



TEXAS INFORMER



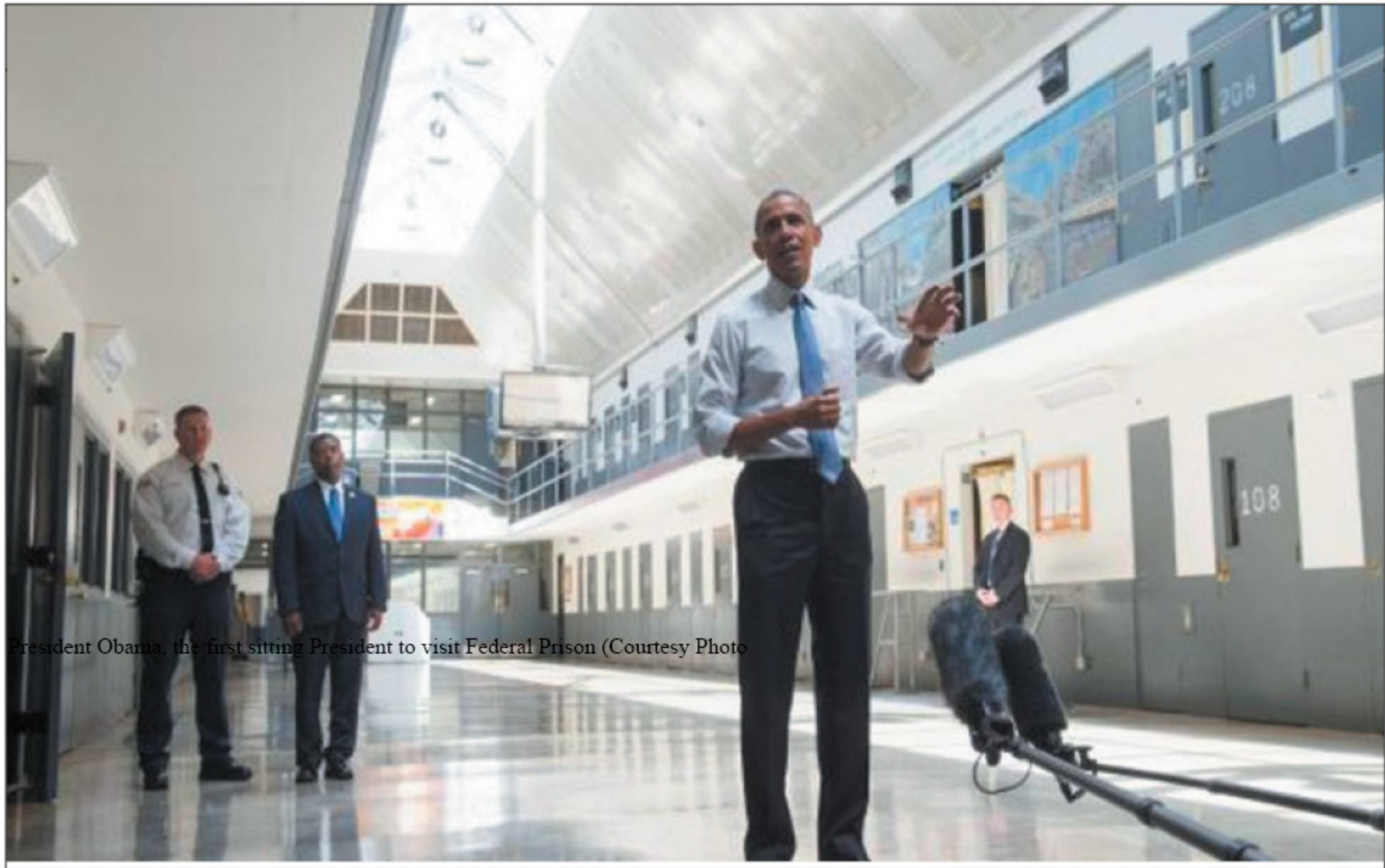
August 2015
Volume XX Number 4

Web: www.texasinformer.com
e-mail: informernews08@aol.com

P.O. Box 332
Rusk, Texas 75785

Bringing you positive news about local people since 1995!

President Obama Spends Day in Federal Prison: Houston Leaders Bring Attention to Texas



President Obama, the first sitting President to visit Federal Prison (Courtesy Photo)

President Obama stressed that communities and the police need to be able work together and have to be able to build a trust between one another, while pointing out the fact that the prison population is made up of a disproportionate number of African Americans and Latinos.

complete story page 3.

EDITORIAL COMMENT



by Willie Jollie NNPA
NNPA Columnist

Michael Beckwith started a unique community in 1986 when he founded the Agape International Spiritual Center in Los Angeles. In this diverse spiritual and racial community Beckwith ministers to thousands weekly, locally and globally onsite and through live video streaming.

