion, this year subtle skin tones are arriving in swimwear to accent a minimalist, modern trend.

Patterns: Animal prints never truly went out of style, but T+L sees leopard- and cheetah-spotted swimwear everywhere this season — along with a new look: snakeskin prints.

Hardware: What could be more trendy or practical than jewelry matched with swimwear? These suits are as convenient as they are chic, according to T+L.

Strapless tops: Want to eliminate as many tan lines as possible while wearing a flattering silhouette? Strapless necklines are making a big comeback this year.

Of course, styles and colors are unlimited and most women find a flattering style, color or print and tend to stick with



it. But *Glamour* magazine identified these color, style and print trends you're likely to see popping up this season.

Sporty color-blocking: Color-blocking uses dual shades — waist up and waist down — and employs straps or a reversible weave to blend the two.

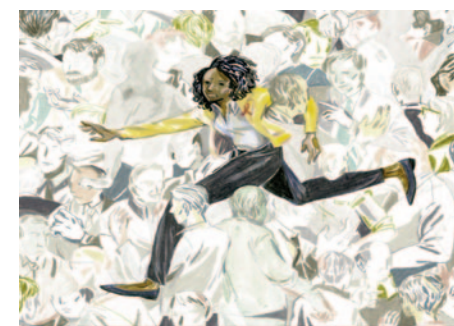
Washed-out minimalism: *Glamour* sees more brands embracing minimalist, simple colors in a variety of silhouettes and simple prints from black-and-white

to ribbed textures.

Sweet and sexy: For the more romantic, *Glamour* style-watchers see shades of pink, red and purple with feminine details such as bows, ruffles and keyhole cutouts.

Tropical flavor: Palm prints are perennial favorites, but the magazine identified next-level trends in super-bright colors and off-the-shoulder silhouettes mixed with ruching and ruffles. ●

A Story of Profound Personal and Political Transformation



REMAKING A LIFE

HOW WOMEN LIVING WITH HIV/AIDS CONFRONT INEQUALITY

CELESTE WATKINS-HAYES

In the face of life-threatening news, how does our view of life change—and what do we do to transform it? *Remaking a Life* uses the HIV/AIDS epidemic as a lens to understand how women generate radical improvements in their social well being in the face of social stigma and economic disadvantage. Drawing on interviews with nationally recognized AIDS activists as well as over one hundred Chicago-based women living with HIV/AIDS, Celeste Watkins-Hayes takes readers on an uplifting journey through women's transformative projects, a multidimensional process in which women shift their approach to their physical, social, economic, and political survival, thereby changing their viewpoint of "dying from" AIDS to "living with" it. With an eye towards improving the lives of women, *Remaking a Life* provides techniques to encourage private, nonprofit, and government agencies to successfully collaborate, and shares policy ideas with the hope of alleviating the injuries of inequality faced by those living with HIV/AIDS everyday. ●

Celeste Watkins-Hayes is Professor of Sociology and African American Studies, and Faculty Fellow at the Institute for Policy Research at Northwestern University. She is also the author of The New Welfare Bureaucrats: Entanglements of Race, Class, and Policy Reform.

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Sex Tips: How to Improve Intimacy in your Marriage

BY JENNINE ESTES, MFT

Intimacy is an all-encompassing word, with sex merely being one aspect of it. Intimacy in your marriage takes more than just spicing up your sex life.

Intimacy is a vital substance in the healthiest of relationships, and its existence allows partners to share their physical and emotional selves with each other, openly and safely.

If you can find it in yourself to be more emotionally intimate in your relationship, both you and your loved one will definitely reap the rewards in the bedroom!

Stay close in and out of the bedroom Here are the top ten ways to increase and maintain intimacy in your marriage:

Compromise when in disagreement. When you and your partner aren't seeing things eye-to-eye, take it upon yourselves to reach a happy medium that you can both agree on. Ask each other, "What would make us both happy?"

Do the 30 minute focus. Spend a minimum of 30 minutes per day with your full attention focused on your partner. This could take place at the dinner table, in the family area/living room with the TV off, cuddled together in bed, etc. Eliminate interruptions, such as roommates, friends, and even children, so you can take the undivided time you need to discuss each other's day and other personal, intimate topics.

Plan a "date night." Date nights help kindle romance and intimacy. Plan the evening together or surprise each other, get dressed up for one another, spend time focusing on each other, and laugh together.

Empathize and validate. Everyone disagrees once in a while, but make sure when you are in disagreement, you show empathy, monitor your tone of voice, and validate your partner by letting them know you don't think they are "crazy" for how they feel.



Take mutual interest in one another. Showing interest and curiosity in their day or things that they like not only helps your partner feel important and special, but also motivates them to do the same with you! Imagine how great it feels when they listen intently to what you have to say. Make sure you do the same for them.

Spend your free time doing things together. Surprise your partner with an activity that the two of you can enjoy together. Try hiking, picnics, board/card games, etc.

Leave them love notes. Write things you admire about your partner on sticky notes and hide them in places where you know he or she will find them throughout the day.

Focus on the positive. If you acknowledge and reinforce the things you appreciate about your partner instead of focusing on the negative, you'll find they will eagerly repeat the desired behavior, instead of feeling dejected from belittlement.

Show respect. By listening, avoiding critical language and minimizing your anger (intonation and context), you will show your partner that you have the

utmost respect for their thoughts and feelings.

