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Inside: Special 8-page Edition of The Immigrant's Journal



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The Jean Botham Murder & Lackluster Justice

BY JANET HOWARD

Botham Shem Jean, was a 26-year-old Harding University alumnus and an accountant for PricewaterhouseCoopers (PwC). Jean, born in Saint Lucia, was smart, law-abiding, God-fearing young man. He wasn't a criminal. He wasn't loitering on the streets, drunk, smoking drugs, causing a public scene or armed. He was at his home, sitting on his couch, enjoying ice cream when he lost his life. His father, Betrum Jean cried, "How is this possible? I will never see him again. I'm still not ready for it. It hurts me that he is not there. How could that happen to us,

our family? How could we have lost Botham, such a sweet boy. He tried his best to live a good, honest life. He loved God. He loved everyone."

What Happened?

On September 6, 2018, Amber Guyger returned home to her apartment complex after finishing work as a Dallas police officer. Guyger claims to have mistakenly parked her car on the wrong floor and walked into Jean's apartment believing

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Jean

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BY MARY CAMPBELL



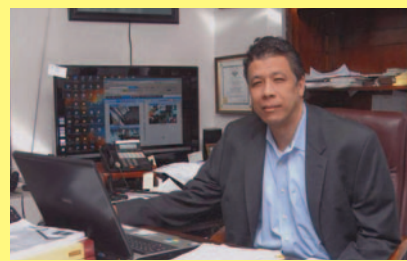
Louison (Photo: Facebook)

Oftentimes, people make decisions that can negatively or positively impact their and their family's lives. As such, when making certain decisions, individuals must ensure that it is the best one, not just for themselves, but for the other parties involved.

Sadly, this is no longer the case

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Are You a Victim of Louison Immigration Fraud? Get a FREE Consultation!
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Brian Figeroux, Esq.,
Member, American Immigration Lawyers Association

When Can a Landlord Be Arrested?

BY JAMELIAH FRANCIS

While owning your own home can be a welcoming delight, most persons cannot afford such luxury. Nonetheless, one can still obtain some level of independence and fulfillment in getting their own home

through apartment rentals.

According to a report from the real estate website Rentcafe, "The number of renters in New York City grew more than 5.4 million in 2016 as the city lost roughly 100,000 homeowners over the last decade, U.S. Census data shows. Renters now make up nearly two thirds — 65.1

percent — of the city's population, up from 60.6 percent in 2006".

Whether you own your home, or you rent an apartment, your hope is to have privacy and a sense of peace and quietness. New York City affords tenants

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Historic Moment: T&T's Prime Minister, Keith Rowley Rings NASDAQ Bell

New York, NY: Trinidad and Tobago (T&T) Prime Minister, Dr. Keith Rowley, rang the iconic NASDAQ bell on Friday, October 4 surrounded by T&T Permanent Representative to the UN, Ambassador Penelope Beckles, T&T Minister of Foreign and CARICOM Affairs, Senator Dennis Moses, and members of the Caribbean business community living abroad.

The bell-ringing ceremony took place at Nasdaq MarketSite in Times Square to start the day's trading at the New York Stock Exchange, a momentous occasion for the small Caribbean country. Rowley is the first Head of State from a Caribbean country to have this honor.

Of course, Rowley proudly used the opportunity to invite everyone to Trinidad and Tobago and emphasized that his country's largest trading partner is the United States.


"Nasdaq is followed in Trinidad and Tobago on a daily basis by investors who have an interest in this market," Rowley said in his address before ringing the bell. "So today is a very special day for us and we are particularly proud to have



TRADING IS OPEN: This screen grab is taken from a video posted to Facebook and shows Prime Minister Dr Keith Rowley ringing the bell to signal the start of the day's trading at the New York Stock Exchange (NASDAQ), the first Head of State from the Caribbean to do so.

flown on the Nasdaq board the red, white and black of Trinidad and Tobago." Ambassador Beckles concluded the ceremony's speeches with a brief vote of thanks to Nasdaq and a reminder of the preeminent reason for Rowley's visit, the 74th United Nations General Assembly.

The event was broadcasted live to a global audience on the Nasdaq Webcam, MarketSite Tower in Times Square and on television networks such as Bloomberg TV, CNBC, and Fox Business News. ●



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Barbados PM Warns of Mass Migration Backlash

BY DESMOND BROWN

Prime Minister of Barbados Mia Mottley says her patience is running thin, as she challenges the world to tackle the climate crisis.

She warned of a backlash of mass migration to the world's richest and biggest polluters, saying an influx of climate refugees can be expected in coming years, as a consequence of failing to take action to stop climate change.

"The bottom line is that we are not here by accident. There is no traditional norm on the part of the world where I come from," Mottley tells Inter Press Service (IPS).

In September 2014, Small Island Developing States met in Apia, Samoa for the Third International Conference on SIDS and adopted the Small Island Developing States Accelerated Modalities of Action, also known as the SAMOA Pathway. It is a 10-year plan to address challenges faced by small islands.

During the recent United Nations General Assembly (UNGA), the world body convened a one-day, high-level review of progress made in addressing



PM Mottley

SIDS' priorities in the first five years since implementation.

According to the world leaders, progress toward sustainable development in SIDS will require a major increase in investment. I refer to the plight of Barbuda whose cost of recovery was ten times that which was pledged, and who still have not collected even that which was pledged," Mottley says.

"I refer to Dominica, whose public service is minuscule to most countries but who are required to jump through the same hoops to unlock 300 million dollars in public funds while the people of Dominica, who were affected like the

people of Abaco and Grand Bahama [in the Bahamas], don't know where they're to earn money this week."

The Prime Minister said: "Twenty five years ago we met in Barbados and settle the Barbados Program of Action, and on that occasion, we recognized that the wellbeing and welfare of Small Islands Developing States required special recognition and was a special case for our environment and our development."

Foreign Affairs Minister of Belize Wilfred Elrington says it is a critical political moment, given the overwhelming challenges that threaten our sustainable development," Elrington tells IPS.

"Our people receive daily reminders of the ticking clock for our survival...Our beaches are disappearing, our drinking water is being salinated, our oceans and seas are warming, acidifying and deoxygenating threatening our reefs and our fisheries. And if we are not experiencing more frequent flooding events, we are experiencing extreme drought events," Elrington adds.

"Anyone of us could be the next to face a Category 5 hurricane or cyclone. We are the ground zero of a global climate and biodiversity crisis." ●

New York Sues ICE to Stop Arrests of Immigrants at Courts

BY JOSEFA VELASQUEZ, THE CITY

Immigration and Customs Enforcement (ICE) arrests of immigrants in and around New York courthouses deter witnesses from aiding law enforcement — and prevent victims from reporting crimes, a lawsuit seeking to stop the arrests charges.

The legal action, filed by Attorney General Letitia James and Brooklyn District Attorney Eric Gonzalez, takes aim at ICE's growing recent practice of nabbing immigrants with courthouse appointments.

The federal immigration agency “disrupts the effective functioning of our courts, deters victims and witnesses from assisting law enforcement and vindicating their rights, hinders criminal prosecution, and undermines public safety,” according to the lawsuit, filed in Manhattan Federal Court.

Immigration agents' presence in and around courthouses delays justice because people are failing to show up in court, says the lawsuit.

The suit — which marks the first time a state has sued to stop arrests, according to James' office — contends ICE's tactics intrude on state powers under the Constitution, and violate common law prohibiting civil arrests around courthouses.

Fear Stalls Justice

James and Gonzalez cite a June case in which an ICE agent entered Manhattan Criminal Court and informed the court officer he was there to observe a defendant he planned to arrest.

Since the ICE agent did not have a judicial warrant, the court officer told him an arrest could not be made in the building, according to the lawsuit.

Instead, the ICE agent announced he would arrest the defendant outside the courthouse. The judge wound up postponing the proceedings for nearly two months.

The Brooklyn DA contends his office's ability to prosecute cases has been



“deeply affected” by ICE's courthouse activities, which have instilled fear in immigrant communities.

Gonzalez pointed to the case of a gunpoint robbery victim who refused to testify, afraid ICE agents would nab him in court. Another man, robbed at knifepoint, refused to take the stand.

Without his testimony, the assistant district attorney on the case was forced to reduce the charges, Gonzalez's office said in the lawsuit.

Courthouse Arrests on the Rise

The Immigrant Defense Project, which focuses on immigrant's legal rights, compiled reports of 127 ICE arrests in and around courthouses in New York City. Of those reports, 35 came from Brooklyn.

Statewide, the group logged 178 immigration arrests in or near courthouses in 2018, up from 11 two years prior.

In April, the Office of Court Administration issued a rule intended to prevent immigration agents from making arrests inside courthouses unless they had a judicial warrant, making New York the first state to issue such a directive. Officials in other states also have taken steps to curb ICE's presence in and near courthouses.

A pair of district attorneys in Massachusetts sued ICE in late April over the agency's policy of making civil immigration arrests inside state courthouses. The lawsuit's reasoning mirrored

James and Gonzalez' argument.

Two months after the suit was filed, a federal judge issued a preliminary injunction temporarily halting ICE's ability to make civil arrests inside Massachusetts courthouses.

A Case on Behalf of 'John Doe'

Meanwhile, The Legal Aid Society and along with a Manhattan-based law firm filed a separate suit seeking a permanent injunction against ICE's courthouse arrests.

The plaintiff is an anonymous John Doe, who does not have lawful immigration status in the U.S. and has lived in New York for the last four years.

Although he needs an order of protection against his former partner, who was abusive, the John Doe has so far declined to act due to concerns of being arrested by ICE in court, according to the lawsuit. The suit alleges the “unlawful surveillance and arrests” by ICE in and around New York courthouses violates the Fifth Amendment, which guarantees the right to due process.

ICE's practices also violate the First Amendment, which “includes the right to petition the government for a redress of grievances,” according to the John Doe lawsuit. ●

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

TEAM

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

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What Critiques of Normani Reveal about Racist Expectations of Black Women Artists

BY BROOKLYN WHITE, BITCH MEDIA

Music critics and listeners alike give Black pop stars hell—especially when they're women. Jarring criticisms, unfair comparisons, and impossible standards plague the Black women who make pop music and dare to be successful at it. In 2003, the *New York Times* compared a freshly solo Beyoncé to Ashanti, stating that the two singers were mirror images of each other and that "Dangerously in Love" didn't quite hit the mark: "Maybe this album is merely a misstep, and maybe Beyoncé has yet to record the brilliant solo album that people expected. Or maybe it's proof that she isn't quite as versatile as she seemed." But the pressures that Black pop stars face aren't new and definitely didn't start with Beyoncé. In the 1960s, Diana Ross and the Supremes were accused of "not being Black enough." More than 20 years later, a young Whitney Houston was infamously booed at the Soul Train Awards for not quite fitting people's expectations for a Black artist. Now, contemporary performers like Lizzo and Normani are

experiencing similar bumps in the road as they rise up the charts and enter mainstream artistry. Normani, in particular, reminds me of the Black pop stars of yesterday: Her career began with rigorous training in pageants and gymnastics before she joined Fifth Harmony in 2012 as a teenager. Normani's new track "Motivation," might be the first single she's released without a featured guest, but she's been a solo act since leaving Fifth Harmony in 2018.

She recently served as the opening act for Ariana Grande's Sweetener tour, and she has been publicly praised by Nicki Minaj, Kehlani, Ciara, and an array of fans both within and outside the music industry. Yet, critiques of her music still abound: In May 2019, Kish Lal, a writer for Australian pop-culture publication *Junkee*, wrote that other than commercial impact, her [pre-"Motivation"] releases had failed to make an impact:

"Despite a slew of collaborations, and even joining Ariana Grande on her Sweetener tour, Normani has been stuck in the shadows cast by the stars she's surrounded herself with," Lal wrote. "Known to answer 'questions with the



New York, NY - September 12, 2019: Normani attends 5th Annual Diamond Ball benefiting the Clara Lionel Foundation at Cipriani Wall Street. Photo credit: lev radin / Shutterstock.com

nimble diplomacy of a former pageant contestant,' this is where Normani's Beyoncé comparisons become about more than stage presence. From media trained answers to interview questions to a shortage of social media engagement and a controlled demeanour, the star's lack of relatability is frustrating—and it's only hindering her growth."

Overflowing disdain doesn't even begin to capture the adversities Normani's been up against. Though Normani was one-fifth of Fifth Harmony, she worked 10 times harder than her bandmates—and still had to fight to be respected.

In a January 2019 interview with *Billboard*, Normani recalled being the only member of Fifth Harmony reduced to a background vocalist on "No Way," the final track on the deluxe edition of their 2016 album, *7/27*. Of the experience, she said, "So many sessions, I would cry like I've never cried before." She felt the slight was calculated and intentional because she was the only Black member of the group. "You think,

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The Trump/Pence Regime Must Go—Now!

BY TRAVIS MORALES

The Trump/Pence regime poses a catastrophic danger to humanity; a threat that it's up to us to stop now. RefuseFascism.org has issued a call that reads in part:

"This is a moment when we – people of many different views and experience – must act together in mass, sustained, non-violent nationwide protests that continue until the Trump/Pence regime is removed from power. We begin with protests in NYC and L.A. on October 19 that announce four more consecutive Saturdays of protests in cities and towns across the country that gather more people and momentum so that in the weeks and months that follow, the movement grows to tens and hundreds of thousands and millions. What unifies all the diverse streams of people that need to pour into the streets is the single demand: The Trump/Pence Regime Must Go—Now!"

Everyone who hates the horrors Trump and company has perpetrated on humanity needs to be part of these protests.

President Trump vents white supremacist hatred of Black and Brown immigrants, calling their countries "shitholes." He demands that desperate, starving people, fleeing for their lives from poverty



Photo: shutterstock.com

and violence created by the U.S. domination of Central America, be stopped from crossing the border. He violates their moral rights and legal rights under international and U.S. law to cross the border and apply for asylum. Trump started his presidential campaign calling Mexicans rapists and drug smugglers. *The New York Times* reports that Trump told aides to get cost estimates to fortify the southern border wall with a water filled trench full of alligators or snakes. He demanded that the wall be electrified and topped with spikes that cut through human flesh. He suggested soldiers shoot migrants in the legs to slow them down.

An estimated 50,000 immigrants are held in U.S. concentration camps. The conditions are typical of those reported in

the July 19, 2019 issue of *USA Today*:

"A reporter traveling with Vice President Mike Pence during a recent tour of an all-male detention center in Texas, described a horrendous stench and said nearly 400 men were housed in sweltering cages. The cages were so crowded, it would have been impossible for all of them to lie down. The Border Patrol supervisor who gave Pence the tour admitted that the men in custody hadn't taken a shower in 10 to 20 days."

Dr. Sara Goza, who toured two Customs and Border Enforcement facilities in June, told *CNN*, "The first thing that hit me when we walked in the door was the smell. It was the smell of sweat, urine, and feces. No amount of time spent in these facilities is safe for children." Thousands of children are held in these conditions. Seven immigrant children have died in U.S. concentration camps since June of 2018. As flu season approaches, the Trump/Pence regime refuses to provide flu vaccinations to the 50,000 immigrants held in concentration camps. For malnourished and unhealthy people, the flu can be a death sentence. This is genocide.