Beckwith had a "spiritual awakening" while attending the University of Southern California, after surviving a violent attack, where he was stabbed in the heart. This began his study of universal spiritual principles, leading to an advanced degree in theology.

He worked at "overcoming himself." That is, not wanting to be a public figure, so that he could share messages with the world that God had given him. That was more than 30 years ago.

The world now knows Michael Beckwith because of the movie, "The Secret" and the book that followed. His worldwide ministry helps people focus on the nature of their reality and what's possible for their lives. You can find his various programs and resources at AgapeLive.com.

People will actually fly in for his church services, spend the weekend, and then fly back home. During my SiriusXM interview, I asked Michael for the essence of his message and why he draws such huge audiences to his church and related programs. His answer, "I help people start to see the world differently and create a world of limitless possibilities for their

Raise Your Expectations of Yourself By Willie Jolley

of their reality and what's possible for their lives. You can find his various programs and resources at AgapeLive.com.

People will actually fly in for his church services, spend the weekend, and then fly back home. During my SiriusXM interview, I asked Michael for the essence of his message and why he draws such huge audiences to his church and related programs. His answer, "I help people start to see the world differently and create a world of limitless possibilities for their lives."

I asked, "And how do you do that?"

His reply: "Affirmations, reading the Word and fellowshiping with high-minded people."

Michael Beckwith reminds us that God created the world out of fullness and joy. We must wake up with a mindset of gratitude and create from the ideas that God has given us.

We must be game changers and become the unique beings God has called us to be. Remember, each of us is a unique expression of God. Out of "no thing" we can create something, because of our attitude of gratitude.

No one can determine our destiny but us...not politicians, not the government, not your family, not your friends!

Even if there is a recession, you must be resourceful!

We are not here to live pointless, carefree lives. God gives us challenges, which we can choose to see as a call for us to "let go of something or grow something new." With every challenge we should ask ourselves, "What can I let go of that no longer serves me?" Be participants, not just anticipants in your own life. Keep on being grateful and God will give you something to be grateful for." God wants us to be prosperous so we can

give great gifts to the world.

Look at what you have already. Teach your mind to look for possibilities. Don't let your mind be clouded by what you don't have. Move into the space of positive thinking.

Michael Beckwith says, we have a mandate to be healthy, wealth and wise. Here are key take-a-ways from our conversation:

1. Your parents told you "...if you keep crying, I'll give you something to cry about!" but God says, if you keep being grateful, He will give you something to be grateful for! So make a commitment to always be grateful.
2. We have infinite possibilities if we can just learn to believe and live in the presence and power of God.
3. We have the seeds for success in us; it is a gift from God. The world did not give it to us, so the world cannot take it away.
4. Most people do not realize the power and possibilities that God has placed inside of them, so they live below their possibilities.
5. Let Go and Get God...let go of the weights that hold you down and get ready to sail with your full power!
6. Don't just anticipate a better life; participate in making your life better. God will do His part, and you can do your part to make it happen sooner!
7. Don't be afraid of the challenges of life. It is through the challenges that we grow, stretch and become better.
8. Recession means that we are to become more resourceful.
9. God wants you to have your needs met, so you can deliver more good to help others. It is hard to be the light of the world if you are not able to pay your light bill.
10. Wealth is within you. We must not wait for the right time or situation to be successful. Instead, we must work on our possibilities with full the expectation that they will come to reality.

Cherokee Brotherhood
Back To School Picknic will be
held Sunday evening
September 6, 2015
at the I. C. Conley Park
in Rusk Texas
3:00PM

Prayer Breakfast
at Sweet Union Baptist
Church
hosted by
Greated New Zion Baptist Church
Brotherhood

Saturday Morning August 29, 2015
to Comemorate the 62nd Anniversary
of the
March On Washington

REGistration begins at 8:00AM

OPEN TO THE PUBLIC



Read The Informer

Serving East Texas
Complimentary publication based on
the African American Lifestyle
Walter Session/Co. Publisher
Maxine Session/Co. Publisher

Call: (903) 683-5743
P. O. Box 332
941 Loop 343
Rusk, Texas 75785

Letters to the Editor Policy

We welcome your letters to the editor. Please send to P. O. Box 332, Rusk, Texas or informernews08@aol.com. Letters must include name of the sender.

President Obama Spends Day in Federal Prison: Houston Leaders Bring Attention to Texas

by Jerry Ford II

Special to the NNPA from the Houston Forward Times
President Barack Obama surprised many last week by making an appearance in a place where no president has appeared before – a federal penitentiary.

President Obama toured the El Reno Correctional Institution last week as part of his attempt to deliver on a campaign promise that guaranteed an overhaul of the country's criminal-justice system.

The visit to El Reno happened a few days after President Obama commuted the sentences of 46 nonviolent drug offenders, including two Houstonians – Joe Louis Champion and Robert Earl Thomas Jr.