Stop critical language. "You should ..." "You must ..." "You are too ..." "You never ..." "You always ..." — each of these are examples of how we point our fingers at our partners while telling them they are not right. Give them a chance and let them carry things out the way they'd like to.

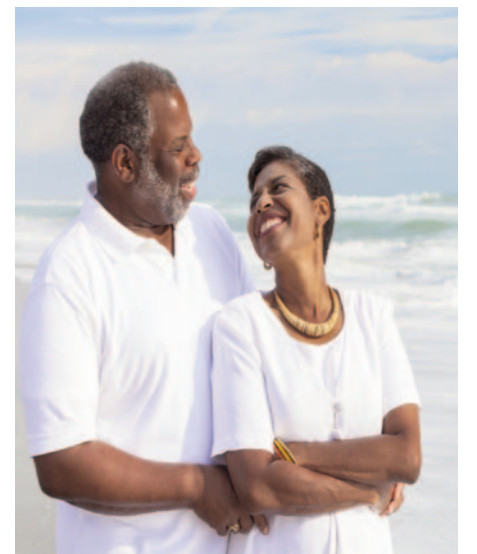
Changing the way you interact with your partner outside of the bedroom can make all the difference for how things go inside the bedroom.

By taking time to validate and appreciate your partner, treating them with respect, and spending quality time together, you are increasing the chances that you'll feel close and connected. A couple that is emotionally connected will have an easier time feeling physically connected. Intimacy in your marriage is an ongoing process, never ignore it! ●

Jennine is a Marriage and Family Therapist in San Diego, CA. Certified in Emotionally Focused Therapy for Couples. She writes relationship and self-growth advice for her column, Relationships in the Raw. Creator of #BeingLOVEDIs campaign. MFC#47653 Reprinted with the kind permission of Estes Therapy.

Romantic Caribbean

continued from page 13



idea of getting naked together in public the perfect vacation aphrodisiac.

As with the aforementioned nudist resorts, however, nude beaches are not about sex. Sure, it's not unpleasant to see a curvaceous island beauty or a "cut" male hottie casually strolling by your blanket "au naturel," but most people on nude beaches (which can include children and families) are more interested in swimming or tanning than checking out your naked body, or having you check out theirs. You'll only embarrass yourself by gawking, taking pictures, or even making suggestive small-talk that's more appropriate for the bar or nightclub.

Sensual Celebrations

The Caribbean is a fun-loving destination that, at its best, combines the laid-back atmosphere of island life with the sizzling passion of Latin culture. From Aruba to Puerto Rico to Cancun, you'll find nightclubs pumping out hot dance music like salsa and soca till the sun comes up, and even smaller islands have weekly beach parties where locals and tourists can drink and dance all night (to learn more — including which parties are safe for visitors — ask your hotel concierge).

Of course, the hottest Caribbean party of all is Carnival, the biggest social event of the year and an opportunity for island residents and visitors to let loose before the solemn Easter season begins. Carnival is legendary for its skimpy and sexy costumes, rum-fueled parades, and parties, and, yes, casual hookups (there's a reason Carnival bands include condoms in their "survival kits" for marchers, after all). ●

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Jamaican-Descent Basketball Player, R.J. Barrett, is the New York Knicks #3 Draft Pick

BY STAFF WRITER, JAMAICANS.COM

R.J. Barrett, 19, a basketball player of Jamaican descent, was the Number 3 draft pick of the New York Knicks. Barrett was born in Toronto, Ontario, Canada, in 2000 to Jamaican parents Keshia Duhaney and Rowan Barrett, a former basketball player. His father (born to Jamaican parents) played for a long time on the Canadian national team and was captain of the team for the Summer Olympics in 2000. Later, the senior Rowan Barrett was executive vice president and assistant general manager for the Canada Basketball organization. R.J. Barrett is the godson of Steve Nash, who was inducted into the Basketball Hall of Fame and played with his father on Canada's national team. R. J. Barrett's mother comes from Brooklyn, New York and was a nationally ranked sprinter and long jumper at St. John's University prior to working for the Canadian Imperial Bank of Commerce. His parents met when they were both students at St. John's University. Dahlia Duhaney, his maternal aunt, was on Jamaica's 4x100-meter relay team, which won gold at the 1991 IAAF World Championships. Additionally, his maternal grandparents

were members of Jamaica's national track team, and his uncle played for the University of Maryland's football team.

Barrett's interest in basketball developed early in his life. He played with a min-hoop when his father played professionally in France. Barrett went to a French school, but learned English from his mother. Because his father's career required the family to move many times, he lived in numerous different countries and played basketball with the clubs his father belonged to. The family settled in Ontario in 2008 after his father left professional basketball.

At age 12, R.J. who's first name is, Rowan Alexander, was considered one of the best players in his group by the Ontario Basketball Association, and he trained with the Canada Basketball junior academy, competing for the Ontario provincial team. He attended St. Marcellinus High School in Ontario and Montverde Academy in Montverde, Florida. While playing with the Canadian national under-19 team, R.J. Barrett was named MVP at the FIFA Under-19 Basketball World Cup in 2017 when he led the team to a gold-medal victory. His senior team debut came during the qualification for the FIFA World Cup in 2019. Barrett was a five-star recruit and one of



the top recruits in 2018 when he was named Naismith Prep Player of the Year and Gatorade National Player of the Year in his final season in high school. In his college career, he played for the Duke Blue Devils with Zion Williamson and Cam Reddish.

