

Vol XXVIII No. 3

April 1-15 2022

NATIONAL FAIR HOUSING MONTH

THE 411

MARCH 29-April 10, 2022 "HAMILTON"

Cobb Great Hall For Times and Ticket Information Call 1-800 WHARTON

APRIL 14, 2022

"'S Wonderful: The Music of George Gershwin with Teddy Abrams and Morgan James" Cobb Great Hall 7:30 For Ticket

Information Call 1-800- WHARTON

APRIL 16, 2022 "The Adventures of the Tortoise and the Hare, The Next Gen" Cobb Great Hall For times

and Ticket Information Call 1-800-WHARTON

APRIL 20, 2022 "Academy of St Martin in the Fields Wind Ensemble"

Cobb Great Hall 7:30 for Ticket Information Call 1-800-WHARTON

WHAT'S INSIDE

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LANSING, National Fair Housing Month is celebrated to be grateful for the Fair Housing Act which was passed in April. A law that forbids discrimination in buying houses through different schemes. These include discrimination in the rental, sale, and financing of houses based on color, race, and even gender.

HISTORY OF FAIR HOUSING MONTH April is the month when we celebrate National Fair Housing Month. In this month we feel grateful for the Fair Housing Act that was passed on April 11, 1968. This law was designed to protect Americans from facing discrimination in selling or buying houses. It is also a basic human concept, and entitlement for people. As a community, we have the right to be free of any form of discrimination. In our communities, people belonging to

neighbors.

In the past, people used to show discrimination towards others in terms of housing. Some of the most damaging discrimination examples are found in the past, including minority neighborhoods that were located far from quality schools, public transportation, and jobs. The Fair Housing Act was signed by President Johnson and it was passed after the death of civil rights leader Dr. Martin Luther King, Jr., who was in Memphis on April 4, 1968, to support the sanitation workers strike when he was shot and killed. As a result of the tragedy, Congress collectively passed the 1968 Fair Housing Act. FAIR HOUSING MONTH TIMELINE 1866 Civil Rights Act Forbids Discrimination The Civil Rights Act makes it illegal to discriminate in

housing.

To refuse to sell or buy a property to and from a person based on their sex, is added in the Civil Rights Act. April 4 1968

Dr. Martin Luther King Jr. Dies

Dr. Martin Luther King Jr. is shot and killed at the age of 39.

April 11 1968

Fair Housing Act is Passed

As a result of the assassination of Dr. King Jr., congress passes the Fair Housing A

Eligible consumers who do not receive their refunds by the deadline should contact their auto insurer or agent. If consumers have questions or concerns that cannot be resolved directly with their insurer, they should contact DIFS by calling Monday through Friday 8 a.m. to 5 p.m. at 833-ASK-DIFS (833-275-3437) or by emailing



COMMUNITY REINVESTMENT ACT

The Community Reinvestment Act (CRA, institutions for CRA compliance, and take this information into consideration when approving applications for new bank branches or for mergers or acquisitions (Section 804.)

Enforcement The law, however, emphasizes that an institution's CRA activities should be undertaken in a safe and sound manner, and does not require institutions to make high-risk loans that may bring losses to the institution. An institution's CRA compliance record is taken into account by the banking regulatory agencies when the institution seeks to expand through merger, acquisition or branching. The law does not mandate any other penalties for non-compliance with the CRA.

Regulations The same banking agencies that are responsible for supervising depository institutions



diverse backgrounds should be warmly welcomed as our

Reserve Banks established a Community

Affairs Office to work with banking insti-

tutions and the public in identifying credit

needs within the community and ways

to address those needs. To help Michi-

DIFS has launched a consumer FAQ

ganders learn more about these refunds,

page at Michigan.gov/MCCArefund. The

webpage contains important information

and answers common questions about the

refund timeline, eligibility requirements,

and tells consumers what to do if they

have questions or concerns about their

refunds. visory agencies is enacted by Ti-

tle 12 of the Code of Federal Regulations

(CFR); Parts 25, 228, 345, and 563e with

the addition of Part 203 as it relates to

sections of the Home Mortgage Disclo-

coordinates inter-agency information

about the CRA. Information about the

sure Act (HMDA). The Federal Financial

Institutions Examination Council (FFIEC)

CRA ratings of individual banking institu-

tions from the three responsible agencies

(Federal Reserve, FDIC, and OCC), is

publicly available from the website of

the FFIEC. These ratings were first made

available by the Clinton administration

to enable public participation and public

In addition to the regulatory framework

comment on CRA performance.