Joe Louis Champion received life in prison for conspiracy to possess with the intent to distribute crack cocaine. Robert Earl Thomas Jr. was given a 21-year sentence for possession with the intent to distribute a controlled substance. Champion and Thomas will be released in November.

President Obama, while speaking at the NAACP convention earlier in the week, called for these elongated mandatory minimum sentences for nonviolent offenders to be reduced or thrown out completely.

"If you're a low-level drug dealer, or you violate your parole, you owe some debt to society ... but you don't owe 20 years," said President Obama.

President Obama recommended the House and the Senate move forward on a sentencing reform bill and urged leaders to have it on his desk by the end of 2015.

President Obama, at the NAACP Convention, highlighted the unfairness of the criminal justice system, in particular pointing at the racial disparities in sentencing, highlighted bipartisan ideas for reform, and laid out his ideas to make the system unbiased, more resourceful and cost effective.

"Communities that give our young people every shot at success, tough but fair courts and prisons that seek to prepare returning citizens to get that second chance... That's what we're here to build," said President Obama.

A major part of the President's agenda is resolving the disparities in school quality as investments in education in the minority communities have become a major focus for this President, along with an increased effort to help released inmates re-adjust to society.

President Obama stressed that communities and the police need to be able work together and have to be able to build a trust between one another, while pointing out the fact that the prison population is made up of a disproportionate number of African Americans and Latinos.

The irony of the convention, however, was found in a speech by a former president who many have nicknamed the "first Black president" -Bill Clinton – who spent time apologizing at the NAACP convention and admitting he was wrong.

Over-incarceration in the U.S is a result in some part from the policies passed during his tenure at the White House.

Clinton sign into law a bill in 1994, Violent Crime Control Act, which included a federal provision known as the "three strikes" rule which mandates life sentences for convicted criminals of a violent felony after two

or more prior convictions, including drug offenses.

The problem is the way it was written and implemented we cast too wide a net and we had too many people in prison," said Clinton, at the Clinton Global Initiative Wednesday.

According to the Department of Justice Federal Bureau of Prisons, there are over 200,000 people in federal prison, 48% are jailed for drug offenses while a whopping 71% of jails are filled with an African

American or Hispanic. The cost of incarceration in the United States in 2010 was \$80 billion.

The president brought these numbers home when he explained that the money could be put to better use by providing free tuition at U.S. public colleges or universities.

A move like that would undoubtedly assist historically Black colleges and universities, such as Texas Southern University and Prairie View A&M University, where 70 percent of the two schools combined undergraduate student population are depended upon financial aid to pay for school.

"For what the U.S spends on keeping people in prison per year, \$80 billion, there could be universal pre-school, doubled salaries for high school teachers or free tuition at U.S public colleges or universities," said President Obama, at the NAACP convention.

The nationwide numbers are frightening but the statistics in the state of Texas speak to a larger more alarming story and one Houston activist has been working to help expose the Texas State Criminal Justice system for its unfair practices after witnessing how the system works from the inside.

Durrell Douglas, co-founder of the Houston Justice Coalition, spent over a half-a-decade working for the Texas Department of Criminal Justice. Douglas moved up through the system receiving a promotion to Sergeant, where he witnessed a broken system that targeted minority communities, up close and personal.

Douglas came back home and co-founded the Houston Justice Coalition, a grassroots, activist-led organization, to address criminal justice reform at the local level.

"I was shocked to see how many Black faces walked the halls. People from neighborhoods like

Douglas. "Non-violent drug offenses often come with the huge "F" for felony painted on the permanent records of men who were only trying to keep food on the table—that's the majority of the reason people of color come to prison."

Across the country, the "myth" has often been that "there are more Black men in jail than in college" but according to statistics, that is not true here in the United States. National data shows that there are almost twice as many Black men attending colleges across the country than are in U.S. prisons.

In the state of Texas, however, they have found a way to make this "myth" a reality.

According to the Justify Policy Institute, there are more African American men of all ages in Texas state prisons (66,300) than in the higher education system (40,800). Almost twice as many African American men in their early 30s have prison records (22%) than have Bachelor's degrees (12%). African Americans with non-violent drug offenses are the reason for this alarming statistic.

From 1986 to the early 2000s, the amount of people processed into the Texas Criminal Justice system skyrocketed, seeing an increase of 102%, but the number of White drug prisoners increased by only 671 criminals, while the prisons saw almost 5,000 African Americans admitted over the same time period, resulting in African Americans being brought to state jail at a 7 to 1 rate as compared to Whites. This is a fact that doesn't seem to make sense to many people, including Douglas.

According to national data, Whites use drugs at similar rates to African Americans. This fact simply isn't enough to resolve the paradox as to the disparities that exist, and fails to explain the level of overrepresentation of minorities in the prison system around the country and in Texas.