Barrett was hoping he would be drafted by the Knicks in 2019 and said that he was not planning to meet with any other team. He told reporters that he would love for the Knicks to take him because New York is where his mother grew up, and he had been there many times. It is the place he wants to be. He also noted that he had already formed a relationship with the Knicks coach David Fizdale. Off Fizdale Barrett said, "He was at the

workout just now. He's a great guy. I love him."

At Duke, Barrett averaged 22.6 points, 7.6 rebounds and 4.3 assists in 35.3 minutes per game. He shot 45.4% from the field and 30.8% from the 3-point range in his season at Duke, helping the team to finish 2018-19 with a 32-6 record and advancing to the Elite Eight, where they were defeated by Michigan State.

The New Orleans Pelicans had the No. 1 overall pick and selected Zion Williamson from Duke. With the No. 2 pick, the Memphis Grizzlies selected Ja Morant from Murray State. The New York Knicks had the No. 3 pick and chose R.J. Barrett, also of Duke. ●



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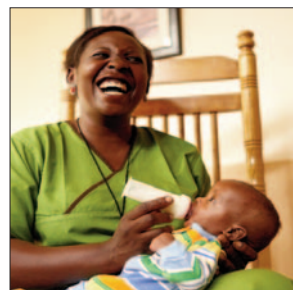
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A Conversation/ continued from page 1

dren and a member of the Springfield Baptist Church. Jacqueline is one of a Caribbean American Cultural Arts Foundation, Inc., 2019 Captains of Industry Honorees. She will receive this honor at the 2nd Annual Captains of Industry Awards & Gala on Saturday, June 29th at the magnificent Four Seasons Hotel Atlanta, 75 14th Street, NE at 6 p.m.

Q: What is your connection to Jamaica?

A: I was born in Jamaica to Jamaica parents. I attended both primary and high schools there.

Q: Are you a businessperson or entrepreneur or both?

A: I consider myself both a businessperson and entrepreneur. A businessperson because my sibling and I undertook to transfer the skillsets and recipes from the bakery our parent owned when we emigrated to the United States. While this was an unoriginal business idea, the risks we took to develop and market Jamaican-style patties and to break into the frozen food industry and to become the first franchisor of Caribbean themed restaurants, in my view, make me an entrepreneur.

Q: What was your profession before



“My children are my greatest motivator followed by achieving the Golden Krust vision...”

you co-founded Golden Krust ?

A: Before co-founding Golden Krust, I worked in banking and social services.

Q: Who or what motivated you and your brother to start Golden Krust?

There were numerous motivating factors but my parents, Mavis and Ephraim Hawthorne, were the principal ones. A yearning to expand the vision for the business they started in Jamaica over 50 years ago and to accomplish this feat in their lifetime.

Q: Did you face any challenges in mobilizing your capital?

Financial challenges were far-reaching. We could not provide the collateral needed even if we found a banking institution willing to loan money to a group/family which had never done business in the United States before. We had no established connections willing to invest, neither could we find references who could

vouch for us.

Q: Many businesses have a moment they call their “big three break,” whether it be a news story, a big contract, etc. Have you or your business had that “big break” yet?

Over the 30 years, we have been in business, our big breaks came in installments. Being granted the franchise license in 1996, getting to the 100th restaurant milestone in 2005, establishing vendor relations with ‘big box’ supermarket/grocery chains and being awarded the FEMA contract to feed the Hurricane Maria victims in 2017, in Atlanta Georgia. These were among the breaks we enjoyed.

Q: Currently what is your biggest business challenge?

Finding qualified permanent employees in my market.

Q: What motivates you on a day to day

basis?

My children are my greatest motivator followed by achieving the Golden Krust vision (taking the taste of the Caribbean to the world) and my philanthropic pursuits.

Q: Do you have any hobbies?

When I am not at work I am gardening. I love to experience the miracle of life as I watch my plans develop.

Q: Seven-day, six-night, all-expense paid, my vacation destination is...

Jamaica, West Indies

Q: My favorite guilty pleasure is
I love to watch Soap Opera on television at the end of a hectic day.

Q: My favorite Jamaican food...

Jamaican curry makes everything taste better. Curry goat with boiled green bananas is still my favorite. ●

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Does the Legalization of Marijuana Make It Safe?

Alcohol, tobacco and prescription drugs, though legal, are often abused. People can get these substances whether they are of age or not, and the same thing is happening with marijuana. Walking through almost any neighborhood, one can smell marijuana everywhere. Dena Gorkin recalls walking down the street with her twelve-year-old daughter and her daughter said, "Smell that, Mom? That's marijuana."

There was a time when twelve-year-olds did not know what marijuana was, but now they know what it is and how to recognize it. With any substance that is potentially addictive, it is important that adults give children information. Adults must teach children about the real dangers. At the same time, it is very important to not give them exaggerated information. If a child or teenager is warned, "One marijuana joint will melt your brains and you'll never be able to concentrate in school again," they may try it anyway to see what happens. When what they were told inevitably does not happen, the adult loses all credibility and



from that point on, any information that adult tells a child about other drugs or substances is potentially ignored because it is deemed unreliable. False information is not an effective way of keeping children away from drugs and other harmful substances.