1974 Discrimination Based on Gender Added

autoinsurance@michigan.gov.

agencies that conduct examinations for CRA compliance. These agencies are the Federal Reserve System (FRB), the FDIC, and the Office of the Comptroller of the Currency (OCC). In 1981, to help achieve the goals of the CRA, each of the Federal

laws passed to reduce discrimination in the credit and housing markets including the Fair Housing Act of 1968, the Equal Credit Opportunity Act of 1974 and the Home Mortgage Disclosure Act of 1975 (HMDA). The Fair Housing Act and the Equal Credit Opportunity Act prohibit discrimination on the basis of race, sex, or other personal characteristics. The Home Mortgage Disclosure Act requires that financial institutions publicly disclose mortgage lending and application data. In contrast with those acts, the CRA seeks to ensure the provision of credit to all parts of a community, regardless of the relative wealth or poverty

Implementation of the CRA by these financial superthe age of 39. April 11 1968

Fair Housing Act is Passed

As a result of the assassination of Dr. King Jr.,

congress passes the Fair Housing AEligible consumers who do not receive their refunds by the deadline should contact their auto insurer or agent. If consumers have questions or concerns that cannot be resolved directly with their insurer, they should contact DIFS by calling Monday through Friday 8 a.m. to 5 p.m. at 833-ASK-DIFS (833-275-3437) or by emailing autoinsurance@michigan.gov. To help Michiganders learn more about these refunds, DIFS has launched a consumer FAQ page at Michigan.gov/ MCCArefund. The webpage contains important information and answers common questions about the refund timeline, eligibility requirements, and tells consumers what to do if they have questions or concerns about their refunds. - or at least had become - irrelevant, because it was not needed to encourage banks to make profitable loans to a variety of borrowers. In a 2003 research paper,

economists at the Federal Reserve could not find clear evidence that the CRA increased lending and home ownership more in low income neighborhoods than in higher income ones. A 2008 Competitive Enterprise Institute study resulted in a similar finding.

Former Federal Reserve chair Ben Bernanke has stated that an underlying assumption of the CRA – that more lending equals better outcomes for local communities – may not always be true, pointing to "recent problems in mortgage markets". However, he notes that at least in some instances, "the CRA has served as a catalyst, inducing banks to enter under-served markets that they might otherwise have ignored"

The Woodstock Institute, a Chicago-based policy and advocacy nonprofit, found in an analysis of 1996 Chicago-area survey data that low income areas still lagged behind in access to commercial loans. Most small business loans made by CRA regulated banks went to higher income areas; 16.6% in low-income areas, 18.4% in low- and moderate-income tracts; 21.8% in middle-income areas and 23.1% in upper-income areas. In a 1998 paper, Alex Schwartz of the

Fannie Mae Foundation found that CRA agreements were "consistently successful in meeting their goals for mortgages, investments in low-income housing tax credits, grant giving to community-based organizations, and in opening (and keeping open) inner-city bank branches. In a 2000 report for the US Treasury, several economists concluded that the CRA had the intended impact of improving access to credit for minority and low-to-moderate-income consumers.

In a 2005 paper for the New York University Law Review, Michael S. Barr, professor at the University of Michigan Law School, presented evidence to demonstrate that the CRA had overcome market failures to increase access to credit for low-income, moderate-income, and minority borrowers at relatively low cost. He contends that the CRA is justified, has resulted in progress, and should be

continued.