WHAT'S COOK'N

Sausage, Egg, Cheese Breakfast Casserole



Preparation

1. Grease the bottom of a 9"x13" pan. Tear up 4 slices of bread and place in the bottom of the pan. Sprinkle cooked crumbled bacon or sausage over bread pieces. Sprinkle cheddar cheese over the bacon or sausage.
2. Mix eggs, milk and mustard, together; pour over casserole.
3. Bake at 350° for 35 to 45 minutes.

Serves 4 to 6.

Ingredients

- 4 slices bread
- 12 to 16 ounces bacon or sausage, cooked and drained
- 2 cups shredded cheddar cheese
- 6 eggs, beaten
- 2 cups milk
- 1 teaspoon dry mustard
- * 1/4 chopped onion (optional)

From Selma To Shelby: The Assault On The Voting Rights Act

Act By
Jesse L. Jackson, Sr.

On August 6, the Voting Rights Act, keystone of the civil rights movement, will mark its 50th anniversary. This was an act, passed in the wake of the "Bloody Sunday" demonstrations in Selma, designed to correct, as President Lyndon Johnson stated at the time, "a clear and simple wrong." "Millions of Americans are denied the right to vote because of their color.



This law will ensure them the right to vote." But now, 50 years later, it is not time to celebrate that achievement; it is time to demonstrate against the concerted campaign to undermine it.

In 2006, after extensive hearings, the Senate reauthorized the temporary parts of Voting Rights Act unanimously. It passed the House with only 33 votes against it. President George W. Bush reaffirmed his commitment to enforce it. But the campaign to reverse or undermine the voting rights of people of color never ends.

After the Civil War, the Fifteenth Amendment, ratified in 1870, guaranteed former slaves the right to vote and gave Congress the power to enforce that right on the states. Blacks voted in large numbers. Black candidates were elected to state legislatures and even to Congress. The White response was brutal. The Ku Klux Klan terrorized Blacks trying to vote. Southern Democrats took back statehouses and city councils and passed a range of measures to lock Blacks out of voting: poll taxes, literacy tests, double primaries, at-large districts, a range of non-racial schemes to block the Black vote. In 1965, the Voting Rights Act changed this. Black voter registration surged across the South. Under Section 4, the states that had a history of voter discrimination were put under special Section 5 scrutiny, with the Justice Department requiring pre-clearance

of any laws affecting voting.

Yet, as Jim Rutenberg summarizes in "Overcome: A Dream Undone" in the New York Times magazine, the campaign to undermine the Act began before the ink was dry on its signing. Republicans launched their Southern Strategy, making themselves the party of white sanctuary. Then,

to win elections, they set out to find ways to weaken the Voting Rights Act and constrict the right to vote.

The five person right-wing majority on the Supreme Court led the way. In Shelby County, Ala v. Holder, Chief Justice John Roberts gutted the preclearance provisions of the Voting Rights Act, arguing – despite detailed congressional findings to the contrary – that discrimination in voting was no longer a problem.

That opened the floodgates. Republican-dominated state legislatures across the country immediately passed laws to constrict the right to vote. They demanded official ID that African Americans lacked disproportionately, cut days for early voting, reduced voting on Sundays, ended same-day registration, invalidated students IDs for voting and more. They gerrymandered districts, revived at-large elections and other means to reduce the voting power of people of color. It is simply obscene that Republicans have devoted themselves to creating obstacles to voting to help them win elections. The right to vote protects all other rights in a democracy. Yet, the Constitution does not explicitly guarantee an individual right to vote to all Americans. The 15th, 19th and 26th Amendments only outlaw discrimination in voting on the basis of race, sex and age. All other aspects of voting are generally left to the states and localities. While the 1965 Voting

See Voting Rights page 5

Custom Loans Built Here.



Austin Bank

Member FDIC

200 E. Commerce • Jacksonville • 903-586-1526
1700 S. Jackson • Jacksonville • 903-589-8800
216 S. Main • Rusk • 903-683-2254

www.austinbank.com

30 Locations Throughout East Texas



Voting Rights

from page 4

Rights Act was rightfully hailed as the most important law of the 20th Century summarized in "Overcome: A Dream Undone" in the New York the fundamental right to vote for all Americans is still an unfinished task. Selma moved us forward, but Shelby has pushed us back. We've gone from protecting the right to vote to suppressing it. It took a grassroots voting rights movement to gain a Voting Rights Act. It will again take a grassroots voting rights movement to add a right to vote amendment to the U.S. Constitution on the road to a more complete democracy.

Richard and Pat Saunders tree farm tour scheduled

LUFKIN, TEXAS - The Texas Forestry Association will host a tour to highlight the selection of Richard and Pat Saunders' 716 acre tree farm as the 2015 Texas Outstanding Tree Farm of the Year from 9 a.m. to 1:30 p.m. on Saturday, Sept. 12, 2015.