The brutal campaign of ethnic cleansing against immigrants is the linchpin and battering ram of a whole fascist pro-

gram. Concentration Camps on the border... environmental devastation accelerated... the danger of war, even nuclear, threatened... white supremacy rules... fascist mobs and racist mass murderers... truth and science erased... the right to abortion near gone... the rule of law and democratic and civil rights are stripped away... THIS IS FASCISM UNFOLDING.

For three years, the Democratic Party leadership facilitated the Trump/Pence regime, even voting funds for border security when children were separated from their parents. They did nothing to stop the crimes listed above. But now a vicious impeachment battle among the ruling class has erupted. The Democrats have not said impeachment is about the fascist agenda and all its crimes but the targeting of Biden. The Democrats refuse to call the regime what it is, fascist. Trump has struck back, accusing those investigating him of committing treason, a crime punishable by execution. He is invoking the specter of civil war if he is impeached. Looming not so far in the background are millions of his armed, fanatical white supremacist followers.

We are living in a dangerous and unpredictable time. But this huge fight at the top of the ruling class provides a greater opening for mass protests like Puerto Rico and Hong Kong. ●

Travis Morales is a long-time Revolutionary Communist Party supporter and is on the Steering Committee of RefuseFascism.org NYC.

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Louison Fraud/
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in today's society. Persons are now driven by greed, selfishness, fear, misinformation and an unwelcoming sense of ignorance and desperation. No longer do we display patience, honesty and true compassion for all.

A case in point is being undocumented in America. This can be a very frustrating situation which can eventually cause a person to do one of many things in the face of desperation, especially with Donald Trump as the current President. In looking for a way out, the wrong opportunity may present itself and persons may fall victims or be preyed upon by those who seem to know more. Though this occurs all over the world, America has since turned out to be the breeding ground for fraud...immigration fraud for that matter.

The Republican Government led by Donald Trump has opened a can of worms that may or may not be closed anytime soon. In their efforts to make America great again, they have decided to target immigrants in this country, especially the undocumented ones. Making drastic changes to immigration policies, increasing their deportation agenda — thereby separating families in the process and intensifying police brutality among people of color, are all deportation tactics.

The Time Has Come

One may beg the questions: why so



For the persons who were blindsided by the recent immigration fraud, there is hope. Through the Victims of Trafficking and Violence Protection Act of 2000, Congress created specific immigration benefits, including U-nonimmigrant status, also known as the "U Visa" for victims of certain crimes.

much hate? Why does it have to be the way it is where black lives are concerned? Haven't we already been through enough some four hundred years ago? Haven't our forefathers and foremothers sacrificed enough so that we can be free, free to live in peace and experience true happiness wherever we are? I believe they have. I believe the time has truly come for people of color to reap the benefits of what this life has to offer to us, but like always, there will be opposition. As usual, the opposed will come up with different ways to prevent this

predestined occurrence, causing us to falter in our ways due to frustration and desperation.

Unfortunate Immigration Fraud

This brings me to the unfortunate development with regards to immigration fraud involving Arleigh Louison, a Grenadian national and New York resident, who orchestrated a sham immigration practice in an office building located on 223rd Lenox Road, Brooklyn. Federal law enforcement agents arrested Louison on July 18, 2019, and he has been indicted in Vermont on 12 counts of making false statements and submitting over 1,800 fraudulent immigration applications to the United States Citizenship and Immigration Services (USCIS). Efforts by this publication to get an update on the status of Louison's case from the U.S. Attorney's Office in Vermont, was met with "No comments at this time."

Because of frustration and desperation, persons were lured in the trap...believing that it was a way out of their present situations; not understanding the ultimate implication it will bring in the long run. To read the stories of his victims, please visit www.cawnyc.com.

Since Louison has been arrested for immigration fraud, the files of all his clients will be reviewed. Additionally, every single client will be served an Notice to Appear (NTA) and be interviewed by ICE agents with the sole purpose of seeking an admission to initiate deportation proceedings. If you are a client of Louison, it is imperative that you consult with an AILA attorney and do not meet with ICE alone. You should also seek the advice of more than one counsel.

People of color must remember that

patience is a virtue. We must also know who we are as a people and not allow the planned distractions to cloud our minds.

The U Visa

A quick fix is never the best way forward. We must continue to be a people of resilience, a people of hope, a people of true determination, a people of good moral values.

Despite all odds, there is always a ram in the bush. For the persons who were blindsided by the recent immigration fraud, there is hope. Through the Victims of Trafficking and Violence Protection Act of 2000, Congress created specific immigration benefits, including U-nonimmigrant status, also known as the "U Visa" for victims of certain crimes.

The U Visa also enables victims of certain crimes to assist investigations or prosecutors by allowing victims to temporarily remain and work in the U.S. U.S. Citizenship and Immigration Services (USCIS) is the federal agency within the Department of Homeland Security (DHS) that adjudicates immigration and citizenship benefits and has jurisdiction to determine who is eligible for a U Visa.

Making Things Right

If you have been a victim of immigration fraud and want to make things right for yourself and your family, get in touch with a good immigration lawyer or tune in to the Ask The Lawyer Radio Show on Thursdays from 10:00 pm – 11:00 pm or Sundays from 11:00 pm – 12:00 am on WVIP 93.5 FM. Also, for a FREE consultation or to refer a client, visit www.askthelawyer.us ●

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Should The Schools Talk to Our Children About Drugs?

BY OPERATION SURVIVAL

There has always been a debate about whether we should expose children who are clueless about drugs and substance abuse to information about these sensitive topics. There are powerful arguments for both sides of this issue but in a school setting, where children are not segregated according to their levels of innocence, it may be necessary to expose the more innocent students to this information in order to inform and protect those who are engaging in risky behaviors. Dena Gorkin, CPP, believes it is better to inform innocent children than to leave the exposed kids unprotected.

In schools, there generally are kids who know about drugs and kids who do not. But these children learn together, play together and share information, and an unexposed child who has never heard of any drugs and is completely uninvolved, need only walk home from school one day with another child who is more informed. During the conversation on that walk home, the unexposed child is given information, but he or she is not armed with protective knowledge to combat it. He or she may have just heard



about how much fun it is to smoke or drink, but this child does not know of the possible consequences of doing so.

It is always safer to err on the side of caution and give the information to all children. While schools can certainly target groups of kids who are known to be involved in risky behaviors with more specific information, general education about being safe and being aware should go to everyone. Prevention is always better. The old adage, "an ounce of preven-

tion is worth a pound of cure" has merit. This can include measures taken by schools to prevent substances from being brought into school or on trips. Before a school trip, school personnel might talk to students who are known to be substances abusers and say, "No substances are allowed on school trips. We realize this may be a challenge for some students. If this applies to you, then you need to be honest with yourself. If you can't control yourself from bringing this

substance, then we ask you to please refrain from joining the trip."

If adults have an honest relationship with students, most of them will be able to have a frank conversation about this. Some schools have students sign a piece of paper that says the student agreed there will not be any substances on the trip, and if there are, the student will be sent home in the middle of the trip.

There is not a single perfect solution to this issue. Each school and each parent must determine how conversations and other situations related to drugs and other substances are handled. When making these decisions, it is important to remember that children will inevitably be exposed to harmful substances. The more knowledge and information they have, the more likely they are to make healthy, wise decisions. ●

Article is based on an interview with Dena Gorkin for Operation Survival's Prevention101 series. Dena Gorkin is the Director of Community Education for NCFJE's Operation Survival, and founder and principal of Bnos Chomesh Academy. Article is reprinted with the kind permission of Operation Survival.

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When Can a Landlord Be Arrested?/continued from page 1

many rights with regards to the quality and safety of their housing. As such, tenants should expect to live in well-maintained, safe, buildings that are free from any discomforts such as leaks, vermin, and hazardous conditions.

New York Laws also protect tenants from discrimination and harassment. In addition to the rights of tenants, they also have legal obligations to the landlords as well. These include, but is not limited to, not damaging the building, responding to annual owner inquiries related to window guards, lead-based paint, and to maintain smoke and carbon monoxide detectors.

Despite these prescribed laws, persons are sometimes in violation of them. For example, a tenant may be holding their end of the bargain, but they have a vindictive landlord who tries at all cost to cause the tenant distress.

Here are some unlawful landlord-tenant disputes that could possibly lead to an arrest on the part of the landlord:

Your Landlord Locks You Out

A lockout is any conduct by the landlord or the landlord's agent that, without a court order (usually obtained through an eviction action and carried out by a state marshal), deprives a tenant of a dwelling unit or other rented unit of access to the unit or to the tenant's personal possessions. Maybe the tenant has been behind on rent for a month or two or maybe the



landlord wants to increase the rent by getting new tenants. Either way, there are legal ways to remedy these problems. In some cases, the landlord takes it upon themselves and changes the locks to the apartment. This is a cause for concern and as such, the police can and should get involved.

In preventing the problem from escalating further, the tenant can explain to the police the landlord's negligence in following state or city laws when he/she changed the locks. This may warrant an arrest on the part of the landlord and the regaining of access to the apartment and/or the retrieval of possessions on the part of the tenant. The legal authority governing lockout is General Statutes §53a-214 and §47a-4.

Unlawful Entry by Your Landlord

Landlords can legally enter apartments, but entry typically requires notice and a legitimate reason to enter. Some of the reasons for landlords to enter a rented apartment is for maintenance purposes or to inspect safety features such as smoke detectors. Typically, tenants must be made aware of when the landlord needs to enter the apartment and why.

If at some point a tenant returns home to find the landlord in their apartment unknowing to them, going through their personal belongings, then that's a reason to call the police. The legal authority governing unlawful entry by a landlord is General Statutes §53a-107 and §53a-108.

Your Landlord Shuts Off Utilities

When renting an apartment, things such as heat, water and electricity are extremely necessary. The landlord then has a legal obligation to ensure that these amenities are available and in great working conditions. During the winter if a landlord intentionally shuts off any of these utilities, then that is grounds to call the police. This is termed "Shut offs" which are also called constructive evictions, meaning that the police will treat it the same way as if the landlord locked out the tenant. The legal authority governing shut offs or constructive evictions is: General Statutes §19a-109.

Once a person is paying rent for an apartment, he or she is entitled to certain rights and privileges. Once the landlord attempts to deny either of these rights, it may very well be time to get the police involved.

Of course, the reasons provided are not exhaustive and there are other reasons when the police should intervene in landlord-tenant disputes. In addition, there are also other ways and means to resolve housing issues, such as mediation or filing a civil lawsuit. ●

St. Kitts and Nevis Cricketer, James "Head" Harris Honored



Ms Chantelle Warner, daughter of the late James Bernell Harris-Matthew cutting the ribbon in the renaming of the pavilion. She is assisted by PM Harris, and Deputy PM Richards. Photo: sknvibes.com

BASSETTERRE, St. Kitts: The name James Bernell Harris-Matthew, well-known cricketer in St. Kitts, was forever immortalized on Sunday, October 6, 2019, when the Mansion Playing Field was officially renamed in his honor.

The renaming ceremony commences was attended by Prime Minister and Parliamentary Representative for the area, Dr. the Honorable Timothy Harris; Deputy Prime Minister and Minister of Sports, the Honorable Shawn Richards and other officials from the Ministry of Sports; members of the cricket fraternity throughout St. Kitts and Nevis, including representatives from the St. Kitts Cricket Association, as well as family and friends of the late James Harris.

The Ministry of Sports invited residents and all cricket-loving fans to the event; several exhibition cricket matches also took place following the renaming ceremony, while musical entertainment was provided by Excess Band.

The Mansion Pavilion was recently rebuild and refurbished by the Ministry of Sports after it sustained substantial damages during the passage of Hurricane Irma in 2017.

James "Heads" Harris passed away in March of this year at the age of 65. Known well for his bowling prowess, Mr. Harris played first-class cricket for the Leeward Islands team between 1978 and 1984, making his debut in a match against the Windward Islands. During that span, the right-arm medium-fast bowler played 19 first class matches, collecting 38 wickets at a bowling average of 39.52 playing for the teams Leeward Islands and Combined Islands.

Harris is also remembered in his community through the staging of the long-standing James Harris T20 Cricket League.

Lifelong friend and cousin of Harris, James McCall said that for Harris, playing cricket was his passion.

"If you wanted someone to open the innings and give you a good start, you count on him to do that too. It was quite sad that when he transitioned to the Renowned Cricket Club in Basseterre he was put to bat at the bottom of the order."

He also noted that Harris was not only an accomplished cricketer but also was gifted at table tennis and played at an exceptionally high level. ●

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Ending Pregnancy Discrimination

BY ERIN TELESFORD

There are many difficulties women have to face during pregnancy, and discrimination should not be one of them. Pregnancy is one of the most difficult yet rewarding experiences a human can go through, but mothers are treated like burdens in the workplace. Imagine you've spent ten years working at the same company and were given many promotions for your hard work. You were respected by all of your co-workers who depended on you. One day, you happily announce that you were pregnant, and though you were greeted with many congratulations at first, once your belly began growing, you begin to notice, that you were being treated very differently. Your coworkers become upset when you are unable to help them with work, your boss stops considering you when looking to give promotions, and assignments that would typically be given to you are withheld and given to a less experienced worker. Eventually you are told that there may not be a job ready for you at the company when you return from maternity leave.

These are all experiences many women have had when pregnant in the workplace and can be categorized as Pregnancy Discrimination.

Other examples of illegal Pregnancy Discrimination are:



- Firing a pregnant employee
- Harassing an employee for being pregnant
- Refusing to hire someone because they are pregnant
- Not providing reasonable accommodations
- Firing or discriminating against an employee for pumping breast milk
- Forcing an employee to take time off, change jobs, or not considering them for a promotion
- Restricting pregnancy related medical leave
- Retaliating against an employee who complains about pregnancy discrimination

Although Pregnancy Discrimination had been outlawed by the Pregnancy Discrimination Act of 1978, there are still many cases and lawsuits of against current discriminators, some of which are big companies like Google.

Former Google employee, Chelsea Glasson, is a witness to pregnancy discrimination and later a victim. She experienced retaliation for speaking up about the company's unspecified discrimination against pregnant women. She explained that employees of Google who bring up pregnancy discrimination are often silenced or forced to suffer consequences that damage their careers in the long term. This raises the question of why so many companies still practice pregnancy discrimination, and what we can do to stop it officially.

To understand the problem further, we must understand who is affected by this discrimination. According to The National Partnership for Women and Families in their Analysis of U.S. Equal Employment Opportunity Commission Charges (Fiscal Years 2011–2015), women in every industry report pregnancy discrimination, but the most amount of reports and charges come from White and African American women in the healthcare and retail industries.

Black women are significantly affected due to the percentage of Black women in the workforce. Black women make up

14.6% of the female workforce, yet 28.6% of reports of pregnancy discrimination come from that demographic compared to the 71.5/45.8 proportion of White women in the workforce and reports of discrimination.