Speaking to the February 2008 Congressional Committee on Financial Services hearing on the CRA, Sandra L. Thompson, Director of the Division of Supervision and Consumer Protection at the FDIC, lauded the positive impact of CRA, noting that, "studies have pointed to increases in lending to low- and moderate-income customers and minorities in the decades since the CRA's passage." She cited a study by the Joint Center for Housing Studies at Harvard University, that found that "data for 1993 through 2000 show home purchase lending to lowand moderate-income people living in low- and moderate-income neighborhoods grew by 94 percent – more than in any of the other income categories" In his statement before the same hearing, New York University economics professor Larry White stated that regulator efforts to "lean on" banks in vague and subjective ways to make loans is an "inappropriate instrument for achieving those goals". In a world of national banking enterprises, these policies are more likely to drive institutions out of neighborhoods. He stated that better ways to accomplish the goals would be vigorous enforcement of anti-discrimination laws, of antitrust laws to promote competition, and federal funding of worthy projects directly through an "on-budget and transparent process" like the Community Development Financial Institutions Fund.

According to a 2012 study "credit markets enabled a substantial fraction of Hispanic families to live in neighborhoods with fewer black families, even though a substantial fraction of black families were moving to more racially integrated areas. The net effect is that credit markets increased racial segregation".

Politico has reported that the Community Reinvestment Act may sometimes push poor people out of their own neighborhoods by facilitating investment by outsiders.



Theresa Randleman named Women's History Month Game Changers honoree

Founder and CEO of T. ROSE Foundation/W.I.N.G.S. celebrated for her support to organizations that advance health and wellness for young women

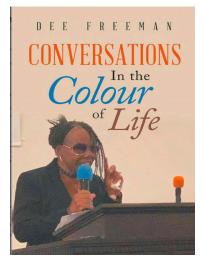
by Jonathan Mills <u>@DetroitRedWings</u> / DetroitRedWings.com





Dee Freeman

NEW BOOK RELEASE: CONVERSATIONS IN THE COLOUR OF LIFE



POETREE IN MOTION

THE ROOF IS FALLIN'

Can't no longer afford to keep quiet; wanna tell it, open up loud, shout it out like a riot you, brothers gotta wake up; you, mothers gotta take up the responsibility for what's going on the roof is fallin in; the walls' cavin in windows blasting out---what's happenin to us just makes me wanta holla'n'shout brothers...you turnin yo back on yo'selves can't be trusted, I'm looking at all this feeling more and more disgusted mamas...you turnin yo back and not nurturing yo up and comin without you, the races will lose it, just be bumming and slumming your babies being constantly neglected you doing the do and being totally disrespected people, all my good peeps---we all gotta put an end to the dope dealing gotta cease the lootin-put an end to the stealin gotta end the horrid gansta killin gotta end the blood from spillin gotta quit losing yo sons to the man... Michael, Trayvon, George, Ahmaud! gotta cease all these one night stands gotta quit giving up your last- gettin' yo nails done gotta quit wastin yo womanhood just to get some funky fun gotta stop the playin, gotta get serious about winning this game

remember yo kindred of old, remember their sufferin and pain

remember the trips, remember the slave ships

remember the slavery, remember their innate bravery they paid a hefty price to give us a chance for survival and dignity

many died before submitting; retaining pride; shunnin' any pity

look, this solid dwelling is tumblin

look, yo stalwart future is crumblin

wake up-the future needs you in order to survive

stand up-the past done already gave their due—their lives we all need to stand tall to hold up the saggin roof

we have fortitude-our hearty ancestors provided that truth with renewed vigor, lets get busy with our cause

we don't have to be without a home, we can handle this y'all!