The Saunders manage the tree farm, located near Frankston, Texas, for timber income, wildlife habitat and hunting, recreation, and as a legacy for their children. The tour will include a history of this generational tree farm, owned by the Saunders family since 1870, as well as information regarding invasive species, the future of a thinning operation, chestnuts and wildlife food plots, and the effectiveness of prescribed burns. There will also be a guest speaker.

The event is free and lunch will be provided. To reserve your spot by Sept. 5, 2015, please call 1-866-TXTREES, 936-632-8733 or email tfa@texasforestry.org with your name, mailing address and the number attending.

★ YOU COULD WIN ★

20 YEARS OF WINNING

SUPPORTING TEXAS EDUCATION AND VETERANS

TEXAS LOTTERY

For detailed game odds and information visit txlottery.org or call 800-375-6888. Must be 18 or older to purchase a ticket. PLAY RESPONSIBLY

Session & Richardson Wed



Tamara Session and Donyell Richardson were married July 25th at 5:00p. m. in a beautiful candle light service at Benson Memorial CME Church, Jacksonville, Texas. The Rev. Michael Hollie performed the ceremony. The reception followed at Ruby Hall on College Avenue. Tamara is the daughter of Alver Dee Session and the late Joyce Dennis Session. Donyell is the son of Rochell Sanders.

Rev. Lionel Whitaker Speaker for Mount Pleasant Church fall revival



Rev. Lionel Whitaker, Pastor of Simpson Chapel Baptist Church, will be the speaker for the Mount Pleasant C. M. E. Church Fall Revival. The Revival will be held on Sunday evening September 27, 2015 at 3:00p.m.. The church is located at 138 Reeder Street. The Pastor is Geraldine Harrison. The public is invited to attend.

Tyler Junior College Graduate Vocational Nurses Pinned



Tyler Junior College held the pinning ceremony for twenty-three graduate Vocational Nurses August 6, 2015 at Rusk High School Auditorium. Candidates pinned were: Breanne Brooke Dement, Rocio Domingo, Robyn Gallatin, Ruby Garcia, Ashley Williams-Gibson, Jaime Michelle Gillard, Kimberly DeAnn Grant, Andres Guthrie, Chelsea Harris, Casey Marie Hobbs, Ashley Brook Issacs, Marlen Lara Jimenez, Jaclyn Langworthy,, Beatriz Martinexxz, Andrea Delores Merrill, Jacqueline Moreira, Rebecca F. Parsons, Erika Posada, Maria Jacqueline Suarez, Megan Waldrup, Tasia S. Washington, and Michall Eloise Williams.



Charnell Franklin recently completed the Department of Family and Protective Services Training Academy for Harris County. Ms. Franklin is an Investigator for the DFPS. She is a RHS graduate and a recent graduate of the University of Houston. She is the daughter of Floyd and Terri Franklin of Rusk.

Andrea Delores Williams Merrill completed the Tyler Junior College Vocational Nursing Program and was pinned Thursday, August 6, 2015. She also received the Outstanding Student Award. Andrea is the wife of Lavoris Merrill and the daughter of Lue Ann and John Williams. Andrea was pinned by her sister-in-law Tiwana Williams, R. N. of Dallas.

Kimberly DeAnn Grant completed the Tyler Junior College Vocational Nursing Program and was pinned Thursday August 6, 2015 at the Rusk High School Auditorium.

Booker T. Washington Alumni hosts 2015 School Reunion

Mt. Pleasant Church Baptise Seven



Alto, Tx. - The Booker T. Washington High School 2015 Reunion was held June 19th - 21st in Alto. It began with a Friday evening Fish Fry in the Booker T. Washington Community Center, a Saturday Night Banquet at the Rusk Civic Center and Sunday MORning Worship Service at Simpson Chapel. Pictured above in the reunion choir performing for fellow alumni during the banquet.

Mt. Pleasant CME Church recently baptised seven new members. The baptism ceremony was held at the HR Waggoner home on HWY 84 West and was conducted by Pastor Geraldine Harrison with assistance of Steward Walter Session. Those baptised were the children of Amanda and Melvin Shedd.

Obituaries

Jessie L. Burley

Funeral services were held Friday morning July 24, 2015 at Mt. Pleasant CME Church with Rev. Geraldine Harrison and Rev. Jimmy Foreman officiating. Jessie (J. L.) Burley was born in Rusk, Texas on May 17, 1935 to Bettie McGowan and Jessie Burley. He grew up in Rusk and attended G. W. Bradford School. He joined West Union Baptist Church at a young age.

October, 1954 he joined the United States Airforce serving until April, 1958 when he was honorably discharged. He earned the "Good Conduct Medal" while serving. Upon discharge he joined the Airforce Reserve and served until 1962.

Following his stint in the military, J. L. settled in Lufkin, Texas working as a cab driver and at Texas Foundry. After 11 years he moved to Wichtar Falls, Texas and then Dallas, Texas, finally settling in Nacogdoches. He was a quiet simple man who was happy with a simple life. He collected old cars, and he loved his family and friends. He was an artist, and he played guitar and piano.