Many employers who discriminate use common requests for accommodations as grounds for termination. Accommodation requests such as allowing a longer lunch break or requesting better chairs are labeled excessive, notwithstanding the employers have been targeting female employees for termination in the first place.

Main points of discrimination remain in the medical and disability categories, such as requests for medical leave and time off. Pregnancy and labor should be categorized under medical disabilities equal to that of people who aren't pregnant; however, when women request time off, they are treated as if they are cheating the company or taking advantage of the system. Even maternity leave is something feared by female employees due to the rate of women who, before they can return to work, are labeled redundant and fired.

Pregnancy discrimination continues to happen in all aspects of the workforce, and, is even implemented by other women. Those who find themselves on the receiving end of this discrimination have many options to turn to for help. ●

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Planning Succession for Your Business

Succession planning involves creating a plan for someone to either own or run your business after you retire, become disabled, or die. In simple terms, succession planning is the process of passing control of the business to others. Here are some steps to take for succession planning:

Find Successor

If you are passing the business to a family member, you may consider transferring ownership through your estate planning process. Often, however, new management comes from your pool of existing employees. If you have a larger business (such as an LLC or a corporation), succession planning involves preparing people for management and leadership roles in order to replace you or other managers when the time arises.

Finding your replacement is difficult so plan ahead, it is best to start early. Leaders are not always easy to find and it takes time to mentor someone into a management role. You will need to identify potential successors in your family or among employees. You can hire from outside the company, but it's helpful to groom someone already in your business, over a period of time, so the transition to new leadership will be smooth.



Train Successor

Once you have successors identified, deliberately create a training plan to ensure that everyone involved has time to learn the skills, gather the information, and practice the leadership roles critical to the future success of the business. Whether you are transferring a business to a family member or you are promoting employees into leadership roles, you need to plan ahead.

A succession plan takes into consideration the development of future leaders' skills and abilities. The plan should deliver a return on your business's training investment by providing for your successors' advancement while simulta-

neously ensuring your successors don't leave your business. Even if someone leaves, a current employee should be ready to step into the vacated role. As the need arises, with good succession planning, employees or family members are ready for new leadership roles.

Ease Tax Exposure

Tax exposure arises when one generation gives way to the next generation in a closely-held family business. In this case, succession planning and estate planning become intertwined by the family. Multiple types of taxes must be considered when planning this type of succession, including:

Whether retirement is 30 years away, just over the horizon or not in your game plan at all, a succession plan is vital to ensuring the continued success of your business.

- Income tax
- Gift tax
- Generation-skipping tax
- Estate tax

Start family succession planning sooner, rather than later, because starting sooner will give you more flexibility with your planning. Consult an attorney and an accountant about putting the proper estate documents in place, especially for succession planning in a family business.●

Source: sba.gov

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Breaking Bad Money Habits Before the Holiday Season

BY JAMELIAH FRANCIS

Habits are developed over time and can be extremely difficult to break. It's even more difficult when it involves spending money, especially during the holiday season. The shopping list may be exhaustive, with a variety of gifts for friends and loved ones and items for the home.

While shopping for the holiday is all well and good, over shopping or overspending can lead to huge regrets. Why so?

Well to start, you may tend to buy what you want and not what you need. For the most part, making the distinction between "wants" and "needs" can be difficult at times and as such, varies from person to person. For example, you need to eat; however, rather than making a home-cooked meal which may be cheaper, you may want to eat out at a top-notch restaurant that may ultimately put a hole in your pockets. Therefore, it is extremely important to make such a distinction, more so for the holiday season.

Another aspect that should be considered is whether you're spending more than you earn. No matter the type of job you have, this should never be the case.



One should always try as much as possible to live within their means...financially and otherwise. Having this discipline is quite necessary for attaining good financial stability and a well-balanced life. How do you break bad spending habits? Here are some suggestions:

Make a budget

This is a very important initiative that can reap favorable results once taken seriously. Though it is not always the easiest thing to do, having a budget enables one to have a tight grasp on their financial activities. According to Destinee Whittington, Mayor Marian Barry Summer Youth Employment Program, "Many people dream of being rich but aren't sure how to obtain an abundance of wealth or where to start.

You can start by learning how to budget. Budgeting is essential because it can help you begin to establish wealth and reach your savings goals."

Give yourself permission to spend

Not everything that is on the store shelf is worth buying. Sometimes there are things that one can truly live without. On the other hand, one should not deprive themselves either. Therefore, it is wise to give yourself permission to spend. Ask yourself these questions: Do I need this, or do I want this? Would this add value to my life? Would buying this product or service put a hole in my pockets? After truthfully answering these questions, a decision can then be made to buy or not to buy.

Shop with a plan

Aimlessly shopping will run you into much overspending. One way to overcome this is to simply have a plan. Though this may seem old fashioned...making a shopping list can be very helpful and comforting. While you're in the comforts of your home, you can determine what you need and how much you wish to spend. This simple, yet effective approach eliminates overspending.

Don't shop when you're emotional

One should be very mindful of emotional spending and should at all cost refrain from shopping whenever you're in an emotional state. You may be extremely sad and may feel the need to treat yourself by means of shopping. While this may be a good way to overcome your sadness, it may also be detrimental to your pockets. Also, for the holiday season people tend to get very excited when shopping. With all the different products being on display, it may be very easy to get overwhelmed. As such, one should be careful to keep a level head in avoiding overspending.

Not easy, but worth it

Keeping finances under control is never an easy task. It is a custom that must be molded into the day-to-day aspect of life and should be treated as a priority. The beautiful thing about it is it's never too late to start healthy financial habits. And with the holiday season quickly approaching, now would be a great time start. Before too long, you will appreciate the efforts and see that said efforts though not easy, were worth it. ●



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Normani/

continued from page 4

She recently served as the opening act for Ariana Grande's Sweetener tour, and she has been publicly praised by Nicki Minaj, Kehlani, Ciara, and an array of fans both within and outside the music industry. Yet, critiques of her music still abound...



LOS ANGELES - FEB 09: Normani Kordei arrives for the ESSENCE 8th Annual Black Women In Music on February 9, 2017 in Hollywood, CA. Photo credit: DFree/ Shutterstock.com

"Why am I the least followed in the group?" the 23-year-old singer asked. "Even if you don't recognize that you're paying close attention to it, it takes a toll on your confidence. You worry—is it me? Is it because I'm Black? Or am I just not talented?"

In 2016, fans of former Fifth Harmony member Camila Cabello accused Normani of shading their fave on Facebook Live, which led to Normani being forced to take a break from Twitter after fans created Photoshopped pictures of her being lynched. Pop music often evokes images of groomed, smiling, methodically sexy artists with soft lyrics over bouncy beats. These are women who have the total package, star in glossy, creative music videos and maneuver with humility while knowing they're the next big thing. Normani fits the bill: Though her video for "Motivation" is inspired by the airbrushed clothing and rained-on choreography of the early 2000s, her brand of endearing perfection isn't mandatory for her success.

Thanks to social media, and Black singers, like Rihanna, SZA, and Summer Walk, caring less about being publicly dissected, it's becoming increasingly common for listeners to be exposed to raw artists who are coming into themselves and their identities as musicians in real-time. But not everyone has gotten the memo, and Normani is receiving the same kind of criticism that her idols did, specifically because of her Blackness.

Black women who have made pop music, including, but not limited to, Kelis and Nivea, have felt the need to defend their musical influences and fashion choices. "People are always trying to put you in a category and say, 'well, you're this and you're that,'" Kelis said in a 2000 interview with Planet Music. "Who cares if it's rock [or] R&B. Do you feel it?...I don't think I should have to choose or say 'I'm more this or I'm more that'...I think I have a clear-cut direction as to where it is that I'm going, but I don't think it has to have already been mapped out."

When Nivea emerged in the early 2000s, she was dubbed the Black Britney Spears, but her attire, vibrant hair colors, and highly publicized relationships with fellow producers and artists stumped fans and label executives alike. "They would boo the hell out of me," Nivea told BET in a September 2018 interview. "I [was] pop, hip hop, R&B with colored

hair in 2002. That was whack!" Nivea was criticized for wearing colored hair, though white singers of the 2000s, like P!nk and Christina Aguilera (who sang both R&B and pop music), were celebrated for having an "innovative" look. Urban radio stations were also reluctant to play Nivea's music because they worried it wasn't "Black enough" to catch on. "When my second album came out, still, no Black radio [stations] was ***king with me. They wasn't playing, they was like 'b****, you too pop.'"

Categorizing was an issue for Kelis and Nivea in a way that it wasn't for their white counterparts. They were criticized for simply being themselves, though now, Nivea takes it in stride, chalking it up to it simply "not being her time." But truthfully, pop doesn't have strict boundaries, especially in the increasingly genre-melding music of the digital age), and there is no guide for what it must feel or look like. Pop music is not to be confused with popular music—the former is post-1950s music that follows the verse-chorus formula, with major genres like "rock, R&B, country, disco, punk, hip-hop, Latin and reggae" comprising it. But the term "pop music" has undeniably racial undertones and is a style that some Black artists, like Rihanna with her 2017 complete departure from pop, ANTI, have turned their back on. The expectations placed on Normani, Lizzo, and even K. Michelle are enough to make anyone claustrophobic and will likely make this departure a popular choice.

The world has been cruel to Black women in music, even as gospel, rock-and-roll, R&B, and pop have remained a source of healing for us. Fans, executives, and critics seem to forget that the music that Black women make is ultimately for themselves, and they graciously choose to share it with us. White artists don't face the same kind of condemnation and have likely become more criticized for serious offenses, cultural appropriation, and queerbaiting, than for the content of their music. Meanwhile, Black women, no matter how gifted, are forced into boxes and are scolded for even thinking beyond the genre they're confined. Fortunately, Normani is defying the odds and motivating us to think more about the racist expectations imposed on Black pop stars. ●



Meet Tori-Ann Singh, Miss Jamaica World 2019

BY JAMAICANS.COM STAFF

Toni-Ann Singh has been crowned Miss Jamaica World 2019 during ceremonies held at the Jamaica Pegasus Hotel. The 23-year old was born in Morant Bay, St. Thomas, and is a recent graduate of Florida State University (FSU). She immigrated to the United States 14 years ago.

Singh competed against a field of 16 hopefuls to earn the crown. Prior to the Miss Jamaica World pageant, she'd competed in the Florida Caribbean Association competition. A judge at that contest and a former Miss Jamaica World winner in 2005, Terri-Karelle Reid, urged Singh to enter.

The crowning of Miss Jamaica World was held before a capacity crowd with the theme of Jamaica Jamboree, and held



Tori-Ann
Photo: Facebook

in honor of Miss Jamaica World co-franchisee, Aston Cooke, who died in February 2019. Singer Dimaro McDowell performed a medley of rocksteady and reggae songs during the event and actor and comedian, Christopher "Johnny" Daley, provided the entertainment.

The new 2019 Miss Jamaica World studied psychology and women studies at FSU and was taking a year off before continuing her medical school education. She displayed her considerable vocal and musical talents during the competition and received top awards in the talent and personality portions of the pageant, and as the most photogenic. Roshelle McKinley and Alanna Wanliss was the first and second runner

up, respectively.

Traditionally, five top contenders are named as finalists, but this year judges named six women as finalists when a tie occurred. In addition to Singh, McKinley and Wanliss, contestants Soyini Phillips, Brianna Knight and Kadajah McIntosh were chosen to participate during the interview portion of the competition.

Singh will now go on to represent Jamaica in the Miss World competition on December 14, 2019, to be held in London, England at the ExCel London exhibition and international convention centre. The 23-year-old is the 58th woman to represent Jamaica in the pageant. The Miss World contest is the oldest existing major international beauty pageant, founded in the UK in 1951, by the late Eric Morley.●

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Afro Hair: How Black Finns Are Taking on Racism



The women behind the Good Hair Day: Paloma Sandberg (l), Vanessa Daniels, Michaela Moua, Saida Mäki-Penttilä and Akunna Onwen . Photo by Pricilla Osei.

BY NAIMA MOHAMUD, BBC NEWS

More than 50,000 people with African background live in Finland, according to Statistics Finland. Michaela Moua is one of them. Born to a Finnish mother and Ivorian father, she is one of five Afro-Finns behind Finland's only annual event dedicated to afro hair, the Good Hair Day. "You don't see us in the Finnish society. We're a visible but invisible minority," she tells the BBC. The hair event, created to celebrate afro hair, was born four years ago. This year it was held on August 24. Moua says the event, which consists of workshops and panel discussions, was born out of necessity.

"We wanted to create an event that not only celebrated afro hair but was also educational and offered advice on how to take care of afro hair — especially for mixed race families," she says.

Although the event is about hair, Moua says the issue combs deeper.

"Many of us [Afro-Finns] thought for a long time that we were alone and a lot of us felt very lonely. This was a way to bring us together and realize there are more of us than we thought."

She says beauty standards prioritize Western beauty ideals and being brown or having afro hair is not seen as beautiful in Finland.

"A lot of us were born here but regardless, society tells us we are not Finnish.

Who gets to be Finnish and what does being Finnish mean?" she asks.

It's empowering

Finland, with its relatively small population, has been a trendsetter in many fields since independence in 1917.

The country scores consistently well on international ratings for stability, freedom, public safety and social progress. However, sexual and gender equality have not translated as easily to race relations.

"Last year EU released a study about racism in EU countries," Moua says. "Finland topped the list."

The EU's Agency for Fundamental Rights (FRA) found Finland to have the highest rates of race-related harassment and violence.

"People feel more comfortable saying offensive things in public," Moua continues but adds things will change for the better.

"We don't want to be objects. We are creating our narrative now and with projects like the Good Hair Day we are creating a safe space to talk about our experiences, to talk about our hair and offer advice and support to one another. It's empowering. We are here to uplift our community."●

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Looking Your Best When You Are Not Feeling Your Best

BY TARSHA GIBBONS

This is Tarsha Gibbons, your lead stylist for everything fashion, color and fun. Today let's talk about how to look your best even when you are not feeling your best. Ladies a quick tip that will take you less than 5 minutes. Grab the mascara and a great lip gloss. The mascara will open your eyes and make you look alert. The lip gloss if a nice peachy pink will add color to your face. Viola! You are all ready to start the day. Now if you have time add some concealer under those eyes to add extra umph! For my guy friends shave and moisturize your face. Also, if you smell great, even better. Choose a scent that smells fresh and clean; it will make you feel more energized.

Now for the clothing. Stay away from anything tight or fussy. It will reinforce your bad feelings. Now you are frustrated and uncomfortable. Choose pieces that are easy to wear that make you feel beautiful or handsome. Then take it to the next level and make sure it is in a rich color. Color plays such a huge role in our everyday life. That is because color brings out emotions

You know why this works? Because colors change your emotions and perceptions. You ever see a woman in bright red lipstick? Think about some of the thoughts that cross your mind when you see her. Now picture her in a red form fitting suit with black patent leather pumps. See how that takes you to an entirely different place? That is the beauty of color; it can lift your mood, help you to feel con-



fident, playful, relaxed and a host of other things.