arms linked, hand clasping hand, we can hold up these walls

heart loving heart, hatred can only starve and fall let's get it together, gather strength from a firm foundation,

we can do this; y'all

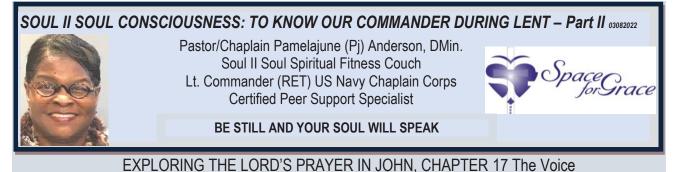
we gotta come together people, to hold up this fallin' roof

we-linked together, we're who we need to hold up this sagging roof

just look around... LOOK AT US, beautiful people! WE Are DEFINITELY the proof! Dee's pure candor and truthful expressions bypasses frivolity and gets right down to the real deal. She lays it out in an undeniable way...hanging it all out on the line, hoping it dries to the nice crisp and clean laundry we all crave, but knowing some of the dirt doesn't readily wash out. That's the stuff still needing more scrubbing and time to air.

Yet some stains just won't let go, so Dee's "Conversations" opens options and inspires creative juices so we understand this simple fact ...that we all need to vent, forgive ourselves and others...then move the heck on. Actually you may just toss out much of the grime and dirt in the wash water..so to speak!! Yeah!! You got it! Good talk!

Come join the CONVERSA-TION with Dee Freeman's new book, hot off the press.. Check out the Kindle preview or paperback available now on Amazon.com. For autographed copies, please connect with Dee at 517.214-0200 or deedkfreeman@yahoo.com \$14 + \$3. shpg Join in and get your copy TODAY!





Dearest of All, the Creator of Heaven and Earth, give me the courage to pray for that which Jesus prayed. He was good at stealing away and spending the night in prayer, alone with His Father. He desired to be like His dad. He wanted to BE glorified (holy, praised) by God to return glory (victory) to Father God. Not by people. No, Jesus is demonstrating in John 17:2-5 that He wants His dad to BE pleased. Who among us has sought our parent(s) employer, fellow Veteran, significant other,

pastor's recognition for a job well done, better grades than the last term, going the extra mile without extra pay, hearing the words "good job, outstanding performance, etc.? It's natural to want to be appreciated.

Jesus is demanding a relationship He had with God before the world was created. I submit that Jesus is speaking of their lives together before His incarnation. I suspect that the body is a barrier, hindering direct connections Spirit II Spirit. The body breathes the breath of God and hosts the soul. And, there is a continual battle between what we want to satisfy the flesh and what we need – wellness in our soul and an intimate relationship with God.

Humanity is all tied up, wrapped up, and tangled into its wants - the next car, the bigger house, the better position, the largest yacht, and, in the case of today's military exercise, more power-none of which you can take with you. What you can take is peace of mind, joy of heart, and a longing to know our Commander and His plans-plans to help us not harm us.

Not only did Jesus have a particular posture in which to pray, but He also prayed to BE pleasing in God's sight before He prayed for anybody and anything else.

Life before and after becoming earthbound is a mystery. Jesus was ready to go home to His Father. I have days like that. Days when I desire to go to that place Jesus prepared for me before the Creation of Humanity. In the meantime, I am learning about my Commander.

Lord, I pray to BE like my Commander in Christ, I pray to BE One with you as You and Your Son are One. I pray for a good quality prayer life that I may KNOW You.



Interfaith/Ecumenical Virtual Prayer/Praise & Day of Giving Program FEBRUARY 27 TO APRIL 23 The Dr. Eva L. Evans Juneteenth Essay & Scholarship Competition SATURDAY, JUNE 11 The Commemorative Ballgame/Tribute to the Negro Leagues



Birthdays in April Mrs. Joy Geraldine Brown, (deceased March 15, 2020): we celebrated her 95th year from birth on April 1st, remembering joyous times spent with husband, Mr. Robert (Bob) Brown, Jr., (deceased October 7, 2019), 56 Yrs. married, sharing Their Love to enrich others: Living, doing Good, enjoying Jazz; outstanding character... Heroes to many, especially Me!!! Mr. Corey Williford celebrates his birthday on April1st.

Mr. Joshua Ide celebrated his 22st birthday on April 1st, with family and friends. "You will always be my "Joshua Bear" 1-4-3!" Love, Mom!