People often ask, "What is marijuana, and how does it affect the body and the brain?" Marijuana is a psychoactive substance. In other words, it is a substance that affects brain functions. The active

chemicals in the cannabis plant, from which marijuana is derived, bind with sensitive receptors in the brain. These receptors, while bound to the chemicals in marijuana, affect certain brain areas or cells that subsequently affect the entire body. Marijuana will affect perception, memory, learning, problem solving, coordination and appetite. It also affects our internal reward system.

The reward we are talking about is not "getting high." In the brain, a "level of

reward" system enables us to feel good, which is not the same as feeling pleasure. When a person feels accomplished, they feel good. While a person is using marijuana, this reward system becomes temporarily impaired, so that now they need more activity in order to get the "I feel accomplished, I feel good" reward response. This often results in increased anxiety and paranoia.

Different people react in different ways just as they do with alcohol. Not everybody has the same reaction. However, some common reactions have been observed. One common reaction is people becoming very desensitized. Clinically, this is called "amotivational syndrome." Amotivational syndrome means a person has little or no desire to do anything – whether it is working, socializing or even completing simple tasks.

Dr. Miriam Gross explain that when we combine this syndrome with a teenager's developing brain, serious developmental issues arise. Teenage marijuana use affects memory, learning, and interpersonal relationships. Teenagers are still learning how to perform in life as they are discovering what they are good at. They need to put significant effort into their studies. They are learning how friendships work and are beginning to understand the dynamics of healthy friendships. These are the building blocks for a successful life. When a person becomes unmotivated, life becomes difficult, and this is particularly true for a teenager.

Marijuana use that begins in the teenage years has been associated with lower career success and income, as well as an increase in problems with interpersonal relationships. When teenagers use marijuana, it permanently affects their developing brain, which, in turn, impacts the rest of their lives.

Just as it is important to give children accurate information about the risks and dangers of various substances, it is equally important to talk to kids about what they should do when their friends are involved in using these substances. Parents and adults cannot assume children will never be exposed to these substances. Indeed, one should assume children will be exposed to a potentially addictive substance sooner rather than later, so it is important to have these discussions early and frequently. These conversations need to happen about both illegal and legal substances.

Open, honest communication is the best way to prepare children to make informed decisions and to handle a situation when they are exposed to potentially harmful substances. ●

(Article is based on interviews with Dena Gorkin and Dr. Miriam Gross.)

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Wednesday, July 24, 2019 - Time: 6:00pm
- ✓ **SBA-Certified Programs & Small Business Solutions**
Legal, Tax & Accounting Issues and QuickBooks Basic
Wednesday, July 31, 2019 - Time: 6:00pm
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How Tiffany Cabán Went From Nowhere to the Verge of Victory

BY CHRISTINE CHUNG, THE CITY
ADDITIONAL REPORTING
BY SAVANNAH JACOBSON

A few months ago, Tiffany Cabán toiled in near anonymity as a public defender in Manhattan.

By late Tuesday night, the 31-year-old self-described “queer Latina” emerged as the latest herald of the AOC Effect, threatening to pull an upset victory in the Democratic primary for Queens district attorney.

“Whether Cabán wins or loses, she can only be cast as the winner,” said longtime local political strategist George Arzt. Cabán fought through early fundraising woes and shake-ups in her campaign to stand out in an initially seven-candidate field headed by Queens Borough President Melinda Katz, a career politician and Democratic Party stalwart.

Touting her working-class roots and a platform calling for criminal justice reform, Cabán tapped into the zeitgeist that carried insurgent Larry Krasner to victory last year in the Philadelphia district attorney’s race.

Krasner endorsed Cabán. So did Bernie Sanders, Elizabeth Warren and *The New York Times*.

But perhaps her most important back-



Tiffany Cabán addresses supporters after polls close in the Democratic primary for Queens District Attorney, June 25, 2019. Photo: Ben Fractenberg/THE CITY

ing came from Rep. Alexandria Ocasio-Cortez, who upended politics in Queens County — and around the country — with her upset victory last year over party leader Joe Crowley.

“When people come together, we can beat big money in elections,” Ocasio-Cortez tweeted late Tuesday night. “People power is no fluke.”

Ocasio-Cortez’s coattails have extended to a new wave of state lawmakers who helped bring the Legislature back to full

Democratic control for the first time in years — overturning GOP dominance on issues ranging from rent regulation to restoring undocumented immigrants’ ability to apply for driver’s licenses.

‘I’m Tired of the Same Old People’

Like Ocasio-Cortez, Cabán apparently benefitted from a strong fan base and weak voter turnout — a sign, perhaps, of voter apathy, growing disillusionment with the party establishment or a combi-

nation of both.

“I just like that she’s new, young, a person of color, a lesbian,” said Matt Podaski, who was voting at Public School 122 in Astoria, adding he learned about Cabán after Ocasio-Cortez endorsed her.

“She’s good on all criminal reforms,” he said of Cabán. “And I’m tired of the same old people in our neighborhood.”

Harold Crooks, 70, said he sees the future in politicians like Ocasio-Cortez and Cabán.

“I want to be a small part of continuing that trend,” said Crooks, who voted at P.S. 239 in Ridgewood. “I think that New York City, the country and the world are facing huge challenges that cannot be dealt with by the status quo.”

Cabán couldn’t compete with Katz’ fundraising prowess, which tapped heavily into real estate interests. But Cabán drew many small — and a handful of large — donations, much of which poured in from outside New York. Now her electoral fate rests with some 3,000 New Yorkers who filed absentee or paper ballots.●

This story was originally published on [June 25, 2019] by THE CITY.