So the moral of the story when you are not feeling your best, brighten up your face first and then choose a great piece of clothing in a fabulous color and go **ROCK YOUR DAY!**●

Until next time friends 😊

Tarsha Gibbons is an Image Consult and Stylist and the owner of TG Image and Style Consulting firm which has been servicing clients for the last 12 years. She works with individuals to help them increase their marketability through visual perception while transitioning into a new career or current profession.

Tarsha also volunteers her services for local organizations such as Dress for Success, New American Chamber of Commerce and New Rochelle Etiquette Group.

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A.R.E. You Emotionally Connected?

BY SARAH O'LEARY

Based on the work of Dr. Sue Johnson - the founder of EFT, the basis of a lasting, loving relationship lays in this question. We need to be present and accessible with ourselves and our partners in order to obtain that deep, meaningful connection.

A.R.E. EFT

A.R.E. is an acronym developed by Sue Johnson, the founder of Emotionally Focused Therapy. A.R.E. EFT are the three items needed to creating a secure and safe attachment base in relationships.

Accessibility: Are you accessible?

Accessibility in your emotional connection means staying open to your partner when you have insecurities or doubts. An important part of being accessible to your partner is understanding your own emotions. If you don't address and understand your emotions, they will inevitably build a block between you and your partner. In order to learn how to identify your emotions, you need to pay attention to the physical sensations that are happening. Pay attention to where they are happening as well (increased heart rate, tight chest, heavy stomach, and sweaty palms). Take note of the intensity and duration of these sensations. What thoughts are occurring during this time? When you understand and confront your emotions, instead of suppressing them, you open yourself up to connecting with your partner and being able to read their relationship and attachment cues.

How do you show your partner you are accessible? How does your partner show you they are accessible?

Responsiveness: Can I rely on you to respond to me emotionally?

This responsiveness means accepting and placing a priority on the emotional signals your partner conveys and sending clear, comforting and caring signals to your partner. Responsiveness means tuning in to each other's emotions and attachment needs. You want to show your partner you are there for them to both celebrate the good and support them during



the bad. Pay attention to your partner's hopes and areas of fulfillment, and especially their insecurities and fears. Why do they feel this way? What is leading to these emotions and attachment insecurities? What leads to your partner feeling safe and secure? Sensitive responsiveness both touches us emotionally and calms us physically. Be present with your partner and listen actively. When we know we have someone who is there to support us and celebrate with us, we feel relaxed and can let our guard down.

How do you show your partner you are responsive? How does your partner show you they are responsive?

Engagement: Do I know you will value me and stay close?

Emotional engagement is a unique and special kind of attention that we give only to our closest loved ones. This engagement is our longing gazes, our soft touches, lingering smiles, kind gesture... those special things that we do just for our partner. Engagement is important to remind your partner how much they mean to you, it helps both of you feel safe in your relationship. Being engaged shows your partner that they are not alone. It shows that you value and appreciate your loved one. Having an engaged

partner allows you to feel safe in taking emotional risks.

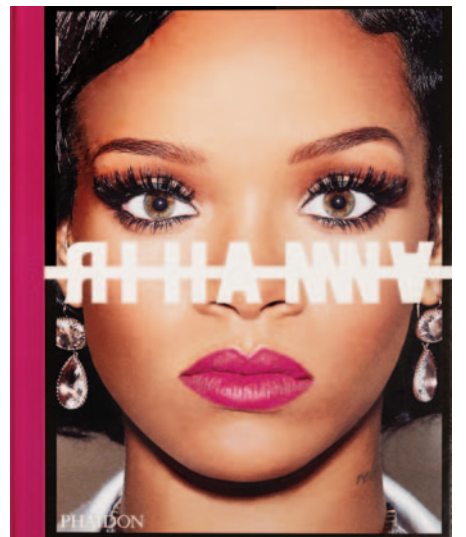
How do you show your partner you are engaged? How does your partner show you they are engaged?

Remember to be vulnerable enough to ask your partner, "ARE you there, are you with me?" and pay attention to when your partner needs you to remind them that you ARE there for them. ●

Sarah O'Leary is currently enrolled in the master's program for marriage and family therapy at USD. She is captivated most by the importance of relationships and emotions and their impact on our everyday lives. Both relationships and our emotions help shape who we are as a person. "Relationship" doesn't just mean partner, but rather connections of all kinds. This means everything from strangers, to friends, to partners, and most importantly, the relationship you have with yourself. Emotions are what underlies our thoughts and behaviors; they are the key to understanding ourselves.

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Reading for Fall



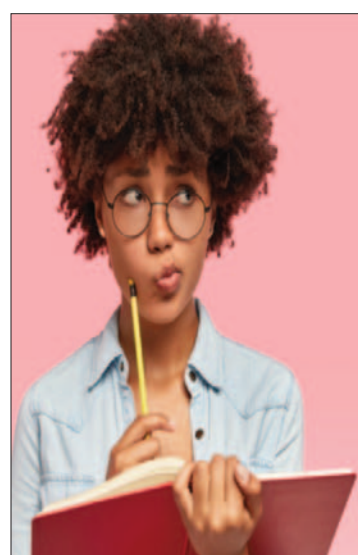
BY JANET HOWARD

While we patiently or impatiently count down the days until Rihanna releases her long-awaited ninth studio album, our girl just tightened her stranglehold on world domination. Rihanna has announced a new book, called *Rihanna*, of course, and it's 504 glorious pages long. The collection, which is billed as a "visual autobiography," comes out this fall via Phaidon.

Rihanna includes over 1,000 "intimate" photographs of Rihanna's "life as a musician, performer, designer, and entrepreneur," according to a press release. "I am so excited to share this collection of incredible images," Rihanna said in a statement. "I'm very grateful to the talented photographers and artists who contributed. We've been working on the book for over five years, and I'm really happy to be able to finally share it with everybody."

Last month, Rihanna's biggest fan Cardi B reportedly outbid herself in an attempt to secure an exclusive signed copy of the book at Rihanna's annual Diamond Ball and coughed up \$111,000. If it's a signed copy you're after (and a cast-resin tabletop bookstand), the *Rihanna: Luxury Supreme* will only cost \$5,550—if you can afford it. Not willing to cough up over \$5k to secure a copy of *Rihanna*? The standard *Rihanna* book goes for just \$150 while the *Rihanna: Fenty x Phaidon* edition costs \$175 and comes with a steel tabletop bookstand.

A great Christmas present for all of Riri's fans. Subtle hint? Thank you, in advance. ●



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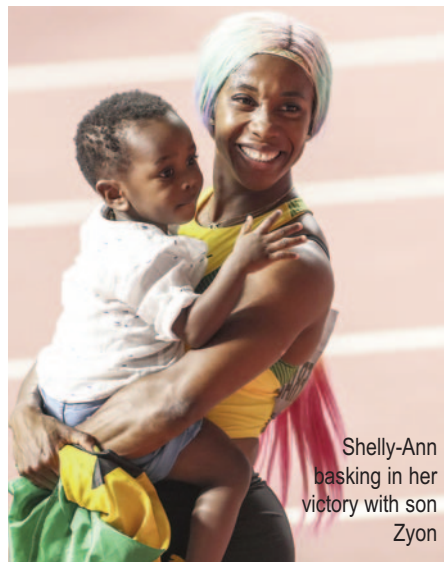
Shelly-Ann Fraser-Pryce: Mom & Queen of the Track

BY GREGORY MOLETTE, JR
THE JASMINE BRAND

A queen has been crowned, again over the weekend of September 29, during Sunday's women's 100m final, the Jamaican and six-time Olympic medalist, Shelly-Ann Fraser-Pryce finished the race with a time of 10.71. Marked as her fourth world championship title and eighth world title overall, the-32-year-old track star's victory comes after a break to birth her now 2-year-old son, Zyon.

She shared the special moment on Instagram reflecting on her win, highlighting her pregnancy two years ago and losing a family member that left her unsure if she'd return to track and field. After her crowning as the fastest woman, she reflected on working with no sleep. "I had no sleep last night. The last time I was at a major championship was 2016, and I just could not sleep with nerves. But with mental toughness, you will get what you want."

Her son, who watched from the audience, gave Shelly-Ann some extra motivation, she adds, "I can't believe it. I worked so hard to be back. The field was so strong I had to come good here, and I'm so excited to come out with the victory. Zyon and my husband have been my strength. When everybody else doubted me, they never did. It's down to



Shelly-Ann
basking in her
victory with son
Zyon

them that I am here again."

After becoming a mom, she says the process of getting back into shape was difficult. She tells the Associated Press, "For ten weeks, I couldn't lift weights on my back. And mentally, it's even harder because you're 30, you're having a baby, the females are out there running fast. You wonder if you can come back. For me, I just worked really hard."

Shelly-Ann, up to six combined Olympic and world 100m titles, became the first mom to win the sport's marquee sprint at an Olympics or worlds since Gwen Torrence in 1995. She is also the oldest. Congratulations!●

Botham Jean Murder/
continued from page 1

it to be her own. Upon seeing Jean on his couch eating ice cream, Guyger claims to have thought he was an intruder and, in a moment of fear, used her government-issued handgun to shoot and kill Jean. Guyger, from all accounts, had several options than the one she chose of shooting Jean to kill. Botham's mother, Allison Jean, said, "He [Botham] didn't deserve to die. 'I know there's a time to live and a time to die,' she added, referring to Ecclesiastes 3, 'but certainly not in the way he did. I feel a wicked act was inflicted upon him right in his own home. That, for me, is the most hurtful part of it.'"

Was Justice Really Served?

Initially, Guyger was only charged with manslaughter and kept on the police force but following public outrage she was then charged with murder and fired. Fast-forward to the trial, on October 2, 2019, Guyger, 31, who is white, was sentenced to 10 years in prison for the murder of her neighbor Botham Jean, who was black. She will be eligible for parole in 5 years. What a gift! Parole in 5 years! Is this justice, real justice?

There are so many mothers in America still crying and feeling the agonizing pain of losing their sons at the hands of the police in America. Eric Garner's mother had to wait for five years [August 19, 2019] to get her son's killer, Daniel Pantaleo to be fired. Just fired; no indictment. Garner was killed on July 17, 2014. So, for many, Guyger's conviction served as a sliver of justice since it is very rare for police officers to be convicted or punished for unlawful killings in America. However, for many, Guyger's sentencing was too lenient and rightfully so. In Saint Lucia, Jean's native homeland, response to the verdict of guilty for Guyger and being sentenced to 10 years out of a possible 99, was not well-received.

This is only the second guilty verdict and sentencing of a cop in Dallas in the last 45 years.

Activist, Dominique Alexander expressed his disgust, stating, "What justice did today was slap us back in the face with levels of injustice."

OECS Director General Dr. Didacus Jules expressed mixed emotions surrounding the verdict. "The tragedy of Botham's death struck the core of our community, not only in Saint Lucia but throughout our region and in the Diaspora. While we acknowledge this sliver of justice that was served today, we continue to mourn with Botham's family the loss of a promising son of our soil," Dr. Jules commented.

Courtroom Shocker

The low sentencing was one shocker and an injustice. What happened after the sentencing was another shocker. Guyger received a profound - and controversial - amount of compassion from her victim's family and the judge. Judge Tammy Kemp, who is black, left her judge's bench and also embraced Guyger. Kemp

continued on the page 17

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Botham Jean Murder/ continued from previous page

gave Guyger a Bible and the two of them prayed together before Guyger was led away from the courtroom. Kemp is currently being investigated.

The actions of Brandt Jean and Judge Kemp have reawakened the complex conversation about race and inequality. Some observers celebrated the humanity on display in the courtroom, and others questioned if it is just for African Americans to repeatedly take the moral high ground without an exception of reciprocity across America's racial divide.

Justin Hansford, the executive director of the Thurgood Marshall Civil Rights Center at Howard Law, asserts that the culture of forgiveness that emanates from America's black community derives from the U.S. never condoning black anger when directed towards white Americans. "We see the black community take the moral high ground because you don't get the right to be angry with white people in America. If you're angry it is seen as unjustified," says Hansford.

Allison Jean addressed her son Brandt Jean's controversial public show of forgiveness to Guyger, calling his decision "remarkable" but reminding the crowd of how much work there was ahead to hold Dallas police accountable, specifically calling out problems with the investigation revealed at the trial.

"I don't want the community to be mistaken by what [happened] in the courtroom," she said, according to *NBC Dallas-Fort Worth*. "Forgiveness for us



Victim
Jean



Jean's Murderer
Guyger



Victim
Brown

as Christians is a healing for us, but as my husband said, there are consequences. It does not mean that everything else we have suffered has to go unnoticed. We're leaving Dallas this week, but you all must live in Dallas and you all must try to make Dallas a better place."

She added, "There are many Christians who asked me if I would forgive Amber. I will leave my forgiveness for Amber to myself. God knows my heart," she said. "What I want you to do for us, for the family is to support the legacy of Botham. We have created the foundation not to help us, but to help the underprivileged, the underserved, the vulnerable, the voiceless. So, I ask you to support the Botham Jean Foundation. I would love to help someone who Botham would have wanted to help."

Guess who is getting their justice?

And now, the pain continues for another family. A message is being sent loud and clear. In Texas, there is a massacre of Black bodies for years have gone without

justice and regard.

Joshua Brown, one key witness in the Jean trial that has convicted Guyger of murder and sentenced her to 10 years of prison, was murdered in cold blood, days after giving his heart-wrenching testimony about the day his new friend was shot. A noble and brave soul, Brown lived across the hall from Jean. He was shot outside of his apartment building in Dallas on the night of October 4. There is no suspect information at this time, police said.

Of course, there are no suspects. But do we need suspects? Do we need to pinpoint the cowards who acted so heinously toward the gentle Brown, who wept at the trial for a man who he met only the day he was killed? Particularly, when we don't really believe in the American justice system... do we?

According to civil rights attorney S. Lee Merritt, Esq., who is representing the Jean family, Brown's immediate family said he was shot in his mouth and chest after Merritt was told the young

man was shot in his back. "We will have to await the autopsy to be sure," he wrote on Twitter Saturday night.

"To have a key witness, suddenly be killed is suspicious. Was this related to the trial? There is no clear indication," Merritt told *CBS News*' Omar Villafranca. The Jean family has filed a civil case against the city of Dallas for the murder of their son Botham. Merritt says Brown would have been one of their first witnesses.

On Facebook, Merritt wrote that Brown's execution "underscores the reality of the black experience in America." He added that, "Brown lived in constant fear that he could be the next victim of gun violence...Brown deserves the same justice he sought to ensure the Jean family."

With heavy hearts, we wait and see. ●

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City's Aging Black Residents Dying of Cocaine-Involved ODs in Rising Numbers

BY ROSA GOLDENSOHN, THE CITY

The number of older black New Yorkers dying of cocaine-involved overdose deaths has tripled in recent years, a trend city health officials are struggling to understand.

Between 2010 and 2015, the number of non-Latino black New Yorkers age 55 to 84 who died over overdoses where cocaine was at least one of the drugs in their system went from 33 to 43. In 2016, that number jumped to 93 and has continued to climb, reaching 133 last year, city health data show.