Ms. Rosetta Adams celebrated her 41th birthday on April 1st, with family and friends. Mr. Eric Jones, celebrated his "Happy 35th birthday" on April 1st, from your Sweetheart, Emerlisa.

Mr. Robert Dyer celebrated 44rd birthday on April 2nd, with his wife, Dawn, their son, and friends.

Ms. Shannon Miller celebrated her birthday on April 3rd.

Mr. Robert A. McConnell celebrated his birthday, with wife, on April 3rd.

Ms. Stacy Lynch celebrated her birthday on April 3rd.

Ms. Tara May celebrates her birthday on April 3rd.

Mrs. Dorothy Maxwell celebrated her birthday on April 4th, with loving husband, Bob. Mr. Henry A. Moore celebrates his birthday on April 4th.

- Ms. Diane Hicks celebrates her birthday on April 4th.
- Ms. Maria M. Rouse-Brewer celebrated her birthday on April 5th.

Mr. Alan Canady celebrates his birthday on April 5th, with his loving family. Ms. Doretha

- Akins celebrated her birthday on April 6th.
- Ms. Stephanie T. Mondy enjoyed her birthday on April 6th.
- Ms. Nona Brown celebrates her birthday on April 6th. Ms. Addie Morrow joyously celebrated her birthday on April 8th.
- Ms. Lois McNeeley celebrates her birthday April 9th.
- Ms. Latoya Clark celebrated her birthday on April 9th.
- Mr. Everett Mitchell celebrated his birthday on April 9th.
- Ms. Yolanda Campbell celebrated her 53nd birthday on April 9th, with friends.
- Mr. Sam Mallot celebrated his birthday on April 10th with family and friends.
- Mr. Kevin E. Eaton celebrates his birthday on April 10th.

Ms. Sharon Civils celebrates her birthday on April 11th, with family and friends. She said,

"I'm glad to see another year on earth; I'm truly blessed!

- Mrs. Jo Ann Mondy celebrates her birthday on April 11th.
- Mr. Dustin Phifer celebrates his birthday on April 11th.
- Mr. Kapuki Outlaw celebrates his birthday on April 11th.
- Ms. Kristi Correa celebrated her 35th birthday on April 12th.
- Ms. Karen Allen gratefully celebrated her 64th birthday on April 12th. Ms. Betty Wheeler celebrated her 58th birthday on April 12th.
- "Happy Birthday Ms.Capital City!"

Ms. Andrea Fundunburks celebrates her birthday on April 13th. "Yeah, I'm 25 Ms. Arabella Pitts celebrates her 15th birthday on April 13th, with her Mom, Ms. Jesse Pitts and Dad, Mr. Travis Hough, who say, "Mommy and Daddy love you!

Mr. Quick Calhoun celebrates his 36th birthday on April 13th. He says, "Westside certified"!

Mr. Jonas Clark celebrates his birthday on April 13th.

- Ms. Myrtle L. Hendricks celebrates her birthday on April 14th.
- Mr. Duane Michael (Poppie) Brown, Sr. celebrates his birthday on April 15th with family and friends, enjoying life: Great Guy ,my Brother Mike!
- Ms. Kristina Eveleth celebrates her birthday on April 15th, with friends.
- Ms. Branda Hawley will celebrate her 44th birthday on April 16th, with friends.
- Mr. Michael Phifer celebrates his birthday on April 16th with family and friends.
- Mr. Jeffery Couthen celebrates his birthday on April 16th.
- Ms. Dayna M. Smith celebrates her birthday on April 16th.
- Ms. Mary L, King celebrates her birthday on April 17th.
- Ms. Shanegua Dennie celebrates her birthday on April 17th, spending time with family and friends.



Ms. Shamira Johnston celebrates her 20th birthday on April 18th. She is Grandma's "Honey Bunny!"