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How you finance higher education now can impact you financially for years to come. Use these tips to help with your financing decisions.

Complete the Free Application for Federal Student Aid (FAFSA) every year you plan to go to school.

The FAFSA determines which federal, state, and school assistance programs and student loans you are eligible to receive, including Pell Grants and the New York State Tuition Assistance Program (TAP). Some programs, such as **grants**, give money toward college that you do not need to repay. **Loans**, on the other hand, you must repay with interest.

Important: Always consider federal assistance and loan programs *before* private lenders. Federal student loans have more borrower protections and typically come with a lower interest rate. You must complete the FAFSA to be eligible for federal student loans.

Read your financial aid offer letter carefully.

Many schools will send you a financial aid offer letter—also commonly referred to as an “Award Letter”—when they offer you admission. It’s important to read this letter carefully so you know what’s being offered and what you will have to pay for your education. The “aid” is often a mix of grants, loans, and work-study (money you can earn through qualifying part-time employment with the college or university). The letter may also mention optional loans like Parent PLUS loans, which your parent(s) will have to pay back. Each type of loan has a different interest rate and different options for forgiveness. In other words, some loans are a better deal than others.

Understand the risks of Parent PLUS loans.

If you take out a Parent PLUS loan on behalf of a child, you will have to start making payments as soon as the loan is disbursed, unless you request a deferment. If you defer, interest will accrue on the loan and your payments will be higher when you

resume payment. If you cannot make payments while your child is enrolled, your child may not be able to register for classes. Parent PLUS loans do not come with the same set of income-driven repayment plans that other federal student loans offer.



If you apply for a Parent PLUS loan, lenders will check your credit. Any payments you make or do not make will affect your credit. Defaulting on payments can lead to garnishment of wages, tax refunds, and Social Security payments.

You cannot transfer Parent PLUS loans to your child. Repaying the loan is the parent’s legal responsibility.

Know the loan amount you need and accept no more than that amount.

Create a budget to determine the size of loan you will need and how much you expect to be able to repay after graduation. Try the FinAid Loan Calculator at finaid.org/calculators/loanpayments.phtml.

A simple rule of thumb is not to borrow more than you expect to be paid annually at your first job post graduation. Sometimes, lenders will offer you more than you need to pay for your education. You do not have to accept a larger amount. Borrowing too much means you will pay more in interest in the long term.

Shop around and compare private student loans only after you have exhausted federal student loans, work-study, scholarships, and grants.

Speak with more than one lender and compare agreements to see which one best meets your needs. Private student loans may have higher interest rates than federal student loans; may require you to begin making payments while you are still in school; and may have interest rates that are variable, meaning they can increase over time. The higher your credit score—and the credit score of your cosigner if you

choose to use one—the lower the interest rate. *Note:* Your cosigner is responsible for paying the debt if you fail to pay the loan.

Compare fees, which can increase the cost of a loan, making it more expensive. Also compare loan terms—the number of years it takes to pay off the loan. The longer the loan term, the more you'll pay overall.

Never sign anything you don't understand.

If a school pressures you to sign a contract or agreement on the spot, walk away. Always bring home important forms so you can read them more carefully and review them with people you trust.

Make sure you consider the long term.

A typical bachelor's degree program takes four to six years to complete, and there's a limit on how much money you can borrow in federal student loans. Make sure you can afford to pay tuition and living expenses for the entire time it takes to complete the program. Keep in mind that financial aid offers tend to be higher for the first year and may be reduced in later years.

If you think you may need to take remedial classes, consider CUNY Start, which provides intensive college preparation at a low cost.

Also make sure you can afford to pay back your loans once you graduate. Except for rare circumstances, student loans are not dischargeable in bankruptcy.

Be careful of taking on too much debt.

Make sure you understand the terms of any loans and that you will be able to make the payments. The same goes for your parents if they're considering federal Parent PLUS loans or being your cosigner on private student loans. Loans can lower your credit score if you don't pay them back on time, and student loan debt generally cannot be discharged in bankruptcy. Unpaid private student loan debt may result in legal action from debt collectors, and successful

suits can lead to garnishment of your wages or tax liens on your property. Unpaid federal student loan debt can also lead to wage garnishment, as well as garnishment of your tax refund or Social Security payments.

Know your payment start date so you don't miss any payments.

Federal student loans and some private student loans allow you to defer payment while you're in school and for six months after graduation. This is known as a grace period. Some loans, like Parent PLUS loans, require payment as soon as the loan is disbursed. See section about Parent PLUS loans.

Important: Some loans, like *unsubsidized* federal loans, might accrue interest while you are in school and during the grace period. *Subsidized* loans do not accrue interest while you are in school or during the grace period.



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- handle student loan debt in collections;
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- understand loan discharge options;
- get out of student loan delinquency or default.

Counselors can also make referrals to nonprofit legal services providers as needed.