A majority of the deaths involving cocaine last year among older black New Yorkers did not involve heroin or fentanyl, city Department of Health and Mental Hygiene data reveal. The cocaine-related deaths that did involve fentanyl — the potent opioid implicated in 60% of all city drug-related fatalities last year — frequently included heroin.

Cocaine and other “stimulant-related” deaths also have been on the rise nationally in recent years, and rose 88% in the city overall across demographics between 2015 and 2018. When looking at people who lethally overdosed with cocaine in their system, the death rate in the city for older black New Yorkers last year was 27.5 per 100,000 people, compared with 10.7 for the total population across the five boroughs, according to



the Health Dept.

Dr. Guohua Li, professor and director of the Center for Injury Epidemiology and Prevention at Columbia University, says the abrupt increase in deaths where cocaine may be a factor, beginning in 2016, should shift how the public thinks about fatal overdoses.

“It should no longer be called the opioid epidemic,” Li said. “Rather, we should call this public health crisis the drug overdose epidemic.”

Who and Why?

Patterns, such as method of use — snorting or injecting cocaine as opposed to smoking crack, for example — in these cases remain unknown. And deeper information on who might be most at risk, such as longtime frequent users versus more casual ones, is also scarce.

“We’re in a cycle right now where we’re seeing this uptick in cocaine use

and cocaine-involved overdose deaths. And it’s national, it’s not just New York City,” said Denise Paone, director of research and surveillance in the Bureau of Drug and Alcohol Use at the Department of Health and Mental Hygiene.

People with cardiovascular issues may be especially vulnerable to cocaine-related death because the drug can overwork the heart, Paone noted.

That black New Yorkers in this age group seem to be at higher risk for cocaine-related death than their white counterparts might reflect health care disparities, said Daliah Heller, director of drug use initiatives at health nonprofit Vital Strategies.

“We’re talking about a population group who are very likely to have experienced poor or low access to quality primary care over their life course because of the color of their skin,” said Heller, a former assistant commissioner at the Health Department.

The Health Department plans in the coming year to focus on education efforts with primary care doctors and a public awareness campaign around cocaine, Paone said.

“We don’t have the tool like naloxone like we do for opioids,” she said, referring to the overdose-reversing antidote. Keith Brown, director of health and harm reduction at the Katal Center for Health, Equity and Justice, said the city and state should focus on addressing the forces that hamper access to care and make drug use more dangerous.

“We keep doing this policy shifting around specific substances, and it’s incredibly misguided,” he said. “If we had a comprehensive public health strategy, we would be prepared regardless of what substances people were using.” To Brown, such a strategy means dealing with needs such as housing, health care and poverty, and turning away from criminalization of drugs.

Growing Search for Answers

Public health officials often work with limited information, even as fatal overdoses are increasingly the subject of law enforcement-backed investigations.

Staffers funded by the High Intensity Drug Trafficking Area, a federal law enforcement program, are teaming with the city medical examiner’s office to examine drug deaths. An epidemiologist housed at the medical examiner’s office, paid by the federal program, creates daily reports on suspected overdose deaths that

go to the NYPD, according to local HIDTA director Chauncey Parker.

The HIDTA also funds two social workers at the medical examiner’s office who call family and friends of someone who has likely died of an overdose. They ask about the person’s treatment history, among other information.

The details are used to create monthly reports on data about where and how people died, and other factors. The reports go out to law enforcement, health and social service agencies in the city and state, Parker said.

NYPD Plays a Role

The city’s overdose response plan, known as HealingNYC, also has designated millions of dollars for the Police Department to immediately investigate drug overdose scenes. The information gathered there goes toward criminal investigations, an approach advocates have criticized.

“If Mayor de Blasio really believed in a public health and compassionate approach to overdose and substance misuse, he would take every dollar of HealingNYC that went to the NYPD and give it to the Department of Health,” said Jeremy Saunders, co-director of the activist group VOCAL-NY.

Saunders said the money should go to public health investigations of the deaths “so we can understand how they happened and can be avoided in the future.” The NYPD said it shares information on overdose death cases with city health agencies at a quarterly meeting at police headquarters called RxStat.

“As part of its groundbreaking effort to fight narcotics, help those in need and foster public health awareness, the NYPD shares its intelligence on drug overdoses, and overdose deaths, with an array of stakeholders, including health and law enforcement partners,” said Al Baker, an NYPD spokesperson.

“These efforts together have helped build an increasingly coordinated, and effective, response to address the tragic scourge of drug overdoses.”

Avery Cohen, a spokesperson for the mayor, wrote in an email that HealingNYC had “bent the curve on substance misuse” and helped to decrease overall fatal overdoses in the city for the first time in eight years.

“We will continue to build on this progress, and work across agencies to ensure we are doing everything we can to tackle this public health crisis head on,” she said.

Medical intakes at city jails last year showed that more than a quarter of people locked up likely have cocaine-use disorders — a greater share than those with likely opioid-use disorders, according to Correctional Health Services, although the two categories are not exclusive.●

This story was originally published on [September 16, 2019] by THE CITY.

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Concussions: Are We Taking this Medical Condition Seriously?

BY MARILYN SILVERMAN

If you google the words how seriously are concussions taken, you will be stunned that parents are not even alarmed if their sons and daughters are the recipients of this diagnosis by their trustworthy family physicians.

As per WebMD, these mothers and fathers should in fact be alarmed, very alarmed indeed since concussions can be a stepping stone for a multitude of medical conditions that could have a detrimental impact on their quality of life.

A medical journal, *Pediatrics*, stated that there are actually doctors out there and parents as well, who don't feel that they should be concerned when that white-jacketed doctor with an ever-present prescription pad in hand, articulates this dire diagnosis.

Scientists associated with McMaster University in Canada embarked on a research project whereby they found that children who are so afflicted were lying in hospital beds as inpatients for fewer days and were returning to their desks as well in fewer days. One of the researchers, Carol A. DeMatteo, concluded that "the family is less likely to consider it an actual injury to the brain.



This puts them at greater risk for a second injury, poor school performance and wondering what is wrong with them."

According to *Science Daily*, there is now public awareness that it should not be ignored; this is attributable to screaming newspaper headlines about the incidence of concussions afflicting your beloved football players who not today, not tomorrow, but many tomorrows into the future, will be the victims of debilitating medical conditions. Obviously, this is sad news for the athletes. But that

their conditions are headline stories is good news for us. We don't hear about concussions in the workplace since we are not celebrities, just ordinary folks—the paparazzi doesn't follow us when we go to the doctor—we are not news. Truth be told, the brain, such a vital bodily organ, just can't take repetitive blows to the head. Public Services Health and Safety Association states that when you hear the word concussion, you immediately associate it with sports.

Theda Care concludes that we should all take concussions seriously since they can cause long-term brain damage. "But not everybody understands its severity." *Orlando Sentinel* states that "neurologists say Americans don't take concussions seriously enough." According to Dr. Beth Ansel, National Institutes of Health, "although concussions are considered to be a mild brain injury they need to be taken seriously. It should not be treated as minor injuries that quickly resolve."

According to Andrew Weill, MD, research suggests that sports-related concussions can one day down the road lead to long-term brain damage. We are not just talking about a headache that can be cured with an aspirin, but Alzheimer's disease and Parkinson's disease.

The prestigious John Hopkins University stated that the hippocampus, which is an area of the brain that is responsible for memory, is affected.

Dr. William Meehan, a member of the American Academy of Pediatrics' Council on Sports Medicine, said, "Every time you get a concussion there is some effect on the brain that doesn't go away." You can't just apply an ice pack and everything will be just dandy.

As per *Huffington Post*, as time elapses, repeated concussions can actually alter the chemicals and cells situated within the brain, a frightening specter indeed. These chemicals and cells include those responsible for such critical functions as concentration, problem solving, judgment, impulse control, memory loss, aggression and depression. Basically, the totality of your very existence.

Harry Kerasidis, MD, and author of *Concussion-ology*, makes a disturbing

observation. We see the human tragedy of homelessness every day, but did you know that half of these homeless men lying sprawled out on our streets had traumatic brain injury and this is how they ended up? And that teenagers who during their lives experienced concussions had higher rates of suicide attempts and of course we all know that suicide attempts often end up as suicides?

As you can see, it's not just professional football players who fall victim to concussions and its dangerous repercussions; it's teenaged boys whose mothers and fathers encourage them to play for the high school football team since it is engrained in our consciousness that a sedentary lifestyle will contribute to the onset of obesity with all of the latter's complications.

Dr. Bennet Omalu, a former pathologist, found that the repeated blows to the head causes microscopic injuries to the brain and hundreds of such blows cause permanent brain damage. The word permanent next door to the word brain is a scary word indeed—your brain is damaged—there is no turning back time.

According to SFM The Work Comp Experts, "the reality of the situation is that concussions are reported even more frequently in the workplace." The Minnesota Department of Labor and Industry's COMPACT newsletter states, "the number of lost-time claims with concussions has increased to its highest level in 2018." Its contributory factors are slips and falls, accidents involving heavy machinery, strikes to the head from falling objects, motor vehicle mishaps, or explosions.

AXA itemizes the roster of professions where workers are most vulnerable: construction, firefighting, public safety and mining.

"Twenty-five percent of all occupational traumatic brain injury is suffered by construction workers," as per the Centers for Disease Control and Prevention. As they build our beautiful cities with awesome skyscrapers, they suffer unfortunate health consequences. When you hop into your car and enter the rush hour traffic or swipe your Metro card, the last thing on your mind is that you will be carried on a stretcher to a local hospital. According to Injury Claims Coach, "Head injuries are not a joke. If you've taken a blow to the head...don't try to brush it off, act tough or assume you're okay." Do not delay medical treatment since it is dangerous obviously from a medical perspective, but it could also undermine your worker compensation claim. "The insurance company will jump at the chance to argue that your injury didn't happen on the job."

If you have suffered a concussion, you should immediately contact the Law Firm of Figeroux & Associates at 855-768-8845 222-3155.

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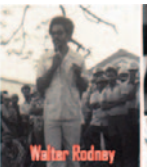
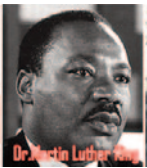
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From Visit to Long-term Commitment: Getting a Green Card Through Marriage

BY RHEA BATTLES

You came to the U.S. this summer, enjoyed Labor Day, got a “good wine on de Parkway,” and, before you know it, a relationship with an American citizen heats up to the point where you no longer want to go back where you came from. You fell in love. Do you know what your options are? It's important to know how to proceed, because a future with your beloved is at stake.

Once you reach the time limit of your visit, you are in the country illegally.



Marriage prior to your visitor pass expiration is your best option if you have found the person you want to spend your life with. Immigration law states that someone visiting the U.S. from another

country – either on a visa or visa waiver – who marries an American citizen and plans to stay in the country permanently and lawfully, must apply for an “adjust-

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USCIS Visa Denials Are on the Rise



BY TORY JOHNSON

Legal immigration channels to the United States are continuing to suffer under the Trump administration. These restrictions are having an effect on employment-based immigration—particularly petitions for temporary foreign workers.

American businesses file such petitions in order to hire and retain foreign-born workers who make vital contributions to companies, industries, and the U.S. economy.

Yet U.S. Citizenship and Immigration Services (USCIS) is denying and scrutinizing some of the most relied-upon petitions at a higher rate than in the past. USCIS data through June 2019, show a clear uptick in denials and requests for evidence (RFEs) for H-1B and L-1 petitions.

In the first three quarters of the current fiscal year (ending October 1), USCIS denied 16.1% of initial H-1B petitions. That denial rate is nearly four times higher than it was in FY 2015. The denial rate has experienced a steady increase each year since FY 2015.

USCIS denied 28% of initial L-1 petitions in the first three quarters of FY 2019. That denial rate is significantly higher than what it was in the past four fiscal years.

USCIS also is issuing more RFEs, essentially asking for additional documents to confirm the validity of the

continued on page 2

New Public Charge Rule Imposes Wealth Test on Newcomers

BY AARON REICHLIN-MELNICK

The Department of Homeland Security (DHS) published the final version of its new “public charge” regulation on September 30. The rule would make it easier for the government to deny a green card or visa to immigrants it believes are likely to receive certain public benefits in the future. This would make it significantly harder for immigrants who aren't already successful to come to the United States.

Speaking to NPR, U.S. Citizenship and Immigration Services Acting Director Ken Cuccinelli rejected criticism of the rule. He claimed that Emma Lazarus's poem on the Statue of Liberty should actually be read to say, “Give me your tired and your poor who can stand on their own two feet and who will not become a public charge.”

Under current law, immigrants applying for admission to the United States or those already here and seeking a green card must prove they are not “likely to become a public charge.” Since 1999, this has required immigrants to prove that they will not become “primarily dependent” on certain cash welfare programs.

The new rule, which goes into effect in mid-October, adds food stamps, Medicaid, and Section 8 housing to the list of public benefits that can lead to someone being deemed a public charge. It also removes the requirement that someone become “primarily dependent” on benefits. Instead, the agency can deem someone a public charge if they use any of those benefits for 12 months out of a 36-month period. If someone uses two or more benefits in a single month, each benefit counts separately. This means someone enrolled in both food stamps



and Medicaid would be declared a public charge after six months of use instead of 12.

According to the Migration Policy Institute, nearly half of all new immigrants are at risk of visa denial under the new rule. Even spouses of U.S. citizens will have to prove they won't

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Immigrant Children with Cancer, HIV & Cerebral Palsy Threatened with Deportation

BY WALTER EWING

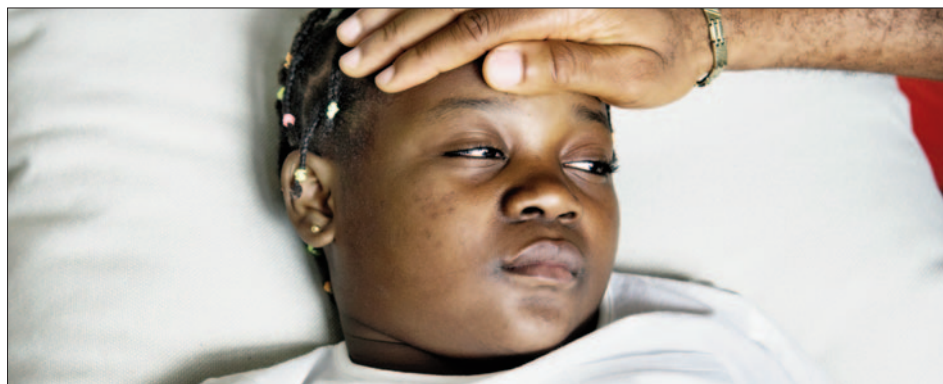
Without so much as a formal announcement, the Trump administration sent letters to families of sick children containing a dire warning: leave the country in 33 days or face deportation and a years-long ban on returning. Many of those who received a letter last week are Boston-based immigrants whose children suffer from cancer, cystic fibrosis, and HIV, among other illnesses.

Up until now, the children and their families had benefited from a U.S. Citizenship and Immigration Services (USCIS) program known as “medical deferred action.”

This program allows immigrant families to remain in the United States for two-year periods if they can prove that a family member needs life-saving treatment for “serious medical conditions.” Many of the families in the program entered the United States through a visa or another legal channel. Deferred action enabled them to stay so the family member could receive medical treatment.