He often put fear in the hearts of his family members when he took in strangers who needed a place to live. J. L. was from that era of men who always kept a job. He worked 35 years at the Nacogdoches Boys Ranch and was never late for work in all those years. He began working in maintenance and worked his way up to counselor, taking required classes from SFA.

When his health failed he moved back to Rusk. This life came to an end Monday, July 20, 2015.

He was preceded in death by his parents, and son, Burl Burley. Jessie leaves to cherish his memories four sisters: Maxine (Walter) Session and Shirley Clark both of Rusk, Betty (Clyde) Session, Alto and Gloria Smith of Lufkin; One brother William Monmouth, Lufkin; Eight neices: Audrey Soileau, Trichele Glover, Angela Smith and Valeria Smith of Lufkin; Daphne Session of Crockett, Kim Clark of Houston, Kathy Harris and Terri (Floyd) Franklin both of Rusk; Three nephews: Reginald Willis, Stewart Willis of Lufkin and Corey Session of Tyler; a longtime friend Phyllis Washington of Nacogdoches and many cousins and other relatives and friends.

Bishop T.D. Jakes On The Black Church's Shifting Stance On Homosexuality



Special to the NNPA from the Houston Forward Time

respect "LGBT's of different types and sorts have to find a place of worship that reflects what your views are and what you believe like anyone else," he said. "And the church should have its own convictions and values."

Bishop T.D. Jakes thinks it is "absolutely" possible for the LGBT and black communities to coexist.

Jakes, who joined HuffPost Live on Monday, opened up to host Marc Lamont-Hill about his thoughts on the relationship between these communities.

"I think that it's going to diverse from church to church every church has a different opinion on the issue and every gay person is different," Jakes said.

While Jakes believes churches are allowed to practice and preach values shared by their respective leaders, he also advocates that LGBT people attend a church that aligns with their own beliefs and values. And although he admits that his individual stance on homosexuality is both "evolved and evolving," he says all LGBT people should be treated with tolerance and

Jakes also reaffirmed that members of the LGBT community, like all american citizens, deserve equal protection under the law.

"Once you begin to understand that democracy, that a republic actually, is designed to be an overarching system to protect our unique nuances then we no longer look to public policy to reflect biblical ethics," Jakes said.

Call: 903 683-6293

Land for sale

Block 17 two lots 1 and 2

Dickinson 1st addition

50 X 150 each lot faces

Martin Luther King, Jr. Dr.

Chapman Pharmacy

100 East 5th Street "Oth Square" in Rusk
We are a Participating Medicare Provider

We honor All
Prescription Cards



903 683-2422

1-800- 657-1873

TOWN AND COUNTRY BEAUTY SALON

1028 Benson Street Jacksonville, TX. 75766



Mrs. Williams @ (903) 284-7650
Operators

Walk-Ins are Welcome !

Specializing in complete Hair Care for all hair types for men, women, boys and girls.

HAIR CUTS, HAIR COLOR, HAIR PERMS,
HAIR STYLES, HAIR WEAVES, HAIR
TREATMENTS
WAX: EYE BROWS & FACIALS



Mr. Wardell Starling: A Celebration of Life



Fe

School. He continued his education at Texas College, Butler College and received his Masters Degree from Stephen F. Austin State University of Nacogdoches, Tx. At an early age he confessed faith in Christ and united with the New Hope Baptist Church where he remained a loyal and faithful member until death. Brother Starling was a Deacon and served as chairman of the Deacon Board, member of the choir, and adult Bible Class.

On January 21, 1946 he united in Holy Matrimony with Miss Verion Witcher and to this union four (4) children were born. He was a devoted husband for sixty-nine years, loving father who was always concerned about the welfare of his family.

Wardell entered the United States Army on February 17, 1942 and received an honorable discharge December 22, 1945.

Starling page 11

Mr. Wardell Starling son of the late Mr. Edgar Starling and Mrs. Lonnie Madkins Starling, was born February 1, 1920 in Longbranch, Texas.

On Monday afternoon, June 1, 2015 in Tyler, Texas God called him to "Eternal Rest".

He was reared in Longbranch, Texas and attended elementary school. At the age of seven (7) his family moved to Jacksonville, Texas. He attended Mt. Haven Elementary School and was a graduate of Fred Douglass High

ALL STAR FORD CREDIT CLINIC

★ Bankruptcies ★ Repos
★ Slow Pay ★ Charge Offs

with a little money from you...we can get you on the road!

**BRING THESE FEW THINGS AND
DRIVE HOME TODAY!**

- Proof of Income
- Proof of Residence
- Cash Down Payment
- Complete References

THE *All-Star*
SOLUTION
Guaranteed
Credit Approval

2929 S. Loop 256 • Palestine, TX
903-729-2171 • 800-234-6171

Minimum \$1,000 cash down on trade equity and \$1,000 per month in income. All credit decisions subject to credit review. Credit approval is subject to bank approval.