Other Resources

College Board

(compare financial aid offer letters)

<https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/compare-aid-calculator>

College Navigator

(data on schools' tuition, graduation rates, student loan default rates, and more)

nces.ed.gov/collegenavigator

College Scorecard

(compare schools' average annual cost, graduation rate, salary after attending, average student debt, typical monthly payment of graduates, percent of students paying down their debt)

collegescorecard.ed.gov

Consumer Financial Protection Bureau (CFPB)

(tools and resources, including Payback Playbook, information about income-driven repayment plans)

consumerfinance.gov

Federal Student Aid (part of the U.S. Department of Education)

(information about FAFSA and student loan forgiveness and relief programs)

studentaid.ed.gov/sa

National Association for College Admission Counseling

(sample questions to ask before you enroll in a school or training program)

<https://www.nacacnet.org/globalassets/documents/publications/forprofit.pdf>

New York State Higher Education Services Corporation (HESC)

(click Prepare for help finding the college that's the right fit for you)

hesc.ny.gov

U.S. Department of Education

(list of things to consider before taking out a loan for your education)

<https://studentaid.ed.gov/sa/types/loans#considerations>



Everything You Need to Know about Real Estate Transfer Deeds

BY ANAND SRINIVASAN, HUBBION

The ownership of every piece of land in the United States is recorded and held at the County Recorder's office. When ownership changes hands, this also needs to be reflected in the public records. This process of transferring interest over a real estate asset is known as conveyance.

A transfer deed is a document that acts as the proof of conveyance. In other words, it's the transfer of the ownership of a property. It has a property description that adheres to legal norms and identifies the current and subsequent owners. It also acknowledges the transfer between them in a language that legally specifies it as a deed.

It should be noted that a deed is different from a title. It is the vehicle through which the transfer of ownership takes place and not a legal right to the property, partial or complete.

When Is a New Deed Required?

Aside from selling the property to a

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new buyer, a transfer deed might be required in a few other scenarios. For instance, transfer deeds are required as proof of transfer if someone is planning to transfer property to a family member or to a business at no cost or if someone is planning to fund a living trust. Changes in the names of the title of the property may also require a transfer deed as documentation.

Transfer deeds are usually carried out between the buyer and the seller with the help of a lawyer. If you are the real estate agent for the buyer, it's a good idea for the buyer to include you in the process as a witness. The witness is an important role should there be a conflict over the transaction in the future.

Types of Deeds

There are essentially three types of transfer

deeds that are based on the particulars of the deed, such as what the grantor can convey and the warranties included in the deed.

A general warranty deed is one of the most common forms of transfer deeds. It provides the greatest conveyance and protection to the buyer because it explicitly states that the property is free of liens and the seller holds no claims to its ownership. The buyer also reserves the right to sue the seller should this claim turn out to be false.

A special warranty deed guarantees less than the general warranty deed. In this type of transfer deed, there is no guarantee against title defects or encumbrances that may have been present when the seller received the property, nor does it obligate the seller to do anything further

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once the title is transferred. Special warranty deeds are frequently used by temporary holders of real estate assets such as corporations, trusts, or other fiduciaries who do not use or occupy the land for their own benefit.

A quitclaim deed is a particular type of special warranty transfer deed that carries no warranties at all. It merely conveys the interest that the grantor had in the property, whatever that may be. Quitclaim deeds are used to transfer rights where there is ambiguity

continued on page 3

Deed Transfers

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- Advise you on the best way to take title (eg: tenants in common or joint tenants with right of survivorship).
- Advise you on the best type of deed to use (there are many types of deeds).

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Summer Selling Success

First the bad news: Summer is, understandably, not the optimal time to sell your home. And for good reason. People are on vacation, children are home from school and the activity-filled season distracts buyers from such major endeavors as touring homes and investing.

But if circumstances dictate and you can't wait, selling in the summer can be turned to your advantage. Most notably, keeping your home as attractive and well-maintained as possible will help attract summer buyers. Here are some tips:

- Mow the Lawn Twice a Week
- Create Curb Appeal
- Decorate
- Lighten Up
- Be Flexible
- Offer Summer Beverages and Snacks
- Keep it Cool

Find the Right Agent

It's no secret that selling a home can be



stressful, perhaps more so in the summer months. Because of the obstacles to success, finding the right real estate agent can exponentially increase your chances of a quicker sale.

Invest time in interviewing and choosing a real estate professional who can best assist you. A good agent does the heavy lifting but lets you call the shots, according to some real estate experts. A proven sales history along with a reputation for treating

both sellers and buyers like MVPs can go a long way to ensuring your home sells during the summer.

If you are ready to sell your home, you may want to contact one of our real estate professionals for more information. We will be happy to meet with you and share our guidance. Schedule an appointment today. Call us at 888-670-6791. ■

Increase Your Home's Value



BY JOE SZYNKOWSKI

With housing prices increasing again, there has never been a better time to invest in your home.

There are always ways to improve the value of your home — no matter your budget. Check out the following suggestions, categorized into three modest price points.

Improvements Under \$500

Paint. Simple and cost effective, fresh paint will have a dramatic impact on a space.

Remove outdated ceilings. In the 1980s and 90s, popcorn ceilings were all the rage. And now, their time has come to an end. This

project requires more elbow grease than money.

Attend to small repairs. This means things like a loose hinge on a kitchen cabinet, burnt out light bulbs, squeaky doors and jiggly handles. While these things may not seem like much, they speak to the care of a home.

Improvements \$500-\$1,500

Install closet storage. Closets can be a blank canvas for clutter. Installing organizers keeps things in their place and provide a little luxury.

Improve small bathrooms. This could be as simple as new light fixtures, an updated vanity or new shower curtain. You are guaranteed to see a return on investment on

most bathroom upgrades, so this is a safe area to spend in.