USCIS says medical deferred action has been revised and is now limited to the foreign-born relatives of U.S. military service members.

This abrupt change in policy—reportedly implemented with no formal notice on August 7—leaves the future of many children in doubt. Children who are now receiving treatment for illnesses such as epilepsy, cerebral palsy, and muscular



dystrophy will be forced to return to countries where the medical treatment they need to survive may not exist.

Some parents of the children, as well as several U.S. public officials, regard the new policy as a de facto death sentence.

For instance, 16-year-old Jonathan Sanchez has been receiving treatment for cystic fibrosis for three years at Boston Children’s Hospital. With continued treatment, he has a life expectancy of 37 years. But if he is forced back home to Honduras? His mother puts it simply: “He would die.” In fact, his sister died of cystic fibrosis 18 years ago in Honduras. Not surprisingly, USCIS’s decision to deport seriously ill children has been met with fierce criticism.

Boston Mayor Marty Walsh called the new policy “absurd and inhumane.” And Massachusetts Senator Ed Markey wrote, “the Trump administration is now literally deporting kids with cancer.”

A USCIS spokesman told one media outlet that the new policy does not defin-

itively take deferred action off the table, but that U.S. Immigration and Customs Enforcement (ICE) will now consider requests for temporary relief from deportation. The letters sent by USCIS, however, don’t mention the transition to ICE.

The letters simply state that “when you submitted your request [for deferred action] you were present in the United States contrary to law” and have 33 days to leave, or else the federal government will begin removal proceedings. Many families reportedly did not even receive the letters in their mailboxes until halfway through the 33-day period.

The American Civil Liberties Union (ACLU) of Massachusetts is exploring possible legal action against the federal government over this new policy.

It is not yet known how many people are affected by the change or if letters have been sent to anyone outside of the Boston area. Yet for the families who received notice of the shift, the fear is immediate.●

Visa Denial/

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application. While seeking additional evidence may seem minor, in practice, RFEs may add months to an already arduous process that can hinder an employer’s ability to plan and meet business needs.

The RFE rate for H-1B petitions has increased by 78% in the last five years, reaching almost 40% in the first three quarters of FY 2019, compared to 22 and 21% in FYs 2015 and 2016, respectively. And even when petitioners respond with additional information, increasingly USCIS maintains the denial. In FY 2019 (as of June), only 63% of H-1B petitions were approved after an RFE was issued, compared to 83% in FY 2015.

The RFE rate for L-1 petitions is even higher, nearing 54% in the first three quarters of FY 2019. By comparison, the L-1 RFE rate was just 34% in FY 2015. Again, even after responding to the RFE, many petitions are still denied—the approval has been about 50% since FY 2017.

USCIS denials for these groups have



been increasing under the Trump administration, most noticeably after the President’s Buy American, Hire American executive order. Critics further point to changes USCIS made—without congressional involvement—that affect how the agency evaluates and adjudicates these petitions.

USCIS released some information in 2018, regarding reasons for issuing denials and RFEs. The most common reason USCIS issued an RFE in 2018, for H-1B petitions was because the position did not satisfy the “specialty occupation” definition or criteria.

The administration issued new guidance in 2018, that significantly affected the understanding of “specialty occupa-

tions.” The changes were prominent and controversial, in part due to predictions that it would further restrict U.S. businesses’ ability to hire and retain talented workers born outside the country.

Many businesses are fighting these denials and pushing back on the policies enabling USCIS to adjudicate petitions with a narrow interpretation of the rules. While some petitions are still moving through USCIS, it is clear that rising denial rates has become a persistent trend. For many American businesses, this trend is one that fosters uncertainty and presents additional challenges to achieving their goals and contributing to the modern economy.●

Exploitative Employers Off Scot-free While Immigrant Workers Have Their Families and Lives Ripped Apart

BY AMERICA VOICE

In the aftermath of the Mississippi family separation raids, a key question emerges: why is ICE arresting the immigrant workers and ripping their families apart but doing nothing to hold their employers accountable? Perhaps it has something to do with the fact that as an employer, the boss of ICE and the boss of the Trump Organization is more interested in demonizing Latino immigrants than in going after fellow billionaires who take advantage of them.

Angela Stuesse explains in the *Washington Post* how employers in the South recruited undocumented immigrant laborers to undercut African-American labor organizing. After initially recruiting immigrant workers from Florida, the poultry plants paid their increasingly Latino workforce a bounty for bringing in new workers. She explains why:

“With the threat of family separation, detention and deportation hanging over people’s heads, immigrant workers are less likely to organize and less likely to speak out against poor conditions — and employers are more likely to take advantage of them. This ripples through the economy, depressing wages for U.S.-born workers, as well. The mounting threat of deportation and rising xenophobia help keep workers compliant, serving owners’ interests and consumers’ pocketbooks — but harming the people who prepare our food.”

Sound familiar? If so, it’s because Trump and his Organization have long relied on exploitable undocumented workers to build his clubs and maintain his properties.

In fact, similar to the pipeline of undocumented workers recruited by Mississippi plant owners, the Trump Organization recruited undocumented employees from Costa Rica. As the *Washington Post*’s Joshua Partlow, Nick Miroff, and David Fahrenthold reported in February:

“Soon after Trump broke ground at Bedminster in 2002 with a golden shovel, this village emerged as a wellspring of low-paid labor for the private club, which charges tens of thousands of dollars to

join. Over the years, dozens of workers from Costa Rica went north to fill jobs as groundskeepers, housekeepers and dishwashers at Bedminster...”

The media reports that the New York and the New Jersey Attorneys General’s offices are looking into the pattern and practice of illegality and abuse. Not surprisingly, no such investigation is happening at the federal level. In fact, Trump commuted the only employer of late to be convicted and incarcerated after a mass immigration raid. It seems this administration operates from the theory that poor, exploited, hardworking immigrants are the threat, while American employers who break the law, exploit immigrant workers, undercut native-born workers and gain an unfair advantage over law-abiding competitors, are not.

Partlow and Fahrenthold revealed yet another front in the Trump Organization pattern and practice of illegality and abuse — the mobile construction crew:

“For nearly two decades, the Trump Organization has relied on a roving crew of Latin American employees to build fountains and waterfalls, sidewalks and rock walls at the company’s winery and its golf courses from New York to Florida.

...President Trump “doesn’t want undocumented people in the country,” said one worker, Jorge Castro, a 55-year-old immigrant from Ecuador without legal status who left the company in April after nine years. “But at his properties, he still has them.”

The hiring practices of the little-known Trump business unit is the latest example of the chasm between the president’s derisive rhetoric about immigrants and his company’s long-standing reliance on workers who cross the border illegally.

Another immigrant who worked for the Trump construction crew, Edmundo Morocho, said he was told by a Trump supervisor to buy fake identity documents on a New York street corner. He said he once hid in the woods of a Trump golf course to avoid being seen by visiting labor union officials.

“...By employing workers without legal status, the Trump Organization has an

advantage over its competitors, particularly at a time when the economy is strong and the labor market tight, according to industry officials. Undocumented employees are less likely to risk changing jobs and less likely to complain if treated poorly.

According to Frank Sharry, Executive Director of America’s Voice:

“Donald Trump is not only the Divider-in-Chief, he’s the Exploiter-in-Chief. The administration’s approach to the Mississippi poultry plants embodies the Trump approach perfectly: find undocumented workers who will work hard, work for less, and are unlikely to demand overtime pay or benefits or leave; cheat them and profit off of them for years; and, when in trouble, dehumanize and discard the immigrant workers while claiming innocence.

Americans need to remember: at Trump properties and at Mississippi poultry plants, the undocumented workers didn’t hire themselves; their employers did. And they did so because they could take advantage of the immigrant workers. Instead of criminalizing hardworking immigrants, we should be putting them on a path to legal status. And instead of giving unscrupulous employers a pass, we should combine the legalization of undocumented workers with a crackdown on the labor abuses of exploitative employers.

While he spends the weekend plotting new ways to hold onto power by dehumanizing Latinos and immigrants, we should remember he will be staying in a mansion built and maintained by undocumented immigrants. This reality captures the beating heart of Trump and Trumpism — racism and xenophobia for his core supporters, and plutocratic privilege and impunity for the Trumps and their rich friends.

There should be a type of legal filter on this new attack on immigrants, we must do everything possible to ensure that this violent verbal rhetoric does not open the door to fascism.”●

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Pulling Up America's Welcome Mat: The Move to Halt Refugees Is Un-American

BY AMERICA'S VOICE

Leading editorial boards and observers nationwide are rebuking the Trump administration for their un-American and deeply damaging decision to slash refugee levels to only 18,000 for next year — the lowest number in history at a time when the need for refugee resettlement is at historic highs worldwide.

Below are key editorials and excerpts slamming the decision:

In "Trump Tears Up the Welcome Mat" *The New York Times* editorial board discusses the unwelcoming nature that Trump and his administration have created for refugees seeking protection:

"This is the administration's latest message to anyone dreaming of a freer life in America: that they should just stay away. The Trump administration has systematically acted to bar as many refugees and asylum seekers as possible, virtually from its first day, supplanting America's traditional welcome to the world's desperate people with a spirit of xenophobia and bigotry."

Led by Stephen Miller, a zealot who has planted lieutenants throughout the government, the Trump White House has made its anti-immigration campaign something akin to a crusade, with "the wall" along the Mexican border as its symbol.

In "Trump Is Making America Meek, Churlish and Inhospitable," *The Washington Post* editorial board continues on the same drumbeat:

"Gratuitously, he is also, in effect, inviting communities to turn their backs on the world's most vulnerable and desperate. In announcing that it would slash refugee admissions, the administration also said Mr. Trump had issued an executive order requiring that states and localities consent, in writing, to the resettlements of people already thoroughly vetted by the Department of Homeland



CHICAGO, ILLINOIS USA - JUNE 30, 2018: Demonstrators at the Families Belong Together rally protest the plight of migrant children separated from their families at the border. Photo: shutterstock.com

Security and other agencies. Whatever the impact of that order — and officials suggested it would be minimal — it's a disgrace on its face.

... Ultimately, the refugee program is a barometer of America's prestige. It stands as an example to other nations. As it contracts, so too does this country's greatness."

The *Dallas Morning News* editorial board in "Trump Is Dismantling the System for Legal Refugees. Why?" discusses the legality of disassembling the refugee ban:

"This is all the more tragic because we're living through the greatest refugee crisis since World War II, with more than 70 million men, women and children forcibly displaced around the world. Historically, the U.S. has led the world in refugee resettlement. But in 2017, according to the Pew Research Center, for the first time, "Non-U.S. countries resettled more than twice as many refugees as the U.S."

Why? Too often refugees who come to the U.S. in an orderly process are unfairly conflated with uncontrolled migration. Most asylum-seekers arriving at the southern border, for example, many of whom have legitimate claims, "are spontaneous unregulated arrivals," said Hetfield, "people who put their lives at risk to get into the United States without documentation."

But the millions of people resettled under the Refugee Act of 1980, are taking part in the "most legal form of migration that there is," said Hetfield. "Nobody can even get on a plane until they've been interviewed multiple times and cleared by homeland security and all the intelligence agencies. It's an entirely regulated and orderly process."

Lastly, Scott Martelle, an editorial writer for *The Los Angeles Times*, argues "Trump's limits on refugee resettlement are cruel and counterproductive":

In yet another set of draconian policy decisions by the Trump administration, the U.S. will accept no more than 18,000 refugees this coming year and, by adopting a new formula, will significantly reduce admissions for people fleeing persecution for reasons other than religion. Count this as a win for the immigration hard-liners and a loss for the nation.

At the same time, the government announced that it will allow state and local jurisdictions to refuse to accept refugees for resettlement through the nonprofit organizations the government relies on for help. That's an atrocious policy that will let local xenophobic politicians shut the door to people who the federal government says do not pose a risk to public safety.

...If there's any consolation here, it's that once refugees get resettled, there are no limits on where they can move, which means the new policy primarily serves as yet another "you're not welcome" sign. ●

Public Charge Rule/

continued from page 1

ever rely on public benefits or be barred from entry. As many as 200,000 immigrant spouses could be at risk of being denied a green card under the new rules. The full impact of the rules isn't clear yet, but it's easy to see the direction this is heading.

A similar change made last year at the State Department to tighten public charge rules has already had a significant effect. In the first ten months of fiscal year 2019, a total of 5,343 Mexicans were denied visas on public charge grounds. The State Department only denied seven visas in the entirety of fiscal year 2016.

As a result of this change, we will likely see fewer green cards issued for immigrants from countries President Trump has frequently attacked. Low-income immigrants will be at high risk of being denied entry under the new rule.

The rule provides that individuals who earn more than 250% of the Federal Poverty Guidelines will generally pass the test. But those who earn less than that amount—hundreds of thousands of intending immigrants each year—would be forced to prove a negative.

The new rule doesn't apply to some individuals who are exempt from public charge rules by law. This includes refugees and other beneficiaries of humanitarian programs. The rule also exempts benefits used by U.S. citizen children. In addition, benefits used before the rule goes into effect will not lead to someone being deemed a public charge automatically.

America has long been a country that provided an opportunity for the tired, the poor, and the hungry to pursue their dreams. But Monday's new public charge rule would impose a wealth test that would lock many legal immigrants out.

This country was built by those who came here with a strong desire to work hard and build a brighter future. This new rule undermines that tradition.

If you are an immigrant with any concerns about how this new legislation may impact your particular situation, call 855-768-8845 for a FREE consultation. ●

When Do You Represent Yourself in Court?

Everybody's probably heard the old adage, "He who acts as his own lawyer has a fool for a client," but apparently people either don't believe it, or they believe they're the exception to the rule. I say that because the percentage of "pro se" (i.e. self-represented) litigants continues to rise year after year. Why do people represent themselves in court? Generally, there are two reasons: (1) you feel like you know the facts of your case better than anyone else, including the lawyer that you hired; or (2) you say you can't afford a lawyer. Okay, there may be a third reason, too—you're insane.

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Immigrants and Their Children Founded Almost Half of All U.S. Fortune 500 Cos.

BY WALTER EWING

From the highest levels of corporate America to virtually every level of the labor force, immigration creates new jobs in the U.S. economy. The businesses founded by immigrant entrepreneurs directly employ all types of workers. Immigrant workers also support the jobs of other workers through the wages they spend and the work they perform. This is especially true in the case of high-skilled immigrants who earn relatively high incomes and often devise innovative technologies. This dynamic helps bolster the economy so that everyone—immigrant and native-born—mutually benefits.

Starting with the corporate perspective, a study from New American Economy reveals that nearly 45 percent of all Fortune 500 companies in the nation had at least one founder who was an immigrant or the child of an immigrant; 101 companies on the coveted list were founded by immigrants and an additional 122 were founded by the children of immigrants.

In Fiscal Year 2018, these “New American” Fortune 500 companies brought in a combined \$6.1 trillion in revenue—greater than the GDP of Japan.