Ms. Gemma Carnegie celebrates her 73rd birthday on April 20th with her students. Ms. Indiya Jones celebrates her birthday on April 20th. Mr. Tyrone Scott Daniels, Jr. celebrates his birthday on April 20th, with his family. Ms. Jackie Perkins celebrates her birthday on April 21st, with family and friends. Ms. Toni Woods celebrates her birthday on April 21st, with family and friends. Mr. Robert A. Maxwell celebrates his birthday on April 21st, with his loving wife, Dorothy. Ms. Alexis Ward celebrates her 15th birthday on April 21st with family. Ms. Heidi Childress is celebrating her birthday on April 22nd. Ms. Tonya Jones' birthday is on April 26th. She celebrates with friends. Ms. Cora M. Huguely celebrates her birthday on April 24th with family and friends. Ms. Sabrina Jones Lewis celebrates her birthday on April 23rd. Ms. Michelle Williams celebrates her 44th birthday on April 23rd. Mr. Hunter Talon celebrates his 14th birthday with his parents, Mr. and Mrs. Tom and Jessica Stowell: Grandmother Barb Marciniak loves you! Ms. Khadijan Daniels celebrates her 34th birthday on April 24th. Mr. Frankie Lara celebrates his 16th birthday on April 24th. Grandmother Betty Wheeler, says, "I Love you, Baby!" Ms. Angelica Sauceda celebrates her 36th birthday on April 25th. Dr. Eugene L. Cain celebrates his birthday on April 25th, with his loving wife, Maxine and Ms. Claudia N. Williams celebrates her birthday on April 26th. Ms. Adrianna Foster celebrates her birthday on April 26th. Mr. Jesse Rouse Jr. celebrates his birthday on April 29th. Mr. Andre L. Anthony celebrates his birthday on April 29th.

Ms. Vicky Taylor celebrates her birthday on April 30th.

Ms. Lydia St. Cyr celebrates her 29th birthday. "Hello Lydia! I hope you enjoy your birthday. I Love You!" Mom .

Ms. Kimberly Cooper celebrates her birthday with her family.

*Anniversaries

Mr. Cullen Dubose Sr. and Mrs. Helena J. Dubose celebrate their anniversary on March 31st. Mr. and Mrs. Luther Wm. and Amy Brown Jr. celebrated their 18th wedding anniversary on April 3rd, with their children Jordan Luther, Taylor Ashley Denise, Idyana Francis Taylor and Isabella Megan Marie Brown; enjoying Florida. True Love!!! Mr. Brewster and Mrs. Linnea's 28th wedding anniversary is April 17th.

Mr. Earnest and Mrs. Janice Cabule celebrate their 44th anniversary on April 28th. Ms. Kimberly Hetchler, Sergeant first class, celebrated her 37th anniversary in the Michigan National Guard. She works as the State Security Clearance Manager for the state of Michigan.

*Announcements

Face book Page: www.facebook.com/mrpartycserv Celebration Gram: Your special message delivered by; Mr. Party, The Ambassador of Celebration!!!

Please let us know if you have anyone to celebrate

Please send us the information about you, your family or friends celebrating the Events of Life, by email: mrpartycserv@aol.com, or call our office at 1-517-391-4849.

Gov. Whitmer signs "Building Michigan Together Plan"

to eat more of what

ready spent the money they received.

Governor Gretchen Whitmer signed a \$4.7 billion bipartisan infrastructure spending bill into law Wednesday.

It designates nearly \$2 billion of that money for water-related priorities like clean drinking water and safe dams.

Whitmer said it will help prevent future lead-service-line-related issues like those seen in Flint and Benton Harbor.

"When the water's treated, when it's maintained, it's safe to drink. However, we know that it's important that we continue our work to replace these lines. So, these resources will go a long

way toward making sure that we're protecting people and the quality of their drinking water," Whitmer said at a bill signing press conference in Grand Rapids. The law, dubbed the "Building Michigan Together Plan," uses over \$4 billion of federal money. Whitmer said many other midwestern states have al-

we're able to do with these dollars. And certainly, workforce is another complicating factor," Whitmer said. According to the state budget office, Whitmer said, the state still has about \$2 billion left to allocate. Whitmer said more money from a federal infrastructure package will start arriving in May.