Upgrade old appliances. Kitchens add big value to your home, so even updating the sink or swapping out a microwave range hood for a sleek drop down will maximize value.

Improvements \$1,500 and Up

Update flooring. This could be as simple as replacing the tile in the small hall bath or removing the wall-to-wall carpeting and installing hardwoods throughout.

Refresh exterior paint. Curb appeal is a big deal and can increase the property values of an entire neighborhood. A fresh coat of paint keeps things looking clean and crisp.

Resurface concrete. While a cracked driveway or walkway may not seem like much, the weeds growing in the cracks whisper of neglect. A solid surface stained an attractive color shows that a property is well looked-after.

Remember that the cost and payback of each project will vary depending on location as well as the overall condition of your home.

Need assistance? We will be happy to meet with you and share our guidance. Schedule an appointment today. Call us at 888-670-6791. ■

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10. Review of title commitment
11. Preparation for closing
12. Resolving all disputes before closing
13. Representing you at your successful closing

FOR SELLERS

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What Are the Startup Costs for a Contracting Business?

BY HOLLY WELLES

In your time as a contractor, you've taken on your share of tough projects. You've gained enough experience to start your own business, and, little by little, developed the management skills you need to lead a team of your own. More than that, your industry has seen incredible growth over the past several years.

The residential building construction industry held the top position as the fastest-growth industry for small businesses, and six of the 10 fastest-growing sectors were involved in construction work. However, an aspiring entrepreneur shouldn't rest on their laurels, regardless of market conditions.

As context, many contractors will fail to correctly price their services to make up for the cost of business, a common occurrence that can cause difficulties. Competitive bids from several contractors for the same work can differ by as much as 30 percent — and that's in the same geographical area of the country.

Clearly, contractors like yourself should make these calculations a priority. If you only have a tentative grasp on the startup costs of your contracting business, you risk small mistakes with serious implications for your bottom line.



Equipment Expenses

When budgeting for your contracting business, you should start with your direct costs. These are the expenses that are specifically related to the projects you'll complete, including equipment. This requires a significant investment, but there are many money-saving strategies you can employ.

Many people in your position choose to rent or purchase used equipment in order to reduce the size of an initial investment. After the first fourth of its lifespan, a piece of heavy equipment will depreciate to around 50 percent of its value when it enters the market. This means that startup contractors can secure necessary equipment at a much more affordable price point.

Labor Expenses

On the subject of direct costs, you'll also have to evaluate your labor-related expenses. The true value of labor is often a difficult concept for new business owners to grasp, and it makes sense. Beyond the hourly wage you plan to pay any employed workers, you need to consider a long list of other factors as you budget, including:

- Overtime
- General liability
- Health insurance premiums
- Workers' compensation insurance
- Paid holidays, vacation and sick days
- Federal and state unemployment taxes
- Medicare and Social Security taxes

When you combine these costs into your labor burden, you'll have a better understanding of your business expenses. Just remember, an employee earning \$10 an hour actually costs far more than that when you add up all the associated expenses. It's a crucial consideration as you budget for your contracting business.

Licensing Expenses

Many contractors have equipment and labor at the forefront of their mind as they budget, but the paperwork for legal compliance is just as critical. You need certain licenses and permits to operate, a necessary precaution that protects yourself, your clients and your business from any legal complications.

Beyond a general business license, you'll have to obtain a trade license for plumbing, electrical, HVAC, gas fitting and other construction trades. A home business permit is also essential if you plan to headquarter your company at your house. Check your state license business office for more information.

Advertising Expenses

Most companies in the construction industry use word-of-mouth marketing to grow their business, and it has its benefits.

Of course, this doesn't mean you shouldn't engage in other forms of advertising. If you're starting your own contracting business, you need to do everything within your power to increase awareness. Your efforts could include an incentive for referrals, or even a commercial, depending on your budget.

As you continue to research and prepare, remember that expenses can change on a case-by-case basis. ■

Holly Welles is a real estate and construction writer. You can find more of her work on her own blog, The Estate Update.

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Real Estate Transfer Deeds

continued from page 1



over what those rights are in the first place. This is mostly commonly used to clear up title problems or to transfer property within a family or between spouses (especially after a divorce).

Joint Tenancy and Tenancy in Common

When more than one person is purchasing a property, it is important to determine how these joint owners will take the title. There are two common types of shared ownership—joint tenants and tenants in common. The type makes no difference in most of the rights and duties of the co-owners, but it does affect how the asset would be treated upon the death of a co-owner.

In the case of joint tenancy, when one of the co-owners dies, the share of the deceased passes automatically to the surviving joint tenants, regardless of the existence of the deceased owner's will. In contrast to this, in the case of tenancy in common, the share in title of a dead co-owner is passed on to their heir or the people named in the deceased's will.

Recording the Deed

The last step in the conveyancing process is recording the deed, mortgage, or any other instrument in the county where the property is located. Even though it is commonly called the County Recorder's Office, land Registry Office, Registrar or Register of Deeds, the name of the county office involved with recording real estate instruments varies from state to state.

This last step of recording the deed is extremely important because the owner's interests are not fully protected unless and until the document is recorded. In addition to this, the sequence in which the deeds and other documents are recorded also determines the priority of various claims against the property.