In total, these 223 “New American” companies:

- Include powerhouses such as Broadcom, Levi Strauss, Marathon Oil, Hess, and Intuit.
- Employ 13.5 million workers worldwide—almost 11 percent more than the Fortune 500 companies that were not founded by immigrants or their children.
- Are concentrated in New York, California, Illinois, Texas, Virginia, Florida, and New Jersey.
- Would be considered the third largest economy in the world, based on their combined GDP.

In New York alone, New American Fortune 500 companies brought in revenue that equaled 56 percent of the state’s GDP and employed two million

people worldwide.

However, the economic role of immigration is not limited to the nation’s top companies.

All told, nearly 3.2 million immigrants in the United States run their own businesses, encompassing neighborhood stores, restaurants, professional services companies, and many other types of enterprises. These businesses often become important staples for all residents in their respective communities.

As the New American Economy points out, immigration fuels not just the entrepreneurial class in this country, but the high-skilled workforce. In 2017, more than 60 percent of adult immigrants admitted to the United States had a bachelor’s degree or more education. That

compares to just 15.7 percent in 1980.

This suggests that, from engineers to medical doctors, new immigrants are allowing the high-skilled labor supply to keep pace with high-skilled labor demand. This is particularly true in the case of STEM fields (science, technology, engineering, and math), where—as of 2016—there were 13 online job openings for every single unemployed STEM worker.

Among today’s new immigrants, nearly 28,000 have computer science degrees, while almost 18,000 have degrees in a health-related or medical field. Another 45,000 have business degrees.

These numbers are remarkable considering that two-thirds of all legal immigrants to the United States come through family channels. This demonstrates that our predominantly family-based immigration system is already playing an enormous role in bringing highly skilled immigrants to this country.

This is particularly important in the case of doctors, nurses, and engineers—all of whom are in relatively short supply in the U.S. labor force.

From the board room to the examining room, immigration powers the U.S. economy at many different levels.●

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Visit to Long-Term/

continued from page 1

ment of status.” The process may seem intimidating and difficult, but with adequate preparation, decent organizational skills, a commitment of time, a willingness to read and follow instructions which sometimes are twice as lengthy as the forms they refer to, advice from an immigration lawyer, and sufficient money for both legal and filing fees, it can be done. It is also a concerted team effort requiring the efforts of both you and your new spouse.

Who Needs to Apply for “Adjustment of Status”?

The U.S. Citizenship and Immigration Services (USCIS) does not grant a change of status to immigrants who marry for the primary purpose of obtaining resident status in the U.S., and will investigate all applicants for evidence of such intent. If, however, you visit the U.S. on a visitor pass, fall in love and marry a U.S. citizen, you will need to change your status from “visitor” to “permanent resident.” Permanent resident status includes issuance of a “green card,” or lawful permanent resident card, which allows its holder to lawfully live in the U.S., travel and work.

Where to Begin?

A visit to the USCIS website (uscis.gov) is a good place to start -- everything you need to know is there. Once you have a



good overview of the process, jot down questions you have. Schedule an appointment with an immigration attorney, preferably a member of the American Immigration Lawyers’ Association (AILA). Good preparation will enable you to spend your dollars wisely; rather than walking into an attorney’s office and asking, “What do we need to do?” you can develop a good basic understanding of the requirements.

It is a good idea to obtain legal counsel prior to your marriage. That way you can be advised how to proceed with your wedding plans, and you may also be advised to not seek paying jobs or travel outside the U.S. during your transition from “visitor” to “permanent resident.”

The Next Step

The process begins only after you are married to an American citizen. Several forms -- all of which can be downloaded from the USCIS website, along with detailed instructions -- must be completed and submitted:

- I-130 Petition for Alien Relative
- I-130A Supplemental Information for Spouse Beneficiary
- I-485 Application to Register Permanent Residence or Adjust Status

- I-765 Application for Employment Authorization
- I-864 Affidavit of Support -- indicates that you have financial support (completed by sponsor)
- G-325A Biographic Information
- I-693 Report of Medical Examination and Vaccination Record

Forms I-130, G-325, and I-864 are to be completed by the citizen spouse. Form I-693 is to be completed by a physician authorized by the ISCIS to perform such examinations. A list of authorized physicians is available at the USCIS website under Civil Surgeon Locator.

What You’ll Need

- Your Birth Certificate with Certified English Translation (if applicable)
- Your Passport and Evidence of Lawful Entry into the U.S.
- Your 4 Passport Photos & 2 of your Spouse (Must be 2"x2", Front View, Off-White Background)
- Any Judgments of Divorce or Death Certificates for all Prior Marriages with Certified English Translation (if applicable)
- Marriage Certificate with Certified English Translation (if applicable)
- Supporting evidence of a bona fide romantic relationship, including supporting statements from family members and friends, e-mails, photographs, proof of joint finances (for example, credit cards and utility bills), and proof of prior meetings (needed at interview)

- Personal Checks or Money Orders for \$535.00 and \$1,225.00 (Must be Payable to USCIS)
- Certified Certificate of Disposition(s) for any and all of your arrests
- Evidence of your Petitioning Spouse's Immigration Status

In addition, your American spouse needs to provide up to three years’ Federal tax returns, and evidence of employment along with the form I-864, Affidavit of Support.

Filing fees are required for each form I-130 (\$535.00) and I-485/I-765 (\$1,225.00) submitted. Each authorized medical facility charges separately for physical exams and necessary immunizations.

Filing Your Paperwork

It is a good idea to have your attorney complete the paperwork with you as errors are easily made and can delay your process considerably.

After You File

Within about 30 days following receipt of your filing, the USCIS district office will notify you of your biometrics appointment. You must go to the location specified to be fingerprinted and photographed, with the appointment notice and valid identification. This is simply another step in the verification of your identity and background.

continued on page 7

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Break Free From Abusive Relationships

BY JAMELIAH FRANCIS

Life in America, though it should be a wonderful experience, may turn out to be a nightmare for some persons. Certain relationships, whether intimate or otherwise, can bring about so much turmoil that it may cause individuals, especially women, to become very hopeless.

You may find yourself in a relationship, hoping to experience love, peace of mind, happiness and security, but in truth and in fact, your life becomes a living hell. You become a victim of abuse, whether emotionally, physically or otherwise.

This type of situation frequently occurs when a person, be it a man or a woman is undocumented and is seeking to be legalized. Even though the relationship may have been started in good faith, during the course of time, it often turns into an abusive one.

Domestic Abuse

Domestic abuse is often misconstrued with domestic violence. However, domestic abuse involves any attempt to belittle or put down an individual. The use of fear, guilt, shame and intimidation are all weapons of an abuser. And this should be avoided at all costs.

Quite frankly, domestic abuse and violence respect no one and so anyone can fall victim. It occurs in marriages and parent-children relationships. It has no regards for age, education, economic level, religious belief or ethnic background. And though this is often the case with women, abuse also occurs among men as well. Nonetheless, despite its occurrence, abuse has no place in our society. People deserve to be treated as people, thereby having a sense of value, respect and love, regardless of their immigration status.

Remaining in an abusive relationship can cause more damage to an individual than can meet the eye. Apart from physical harm, persons may experience emotional and psychological hurt that could last a lifetime. This can severely dampen someone's self esteem, self-worth and result in irreversible anxiety and depression. This should never be the case for anyone; no one should be left to endure such discomfort. Therefore, if this is the situation, persons must first recognize it for what it is and take the necessary steps to stop it and prevent further pain.

Signs of Abuse

Most often than not, the signs that you're in an abusive relationship are quite obvious. If you have a fear of your partner when speaking or doing other things that makes you happy or if you have to constantly walk on eggshells around them, then those are signs of an abusive and unhealthy relationship. Also, if there is a sense of fear when your partner is around



or he or she tries to control your every move, those are also signs that you're in an abusive relationship.

There Is Help...Even for Undocumented Immigrants (VAWA)

Don't ever feel that you're alone in this and there's no hope. There are a number of programs available to persons who are in abusive relationships. In the case of persons who are undocumented, that is never a reason to remain in an abusive relationship. You deserve better! According to the National Domestic Violence Hotline, "The Violence Against Women Act (VAWA) is a landmark piece of legislation that sought to improve criminal justice and community-based responses to domestic violence, dating violence, sexual assault and stalking in the United States."

"Certain sections of the Violence Against Women Act provide immigration benefits to eligible spouses, parents, and children who have been victims of abusive U.S. citizens or Lawful Permanent Residents. Under VAWA, certain foreign nationals no longer have to rely on their family-member abusers to help them obtain lawful status in the United States and may self-petition for a green card."

VAWA green cards can be obtained by battered spouses, ex-spouses and children of United States Citizens and Lawful Permanent Residents. This particular green card is also available to the battered parents of United States Citizen children who are at least 21 years old when the application was filed. Unmarried children under 21 can be included on a battered spouse's (or ex-spouse's) VAWA self-petition.

It is always good to know what your options are available, given your particular situation. Hence, persons needing more information should consult a good immigration lawyer or tune in to Ask the Lawyer Radio Show on Thursdays from 10:00pm - 11:00pm or Sundays from 11:00 pm-12:00am on WVIP 93.5 FM. Also, for a FREE consultation or to refer a client, visit www.askthelawyer.us ●

Visit to Long-Term/ continued from page 6

Your Interview

Approximately 90-120 days after your biometrics appointment, you will be notified that you should return to the same location for your interview on a specific date, about 30 days following receipt of your notice. You can ask your attorney to be present. The purpose of the interview is to allow USCIS officials to probe more deeply into your relationship to uncover any attempts to circumvent immigration laws. If applications have been filed on behalf of any minor children, they, too, will be scheduled for interviews, but theirs will consist of little more than asking their names, ages, and maybe a few other innocuous questions.

Although your spouse will not receive a separate notice, he/she is expected to be present. The notice lists what you should bring with you to the interview. It is also an opportunity to take any supporting evidence of your marital relationship that was not yet available when you filed, e.g., evidence of a joint bank account, dependent health insurance coverage, and any correspondence, including junk mail, letters, cards and bills addressed to both of you.

Mission Accomplished!

When USCIS officials are satisfied that you have entered into a legitimate marriage, you will be notified that you have

been approved for a Lawful Permanent Resident card or Green Card, which authorizes you to lawfully live, travel, and work in the U.S. You can then apply for a Social Security card and seek employment. A two-year conditional Green Card is issued if you have been married fewer than two years, but you can petition to have the conditions removed provided you are still married at the time the conditional card expires (some exceptions do apply). Otherwise, Green Cards are valid for 10 years and are renewable.

The process of achieving permanent resident status does not have to be long and tedious. If forms are completed efficiently and accurately and submitted properly, scheduled appointments are honored and questions are answered thoroughly and honestly, the process can be completed relatively quickly, and you'll be able to seek employment alongside U.S. citizens in less than six months following your marriage.

Warning

If you walk down the wedding aisle for the wrong reasons, you can find yourself walking down the prison aisle to a prison cell for up to five years for those involved. Marriage fraud is a federal crime. Marriage fraud is not a victimless, innocent crime. For a FREE consultation, visit www.askthelawyer.us ●

How will I get out of this **ABUSIVE** relationship?"

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Areas of Service

The legal clinics are mainly conducted on Small Business Solutions, US Citizenship, Foreclosure Defenses, Wills & Estate and Worker's Rights. Additional clinical legal services exist in diverse areas such as immigration law, environmental law, intellectual property, housing, criminal defense, criminal prosecution, American Indian law and human rights. In those and other instances we refer participants to other programs after an initial consultation. Remember, legal fees are free when legal fees are allowed by the faulting party, by law, by contract or paid at the end through a contingency arrangement.

Worker's Rights Defined

Everyday in NYC thousands of workers struggle to make ends meet. Their struggle is made more difficult when they do not have access to competent advice on legal issues, business and financial problems. Our program believes that prevention is always better than last minute cures. We believe that workers' rights are strengthened through preventive measures.

- Wage theft
- Unsafe Conditions & Workplace Injuries
- Workplace Discriminations & Harassment
- Paid Family Leave
- Paid Sick Leave
- Unemployment Insurance
- Workers Compensation and Social Security Consultations & Guidance

Free Citizenship Drive for Chamber Members



The Chamber Coalition Supports



Caribbean American Weekly

"Deportation Inoculation Drive"

MINIMUM REQUIREMENTS:

- Be at least 18 years old
- Have a Green Card for 5 years or be married to a U.S. citizen for 3 years
- Be in the U.S. for over 30 months
- Read, write and speak English
- Be of good moral character
- Have no extensive travel or trips outside of the U.S. lasting longer than 6 months
- Be able to speak, read, and write in English at basic level unless applicant is 55+ years old and has a Green Card for 15+ years or is 50+ years old and had a Green Card for 20+ years

This FREE Citizenship Program does not apply to anyone who has ever been arrested since getting their Green Card.

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T (Trafficking victim) visas
We help survivors of labor
trafficking obtain
immigration relief

YOU MUST BRING:

- Your passport
- Green Card
- Two passport pictures
- A money order or check for \$725.00

BENEFITS OF CITIZENSHIP:

- Gain the right to vote in U.S. elections
- Petition more easily for family members
- Obtain citizenship for children born abroad
- Become eligible for Federal jobs
- Travel with U.S. Passport



We Can Help!

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workplace crimes who have
cooperated with law
enforcement apply for
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Property Value

- location
- market
- condition
- neighborhood
- age



No. 22

Increase Your Buying Power

You should make sure you are in good standing to receive a loan before visiting with lenders. They are quick to shy away from borrowers who have a history of negligent payments or an excessive amount of credit.

Take the time to analyze and improve your financial situation to receive optimal buying power when you do visit an institution.

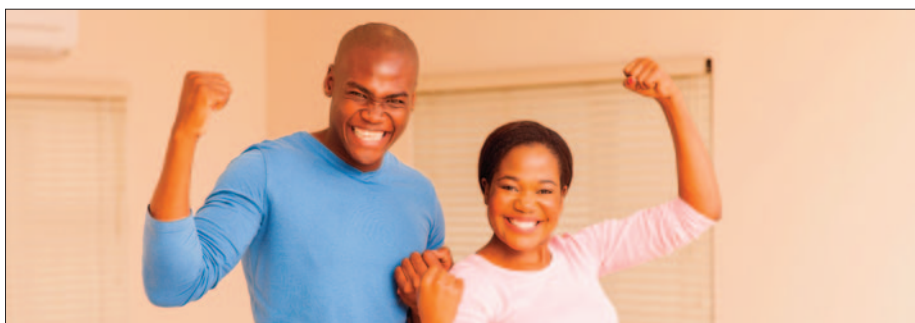
You should also go in with a budget in mind. According to property data firm ATTOM Data Solutions, the first half of 2018 saw 362,275 United States properties with foreclosure filings.

Avoid this by only viewing homes that you can reasonably afford. To get the most out of your loan, remember these tips to enhance your buying power and find your forever home:

Down Payment

A lender will take your application more seriously when you have a substantial down payment to put down on a purchase. This shows them you are committed to investing in a property and can save a large sum toward your obligations.

So, how much should you save before



applying for a mortgage? According to the Lenders Network, the days of presenting at least 20 percent of a home's cost are gone. In fact, in 2016, the average down payment in the United States was just six percent.