> Whitmer's office highlighted several spending areas in the plan, including:

\$1.1 billion for drinking water infrastructure \$380 million in COVID-19 rental assistance \$250 million for state parks and trail infrastructure \$200 million for local parks and trail infrastructure

\$322 million from the Federal Coronavirus Local Fiscal Recovery Fund for local governments \$251 million for broadband service grants State Sen. Winnie Brinks (D-Grand Rapids) said she's excited about the ways her district plans to use that parks money.

"Here in Grand Rapids, we've been dreaming, planning, and working to reinvent our relationship with the river that defines our city by restoring the rapids and creating a riverfront corridor that invites us to interact with the river and each other in whole new ways," Brinks said.

Besides allowing for the building out of a greenways trail stretching along the Grand River from Lowell to Lake Michigan, the money would also fund broadband expansion efforts in the state.

Speaking from the White House Wednesday, Lt. Gov. Garlin Gilchrist described the funding of broadband grants and the Michigan High-speed Internet Office as transformative for the state's communities.

"[It] will enable us to target those investments in the communities that need the most, to support the innovators in Michigan who are building new networks to connect new communities. It'll support those innovators who are building partnerships to make internet access more affordable," Gilchrist said.

Whitmer created the Michigan High-speed Internet



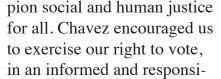
March 31 is Cesar Chavez Day in Michigan.

Across the nation Cesar E. Chavez is remembered on his birthday as a great American hero who dedicated and sacrificed his life to improve the lives of many, leaving a legacy that shines as a symbol for social and human justice.

Cesar E. Chavez is well known for his work as an organizer and union leader, but throughout it all, he was a humanitarian. In mounting a crusade for the rights of farmworkers he touched and engaged the very soul of American ideals and values, making us all better.

Chavez lived and worked with an unrelenting belief and conviction

that all people must be treated humanely, and with dignity and respect. Chavez fought for all people to live and work in a safe and healthy environment,





CESAR E.CHÁVEZ

"Every day that these dollars aren't appropriated has an opportunity cost with it. We see inflation continue

have fair access to adequate health care and housing, a living wage, and meaningful educational opportunities.

In so many ways, the life and work of Cesar E. Chavez reminds us that we all have a stake in the success and progress of each other, and our community. As Chavez often said: "We cannot seek achievement for ourselves and forget about progress and prosperity for our community...Our ambitions must be broad enough to include the aspirations and needs of others, for their sake and for our own."

The Chavez legacy teaches us we must work individually and through our community leaders and elected officials to create positive action to chamble manner, to support those that share in our values and ideals for our democracy and oppose those that do not. The life and legacy of Cesar E. Chavez should instill in each of us a sense of pride, honor, and duty to protect and preserve our democracy, and

to reaffirm our commitment for social and human justice. Si Se Puede!

I encourage all to learn more about the life and legacy of Cesar E. Chavez. The Chavez Foundation, http://chavezfoundation.org/ and the MSU Library Cesar E. Chavez Collection, http://www.lib.msu.

We cannot seek achievement for ourselves and forget about progress and prosperity for our community ...

Our ambitions must be broad enough to include the aspirations and needs of others, for their sakes and for our own.

iSí Se Puede!

edu/general/collections/chavez/ are excellent resources. Also, look for the upcoming launch of the Michigan based Cesar E. Chavez Legacy Project, http://chavezspeaks.com/.

Santiago Rios is a Lansing attorney, founding member and past chairperson of the Capitol Area Cesar E. Chavez Commission

Nia Clouden Named Associaed Press Honorable Mention All-Amercan

senior guard earns her first All-America The

EAST LANSING, Mich. -Michigan State women's basketball senior guard Nia Clouden was named to the Associated Press honorable mention All-America team, as announced by the AP on Wednesday.

Clouden's honor is the 10th AP All-America accolade in program history and the first since Tori Jankoska during the 2016-17 season.