Margarett Perkins, Laura Perkins, James I. Perkins and Dr. L. Michael Metke President of Tyler Junior College enter into agreement making possible the Rusk TJC Citizens Promise. The James I Perkins Family Foundation and Tyler Junior College established this scholarship program for Rusk High School graduates. The top fifty-percent/qualifying students will have \$8000. scholarships to TJC which began with the class of 2014.

Citizens 1st Bank



CITIZENS 1ST BANK
HOME OWNED AND SERVING THE COMMUNITY SINCE 1920

Member FDIC

Rusk - 125 North Main Street (903) 683-2277
Jacksonville - 825 South Jacksonville (903) 586-2201
Tyler - 2001 East South Easty Loop 323 (903) 581-1900
Nacogdoches - 3010 University (409) 5601401

CD'S
Savings
Home Loans

Pitfalls to Avoid When Making a Student Loan



Charlene Crowell
By Charlene Crowell
NNPA Columnist

erms. This includes understanding when payment on the loan will begin, how interest is assessed, and what types of repayment options are available. Student borrowers in distress should also understand their legal rights. For example, there are restrictions on when and how debt collectors may contact a borrower.

Borrowers who have paid their student loans as required may also have earned a tax benefit. This tax break could be particularly valuable to private student loan borrowers who incurred debt at higher interest rates than that offered by the federal government. However, borrowers rely on correct and timely information and forms from their servicer to be able to claim their deduction.

Scams are also popping up online to take advantage of student loan borrowers. Fraudulent companies peddle bogus student loan debt relief services. Others lure consumers in, charging them money for advice and services they could otherwise receive for free, like filling out federal student aid forms.

If you think these kinds of issues do not really amount to much – think again. The Consumer Financial Protection Bureau (CFPB) recently levied fines and restitution against a student loan servicer and a company providing financial aid advice for their violations that together affected more than 200,000 students.

On July 22, the CFPB ordered Discover Bank and its affiliates to return \$16 million to more than

100,000 borrowers and an additional penalty of \$2.5 million. Discover to obtain federal tax overstated the minimum amounts due on billing statements and denied consumers information they needed benefits. According to the CFPB, the company also engaged in illegal debt collection tactics.

“Discover created student debt stress for borrowers by inflating their bills and misleading them about important benefits,” said CFPB Director Richard Cordray. “Illegal servicing and debt collection practices add insult to injury for borrowers struggling to pay back their loans.”

Maura Dundon, a CRL senior policy counsel, added, “The servicing and debt collection practices detailed in the Discover consent order demonstrate the harms that borrowers can face in the student loan market. The CFPB is appropriately investigating student loan servicers, but a larger, more comprehensive effort is urgently needed. The CFPB should develop new rules to protect all borrowers and address the abuses rampant in the broader student loan market.”

In response to the CFPB’s request for public statements on student loan servicing, CRL’s comments stated, “Origination is just the beginning of the lending process. Successful repayment depends in great part on the servicer, who controls every aspect of repayment, and serves as the gateway to any relief or assistance to which the borrower might be

entitled.” A second enforcement action occurred July 23, just one day later. Student Financial Aid Services, Inc. purportedly helps students and their families navigate the financial aid process and get the most aid for which they qualify by assisting them in filling out the Free Application for Federal Student Aid, also known as FAFSA. Its violations occurred when the corporation billed annual subscription charges without consumers’ knowledge or consent.

“Our enforcement action will put money back in the pockets of consumers who were misled while seeking to access federal student aid,” observed CFPB’s Cordray.

For consumer advocates, more work remains. As these actions show, student borrowers need to be vigilant when applying for student aid, choosing how much to borrow and repaying their debt. Regulators such as the CFPB should continue to help students by instituting needed reforms to this market.

As CRL noted in its recent student loan servicing comments, “Without improvement, borrowers will not be able to access the relief to which they are entitled, and may face default or additional finance charges that they could have avoided. They will continue to face unfair and deceptive practices that result in extra fees and interest charges, and slipshod practices that make it more difficult to manage their accounts responsibility.”

J & P KWIK STOP

YOUR ONE STOP SHOP

GASOLINE
SNACKS
BREAKFAST
NEWSPAPERS
ICE

and much more for one-stop shopping!

157 W. 6th STREET
Rusk, Texas 75785



STORE (903) 683-4546

The City of Rusk, Texas

“A City Planning for the Future”
Drop by and Apply

Always Taking Applications
“Always looking for good people”

406 North Main
Rusk, Texas 75785
(903) 683-2214

Prayer Breakfast at Sweet Union Baptist Church

hosted by
Greated New Zion Baptist Church
Brotherhood

Saturday Morning August 29, 2015

to Comemorate the 62nd Anniversary
of the
March On Washington

REGistration begins at 8:00AM

OPEN TO THE PUBLIC

Starling from page 9

His teaching career began at Churchhill elementary School of Jacksonville, Texas. He also taught at N. W. Harlee Elementary, Thomas L. Marsales Elementary Schools of Dallas, Texas, Fred Douglass Elementary, Joe Wright School of Jacksonville, and He also taught at the Veteran School in Jacksonville, Texas. He was the co-owner of Keep U Neat Cleaners of Jacksonville, Texas.