This can still be a large chunk of money depending on how expensive the property lists for.

If a down payment is what's holding you back from making a purchase, you may also qualify for specialty programs like Private Mortgage Insurance (PMI), which allows you to qualify for a loan that you might not otherwise be able to get. Some experts recommend against PMI because it will likely increase the size of your monthly mortgage payment and only offers protection to the lender. That said, a smart payoff plan can keep you on track to getting the benefits out of PMI. Talk with your local mortgage spe-

cialist for your best options.

Repair a Low Credit Score

Your credit report is a tool used by lenders to judge the risks in lending money. Take the time to obtain a copy and check it for accuracy before applying for a mortgage. Negative scores may not completely dismiss you from getting the loan, but it can introduce special circumstances like a higher interest rate.

If you feel there are errors on your credit report, there is an avenue you can take to correct it. Under the Federal Trade Commission's (FTC) Fair Credit Reporting Act, both the credit-reporting company and information provider are responsible for correcting inaccurate or incomplete information.

Simply send a certified letter to docu-



ment the transaction explaining why you dispute the information and ask that it is removed or corrected. Contesters will usually hear back within 30 days. The FTC also allows citizens a free copy of your credit report once every 12 months.

Resolve Long-Term Debts

Another factor lenders research is the time period of your outstanding debts. Take time to pay down the loans or credit cards you have had opened the longest, before applying for a loan. Help is just a phone call away. Call us at 855-768-8845. ■

Types of Property Deeds

BY SUSAN M. KEENAN

The legal documents used to transfer titles to real estate are referred to as property deeds. The names of the legal owners to real estate are placed directly onto the property deeds. Each time a piece of real estate is sold, a new property deed must be issued. The two most commonly used types of property deeds are warranty and quit claim deeds.

Warranty Deeds

Commonly used in most real estate transactions, warranty deeds provide guarantees that the property being sold is free and clear of any encumbrances or claims. The grantor, or seller of the property, warrants that he is the rightful owner of said property and that he holds the title to it. Therefore, he offers the assurance that he has the right to transfer the title to the property. The guarantee that the property is free and clear is limited to that particular transaction only. Each time a property is sold, a new deed must be issued.



Quit Claim Deeds

Used when special circumstances exist, quit claim deeds do not offer any guarantees that the property is free and clear. However, the grantor of the real estate guarantees that he owns the property and has the right to transfer it with a quit claim. Circumstances when quit claim deeds are used include:

- Property ownership is transferred into a living trust.
- A spouse is removed from inclusion on the deed.
- A property is transferred as part of an inheritance.

Survivorship Deeds

A survivorship deed is used to transfer ownership of a property to a surviving spouse. It is used most commonly when property is purchased by couples and one of the spouses dies. This type of property deed allows the surviving spouse to avoid probate.

Life Estate Deeds

A life-estate deed is designed to transfer the title to real estate directly to a new owner upon the previous owner's death. It is sometimes used when a parent promises a child that he will receive the property when the parent dies. A life-estate deed includes the stipulation that the parent can remain in the home until the time of his death. Life estate deeds are utilized less frequently than other types of property deeds.

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 us at 855-768-8845. ■

Deed Transfers

Do you need to do a deed transfer? Our Firm would be happy to help. Our fees is \$750, plus ACTUAL recording fees.

We would be glad to assist you with any of the following:

- Add a spouse, family member or partner to a deed
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- Transfer a deed from an individual to a Corporation, LLC or Trust.
- Advise you on whether a deed transfer would violate the terms of your mortgage.
- 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).

Our attorneys have handled numerous deed transfers. Our prices are reasonable and we are happy to offer you a consultation prior to taking your money.







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Advantages of a Listing Agent



Before listing your home for sale, many home sellers are tasked with the decision to hire an agent or make the venture alone.

While the For Sale by Owner (FSBO) avenue might save you a little money by avoiding the commission cost of a listing agent, a real-estate transaction is best navigated with the guidance of an expert.

Recent data from the National Association of Realtors reveals that only 7% of FSBO attempts were actually successful in 2017. Typically, these sales were made when sellers already had a buyer in mind. Finding the right listing price is considered the most difficult task for this type of sale.

Before attempting to join this small percentage of those who sell their homes without expert help, consider the advantages of hiring a professional real estate agent.

Setting the Price

Choosing a price point is more involved than having a home appraised and asking for that amount. In fact, while an appraisal is a good starting point, an expert can access a CMA or comparative market analysis to analyze current trends in the area including what similar homes sell for, current market trends, interest of local buyers, and how long homes are listed.

With this important information, a real estate expert can price your home to ensure a profitable sale with a quick turnaround.

Suggest Renovations

A real estate agent is efficient in finding flaws in your property that may slow down a transaction or effect bids from buyers. For instance, if you live in an area that experiences heavy rain fall, a new roof or air-tight windows and doors may be necessary be-

fore listing. Homes for sale in regions with intense summers and brutal winters can benefit from an updated HVAC system. If you decide to purchase a new unit, make sure to keep warranty paperwork on hand to pass on to the next owner. Small incentives like this can make the difference between receiving unimpressive offers and making a sale.

Be sure to brag about recent upgrades in your listing. Buyers know what they're looking for, and an agent understands how to advertise your property so they can find it.

Dealing with Negotiations

Once you have accepted an offer from a home buyer, there is still one roadblock in the way before you head to close. Most offers are contingent on a home inspection, meaning an independent professional will

inspect the property for flaws or defects that may otherwise go unnoticed.

Keep in mind, some states require you to disclose information about known problems that may affect the value of your home. If you fail to inform them, you may be held legally responsible for fines and fees or the rescission of a sale. Your real estate agent is an expert on the sometimes complicated responsibilities that sellers face and can ensure your deal won't fall through.

If unexpected problems are discovered, it's common for a new offer to be written up. An agent will use his expertise to negotiate with the buyer's agent to maintain fair terms.

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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7. Correspondence with the mortgage company
8. Obtaining the necessary title work
9. Review of mortgage commitment
10. Review of title commitment
11. Preparation for closing
12. Resolving all disputes before closing
13. Representing you at your successful closing

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7. Preparation for closing
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5. It's not your full-time job.
6. Agents have a larger network than you do.
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8. Negotiating the sale is tricky and awkward.
9. You can't see what's wrong with your home.
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26 Court Street, Suite 701, Brooklyn NY 11203

Understanding Property Taxes

When budgeting to buy a home, there are more costs to consider other than your mortgage payment. While you should be able to comfortably afford your monthly obligation, make sure to plan for factors such as maintenance, insurance and property taxes. Depending on where you live, these expenses can be substantial.

Your property tax dollars are required to support the community in which you live. They pay for things like roads, schools and local government organizations. Luckily, with a little research, you can figure out exactly what you'll pay and plan for your upcoming responsibilities.

How are Taxes Determined?

The rate at which your property taxes increase or decrease depends on when local officials assess your home. Experts at Investopedia suggest it can occur between every one and five years.

A licensed assessor will deem a reasonable market value for your home based on local real estate market conditions, the integrity of the home and prices of comparable properties.

Once this total is calculated, it is then multiplied by a tax rate set by your municipality. Beneficiaries of property-tax dollars use their own system to calculate their share of the taxes.

An easy way to find out the annual or biannual fees you will be responsible for is



to analyze an area's tax rate and multiply it by the home's assessed value.

Dealing with Tax Hikes

During each assessment, it's common for property taxes to increase. This can occur due to home improvement projects that add value to your home, or an increase in property values in your area.

The tax rate also can be increased due to new legislation or school or emergency service upgrades.

Fortunately, most counties offer their residents a chance to contest rising costs by appealing the assessment of the property. Keep in mind that your local regulators may have strict time restrictions of when the issue must be addressed. If your case is unable to be resolved with the assessment board, in many states, the next phase will be in front of a judge.

Be sure to do your homework before contesting. Most tax expenses are public records that you can easily access with a lit-

tle research.

Build Your Savings

When searching for homes that meet your budget, considering the cost of property taxes is crucial. Make sure you can comfortably afford the initial expense and have room in your savings to prepare for increases. Buying a new house is an investment that's best ventured when you're financially stable.

According to the Investor Education Foundation, an established emergency savings plan should cover three to six months worth of realistic living expenses. Having this surplus of money can help lessen the impact you feel when your new home requires maintenance or property taxes increase suddenly.

The Foundation also suggests using a liquid account to store your savings. This type of plan is easily accessible so you can handle emergencies without lengthy processing through your lender. Ask the experts at your chosen financial institution about interest-generating accounts to help your savings grow.

If you are ready to buy, you may want to contact one of our real estate attorneys 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. ■

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Please bring the following applicable documents: Interest Statement, Dividend Statement, Mortgage Statement, Retirement Statement K1 Schedule (business owners), Social Security Statement, W2, 1099, 1098

7 Things You Need to Know Before Switching Careers to Real Estate

If you've been thinking of changing careers and earning your real estate license, there are a few things you should know before taking the leap:

1. You Decide How Successful You Are

That's right! You will get out of a real estate career exactly what you put into it. This is a career that rewards hard work. Your income potential as a real estate agent is basically unlimited. But it goes both ways... part-time effort will likely lead to part-time pay.

2. You're Going to Need a Plan

When newly licensed real estate agents fail, it's usually because they didn't think about that period of time between passing their exam and cashing their first commission check. You need to set goals, as well as develop a business plan and marketing plan.

3. You Should Have a Small Nest Egg

The period of time between earning a license and getting a commission check is not a set amount of time. You're going to need to be able to cover the costs of your day-to-day life, as well as business startup costs.

4. You're Going to Be the Boss Now

If you're used to the typical company structure with a boss telling you what you're responsible for, this can sometimes be a shock. The broker you work for will likely keep an eye on how you're performing. But for the most part, it's up to you. You need to be disciplined enough to take control of your career and make the most of your time.

5. You May Have to Work Some Weekends

If you are planning to work in residential real estate sales, you will likely need to dedicate at least a portion of your weekend to work. People shop for homes in their free time. And their free time is typically on nights and weekends. As a result, buyers and sellers expect their real estate agent to be available for showings, open houses, and office visits on the weekend.

6. You Need to Set Yourself Apart

So what are you going to do to set yourself apart from someone's neighbor, brother, or best friend from college? The most successful real estate agents know the value of differentiation. You need to develop a brand that sets you apart from the rest of the market.

7. Real Estate Is an Incredibly Rewarding Career

It isn't easy, and it is incredibly competitive. There also isn't a guaranteed weekly paycheck. But all of these challenges are what make real estate such a rewarding career. The rewards are worth it. ■

Source: Kaplan Real Estate Education

Saving Your Home from Foreclosure and Predators

BY ERIN TELESFORD

The greatest financial crisis in the United States was the last recession which spanned from December 2007 to June 2009. During this time, unemployment rates were raised by about 6.1% resulting in a loss of consumer spending and business investments. Before the recession, many Americans bought houses using mortgages they couldn't afford, eventually causing them to fall into poverty and their homes into foreclosure. The effects of the Great Recession did not recover once the economy stabilized in 2009. According to The State of Working America, "In October 2010, 16 months after the official end of the recession, the economy still had 5.4% fewer jobs than it did before the recession started." The unemployment levels are little to no better in 2019, and speculation that another economic collapse has come into the news.

The devastation of the Great Recession explored many people to take better action with their finances and mortgages in fear of another financial crisis that could cause them to lose their homes. However, many Americans lack knowledge on the options available for them in lieu of another recession and end up needing to file for bankruptcy when financial hardship arises. Much of the recent financial problems lower-income individuals and families face are a result of their inability to afford or deal with unexpected major expenses such as job loss or medical bills. When these expenses become detrimental, one decision could be to file for bankruptcy.

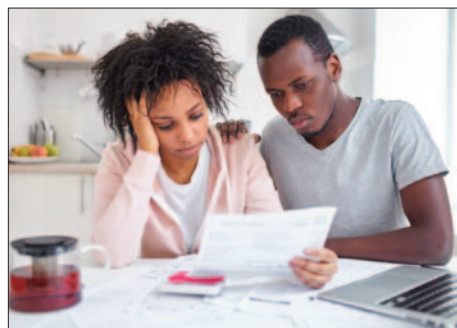
According to a study published recently, 46 percent of bankruptcies were related to outstanding medical conditions. The major cited reasons in this category included injury or illness, medical expenses not covered by insurance or losing at least two weeks' worth of work because of illness. Other causes of bankruptcy include reduced income, job loss, credit debt, illness/injury, unexpected expenses and divorce. In the same time period, the percentage of filers age 55 or older more than doubled; those filers now account for about 20 percent of all bankruptcy petitioners. The study also found that 60 percent of bankruptcy filers have salaries of less than \$30,000.

Bankruptcy is not a moral decision. It is a legal choice made when the debt situation is hopeless. Filing for bankruptcy can save your home and also stop wage garnishment. This can be troublesome due to the racial inequality involved with lawyers who specialize in bankruptcy.

In an interview with Brian Figeroux, Esq., on the radio show, *Ask the Lawyer*, he stated that you must "know the motives of the person giving you advice. There have been cases where people of color in America, specifically black Americans, encountered lawyers and investors who claim to want to help them save their homes when, in reality, 10 out of 10 times, they are trying to hoodwink you."

Figeroux also warned about a *New York Times* article which stated that white attorneys were not giving the best advice to black clients.

According to the *New York Times* article, "Blacks Face Bias in Bankruptcy," by Tara



Siegel Bernard, blacks are about twice as likely as whites to wind up in the more onerous and costly form of consumer bankruptcy as they try to dig out from their debts, a new study has found. The disparity persisted even when the researchers adjusted for income, homeownership, assets and education. The evidence suggested that lawyers were disproportionately steering blacks into a process that was not as good for them financially, in part because of biases, whether conscious or unconscious.

The vast majority of debtors file under Chapter 7 of the bankruptcy code, which typically allows them to erase most debts in a matter of months. It tends to have a higher success rate and is less expensive than the alternative, Chapter 13, which requires debtors to dedicate their disposable income to paying back their debts for several years.

The study of racial differences in bankruptcy filings was written by Robert M. Law-

less, a bankruptcy expert and law professor, and Dov Cohen, a psychology professor, both with the University of Illinois; and Jean Braucher, a law professor at the University of Arizona.

A survey conducted as part of their research found that bankruptcy lawyers were much more likely to steer black debtors into a Chapter 13 than white filers even when they had identical financial situations. The lawyers, the survey found, were also more likely to view blacks as having "good values" when they expressed a preference for Chapter 13.

As communities of color, we have to be aware of what is happening. Persons are coming into our communities, offering to purchase our homes for cash. These persons are not trying to help you. Your property is an investment. It is the path to wealth-building and transferring wealth from one generation to another. Do not be fooled.

Figeroux's real estate office, Equity Smart Realty, Inc., was created because he "saw how our people suffered" from these types of scams and wants to be truthful with the black community in order to prevent the wrongful foreclosure of our community's houses through bankruptcy consultation.

For a free bankruptcy or save your home from foreclosure consultation with the Law Firm of Figeroux and Associates, call 855-768-8845. ■

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