Conclusion

Transfer deeds form the legal backbone to a buyer's or owner's right to a property. Poorly made transfer deeds or the absence of one, could severely impact the right to property ownership. Even though these documents are generally short, as a real estate agent, it is important for you to understand their value and acknowledge their significance in the legal system. ■

Anand Srinivasan, is the founder of Hubblion. Source: kapre.com

Editor's Note: If you have questions or want to set up a deed transfer, consult with a well-qualified real estate lawyer. Help is just a phone call away. Call at 855-768-8845.




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Real Estate Careers for People Who Don't Want to Buy or Sell Homes

When you think of a real estate professional, you likely get a very specific image of a residential real estate agent, helping people buy and sell their homes and performing all of the related tasks. That is definitely the best-known real estate career, but it's not the only one.

If there are some aspects of a residential real estate sales career that are attractive to you and others that are not, perhaps you would be better suited for a different career path in real estate. In this article, we explore some of the lesser-known real estate careers available and help you find one that is the right fit for you.

Commercial Real Estate Salesperson

Commercial real estate agents help clients lease, buy, and sell commercial property. There are many similarities between commercial and residential agents, but there are some unique differences as well. For one, the commercial real estate sales process often takes longer than the residential process. And the needs and concerns of the clients you will serve are not the same.

Both residential and commercial real estate careers require that you earn your real estate salesperson's license. Legally, there is no post-secondary education required to become a commercial real estate agent in most states. However, most commercial brokerages expect their candidates to at least have a bachelor's degree. Like a residential agent, commercial agents must "hang their license" with (work beneath) a broker. You can learn more about the commercial real estate career path in this article.

Real Estate Broker

A real estate broker owns and runs a real estate brokerage company. To become a broker, you must earn an advanced license. Every state's rules are different, but most require that you log a prescribed amount of time as a licensed agent before you can earn a broker's license. Real estate brokers operate independently, which means they keep 100% of their commission split. They often also have real estate agents working under them in their office, who they hire, support, and manage. There is a significant amount of responsibility that comes with running a brokerage. As a result, some brokers choose not to represent clients in the sale or purchase of real estate and dedicate all of their energy to running a successful brokerage.

Business Broker

Business brokers aid and assist buyers and sellers in the purchase of businesses. At first glance, this might seem like the same job as a commercial real estate agent, but it's not. For example, commercial agents might be responsible for selling a dental office. But a business broker would sell the business that occupies that office along with the property. Some states require a license to become a business broker. Even if you live in a state that does not require one, it's recommended that real estate professionals



complete specialized business broker training to be successful at it.

Loan Officer

Loan officers play a critical role in the real estate transaction process, since most buyers will require a loan to make a real estate purchase. There are loan officers who specialize in both mortgage (residential) and commercial lending. They work for lending institutions, like banks, and act as an intermediary between the consumer and the lending institution. They work to understand their clients' needs and provide lending solutions tailored to the individual or company they're serving. When an ideal option is identified, they also assist individuals in the loan application process.

Home Inspector

It is incredibly rare today for a house to sell without a home inspection. Home inspectors examine, analyze, and report on the physical condition of a property. They play a critical role in presenting all of the information about the property, so the buyers can make a decision about whether or not to move forward with their planned purchase. Home inspection professionals often (but not always) begin their career in one of the building trades. When they make the decision to become a home inspector, they typically complete their education to learn more about home systems they are unfamiliar with and the ins and outs of running a home inspection business. Some states require home inspectors to complete their education and become licensed, while other states do not.

Real Estate Appraiser

Real estate appraisers provide an estimate of land and building value before real estate is sold, developed, mortgaged, taxed, or insured. Because there are so many factors that influence the value of property, including specific local market conditions, real estate appraisers typically practice in a very specific and defined geographic location. Real estate appraisers are required to complete specific education and meet licensure requirements to practice in their profession.

Real Estate Assistant

Real estate assistants work with agents and brokers to serve clients and manage the day-to-day tasks associated with helping them buy and sell real estate. The level of service an assistant can provide without a license varies from state to state. For that

reason, some agents and brokers prefer to hire assistants who have earned their license. Real estate practitioners vary in how they pay their real estate assistants. Some pay a predictable hourly wage or salary. Others offer a commission split.

Real Estate Developer

Real estate development is a career field that requires the vision to look at a blank canvas of land and imagine what it could be. Many tasks fall under the umbrella of real estate development, and most developers do some combination of them. Developers purchase land, finance deals, and manage the development plan for a given piece of real estate from beginning to end. Real estate development is typically a high-risk, high-reward career. Developers shoulder all of the front-end investment, but ultimately maximize the value of the land before taking that space to market. If they've done their homework and demand is there for the specific property they've developed, there's a significant financial opportunity waiting for them on the back end.

House Flipper

Reality television has made the phrase "flipping a house" something we all understand. And if you're the right person for this line of work, it can be quite lucrative. However, as we've also learned from reality television, the number of people who are actually good at flipping houses is significantly smaller than the number of people who think they're good at it. House flippers typically purchase a house based on potential. They invest in improving the property through their own (or hired) labor and ultimately aim to resell the property for a profit.

Landlord or Property Manager

Landlords own property they rent to tenants. That property can consist of land, commercial buildings, apartments, and houses. Property managers work on behalf of a landlord to perform a variety of services that can include marketing rentals, maintenance and upkeep, rent collection, responding to tenant concerns, and even handling evictions. It is also not uncommon for a landlord to act as their own property manager. ■

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