Mr. Starling was always active in the community; he worked at Lincoln Park and Buskner Park swimming pools. He coached

for several baseball teams in Churchhill Elementary School winning several championships. Preceding him in death were two daughters: Warnela Starling and Dollie Novella Williams; his parents, four sisters and two brothers.

He leaves to cherish his memories: a devoted and loving wife of 69 years, Mrs Verion W. Starling of Jacksonville, two sons: Wardell (Anita) Starling of Houston, Tommy

(Yvonne) Starling of Oklahoma; three granddaughters, Shauna Thomas, Roseanne Starling and Carlisse Brown; four grandsons: Wardell Starling II, Shaka Starling, Michael Bullard and Bryan Jackson; a host of adopted children, neices, nephews and other relatives and friends.

Your companions are like the buttons on an elevator. They will either take you up or they will take you down.

LEGAL NOTICE

These Texas Lottery Commission Scratch-Off games will be closing soon:

Game #	Game Name / Odds	\$	Official Close of Game	End Validations Date
1602	One Million Cash Overall Odds are 1 in 2.80	\$20	8/13/15	2/9/16
1680	Lucky Loot Overall Odds are 1 in 4.27	\$2	8/20/15	2/16/16
1663	50X The Cash Overall Odds are 1 in 3.53	\$10	9/3/15	3/1/16
1619	Red Ball Tripler Overall Odds are 1 in 3.42	\$5	9/23/15	3/21/16
1632	Bonus Break The Bank Overall Odds are 1 in 3.81	\$5	9/23/15	3/21/16
1650	\$100,000 Mega Bingo Overall Odds are 1 in 3.81	\$5	9/23/15	3/21/16
1662	Chocolate Overall Odds are 1 in 3.49	\$5	9/23/15	3/21/16

For detailed odds and game information, visit tdottery.org or call 1-800-375-6886. Must be 18 or older to purchase a ticket. The Texas Lottery supports Texas education and veterans. © 2015 Texas Lottery Commission. All rights reserved.

TEXAS LOTTERY



See me today and get the discounts and service you deserve.



Austin Young, Agent
400 N Main Street
Husk, TX 75785-1332
Bus: 903-683-5486
austin.young.jku@statefarm.com



LIKE A GOOD NEIGHBOR, STATE FARM IS THERE.®

statefarm.com®

State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company - Bloomington, IL

Fast Action Bail Bonds

FAST DEPENDABLE SERVICE for
Cherokee County Residents
Open 24- 7

Confidential, Honest,
Trustworthy
Call: (903) 721-3112
(903) 7213111



EVERY ONE IS IMPORTANT.

You can help keep your child healthy with regular checkups and vaccines. Every one is important. And they're free with Children's Medicaid.

Your child will also get other health benefits like free prescription drugs, dental care, eye exams, and glasses. Even rides to and from the doctor or dentist's office. Call today or visit our website to apply.

www.CHIPmedicaid.org
1-877-KIDS-NOW

Children's Medicaid
We've got your kids covered.

CHILDREN WITH MEDICAID CAN GET FREE RIDES TO THE DOCTOR OR DENTIST'S OFFICE. CALL 1-877-MED-TRIP TO LEARN MORE.

Juneteenth Celebrated: Speakers Former Ruskites Dr. Wesley Darryl Foreman of Austin and Ms. Unalee Deveraux Williams, Houston



Scholarship recipients and Oliver Sturns, CCB



Speakers Ms. Williams and Dr. Foreman with his sister Tameka Foreman who introduced him.

The 2015 Juneteenth Parade and Celebration held in Rusk was well attended with crowds both inside the church and on the grounds and park outside.

The opening song was Lift Every Voice and sing. Jasmine Harris sang "Proud To Be An American". Tameka Foreman introduced Dr Foreman who shared with the audience his both exciting and interesting events from his life as he traveled the path growing up to becoming a medical doctor. Ms. Williams recalled Black History moments that she lived and learned in life.

Among the elected officials on hand were Mayor Raiborn and City Manager Murray.



L & P Paint and Body Professional Collision Center

- *Computer Estimates
- *Matrix Digital Imaging System
- *I-Car Gold Class Certification
- *24 Hour Wrecker Service

Fax: (903) 723-4847

SHOP Ph. # (903) 723-3532

NIGHT Ph. # (903) 922-2892

1203 WEST OAK
Palestine, Texas 75801