She joins Lindsay Bowen (2004-05), Kristin Haynie (2004-05), Liz Shimek (2004-05, 2005-06), Allyssa DeHaan (2009-10), Kalisha Keane (2010-11), Aerial Powers (2014-15, 2015-16) and Jankoska (2016-17). Powers

and Shimek are the only MSU players to earn multiple All-America accolades. Overall, MSU has had eight different players named AP All-Americans.

Clouden, an Owings Mills, Maryland, native ended her storied Michigan State career second in career scoring with 1,882 points, behind all-time leading scorer Jankoska (2,212). Her 601 points scored this season were fourth all-time in MSU history. She is currently fifth in the Big Ten in scoring, averaging 20.0 points per game, which also stands 20th in the nation. Clouden is also fifth in the country in free throws, making 192 this season. The resilient Clouden started every game

during her four-year career. Her 117 career starts were seventh in MSU history. She also captured All-Big Ten honors four-straight seasons. On Dec. 20, Clouden broke the Michigan State single-game scoring record



with 50 points against Florida Gulf Coast.

Michigan State ended an injury-plagued season 15-15 this season, advancing to the quarterfinals of the Big Ten Tournament.

J P MORGAN REVEALS THE LATEST PART OF ITS \$30 BILLION COMMITMENT TO SUPPORT BLACK AND BROWN COMMUNITIES

On Thursday, JPMorgan announced a new wave of investments as part of its \$30 billion commitment to lift up Black, Latinx, and other underserved communities. Latinx is a gender-neutral alternative to Latino

or Latina to describe people of Latin American descent. The plan, which was announced in October of last year, appears to be the largest US corporate commitment to racial equity in the wake of George Floyd murder, according to Insider research. The latest round will focus on Black and brown entrepreneurs and small business owners, according to

the financial giant.

"We look at diversity and inclusion as a business, Brian Lamb, JPMorgan global head of diversity and

inclusion, told Insider. ";We want to drive sustainable change." The firm said it would commit \$350 million to support underserved small businesses and an additional \$42.5 million to its "Entrepreneurs of Color Fund," a program that supports Black and brown founders. Black-owned businesses were more than twice as likely as their white counterparts to have closed during the pandemic, according to an August 2020 national study by the New York Fed. Some 41% of Blackowned businesses closed, and 32% of Latinx-owned businesses closed. Meanwhile, white-owned busi-



nesses fell by just 17%. In addition, JPMorgan will be opening new branches, called "Chase Lounges," in underserved areas including Harlem, New York, Chicago, and Atlanta. These

branches will have resources for entrepreneurs looking to start or grow their companies. The news follows JPMorgan's announcement from earlier this week that it would invest \$40 million in minority depository institutions (MDIs) and community development financial institutions (CDFIs). MDIs and CDFIs provide financial services in communities that are often underserved. In October, the firm said it would commit \$8 billion to help 40,000 Black and Latinx households access mortgages. The firm said it will help an additional 20,000 achieve lower mortgage payments by providing up to \$4 billion in refinancing loans over the next five years. The mortgage industry is riddled with racism. Lenders deny mortgages for Black applicants at a rate 80% higher than that of white applicants, per 2020 data from the Home Mortgage Disclosure Act. The firm is also tackling affordable housing.

Over the next five years, JPMorgan said it will finance 100,000 affordable rental units by providing \$14 billion in new loans and equity investments, among other efforts. According to the National Low Income Housing Coalition, Black, Hispanic, and Native American households are more likely than white households to be low-income renters, meaning there is a severe lack of affordable homes available to them.

"We're going to track and report on our progress towards these commitments and ultimately hold our most senior level leaders accountable to the progress," Lamb said.



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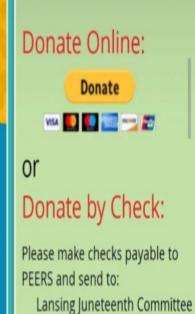






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When the Son of Man comes in his glory, and all the angels with him, then he will sit on his glorious throne...[and] the King will say to those on his right, "For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me." Matthew 25:31, 34-36



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