

Lighting The Road To The Future

New Orleans

Data

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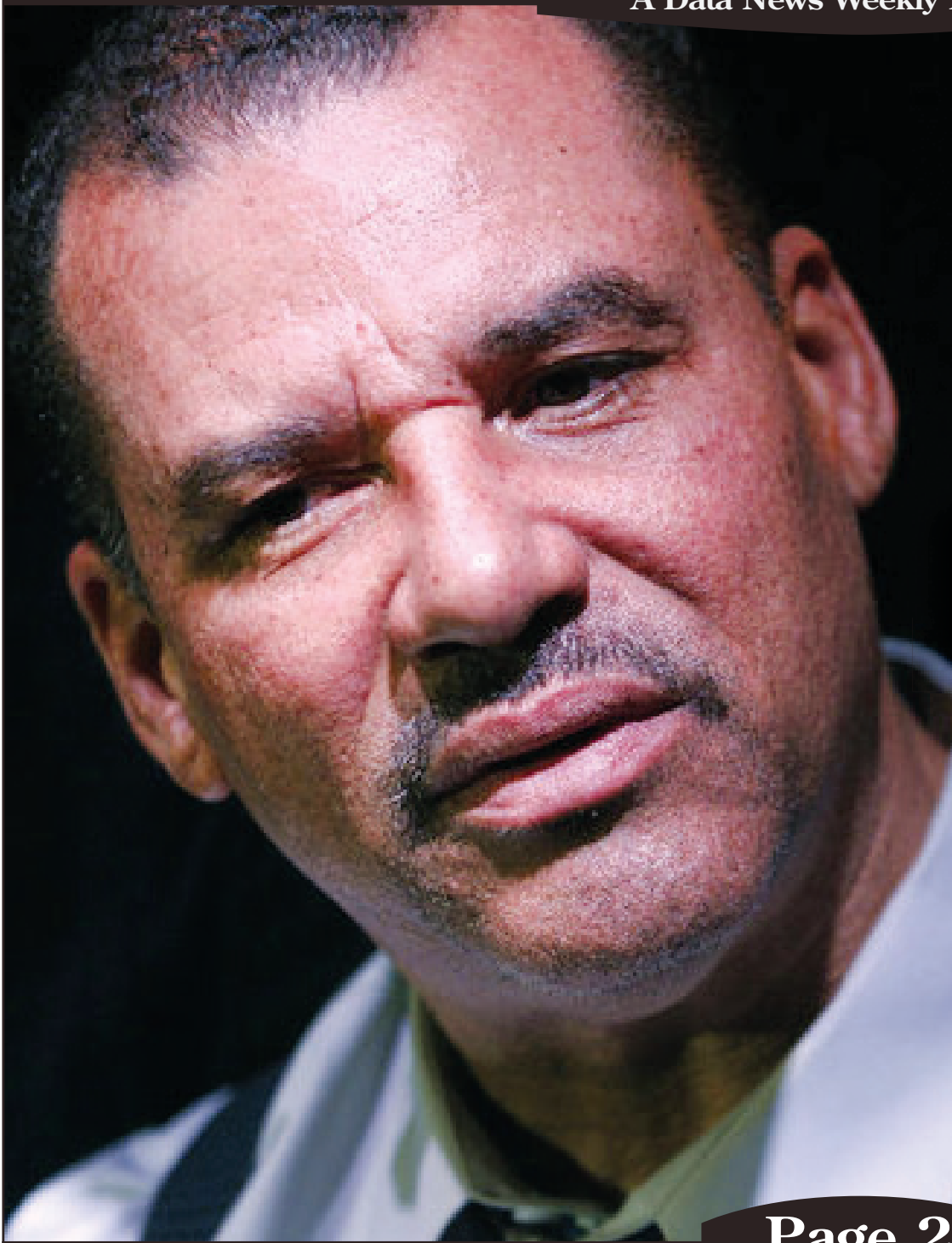
**Daughters of Charity
Ribbon Cutting**

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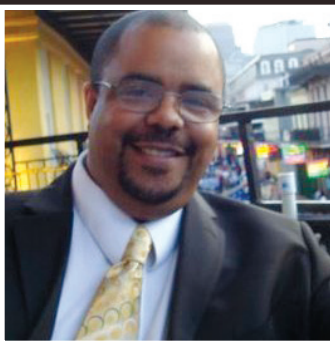


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The Road to Redemption Continues



"One of the things I hope that resonates with the audience is that when negative things happen to you it does not have to be the end of your life." Thomas says

By Edwin Buggage
Interview Photo by Jamie Jones

The Rise and Fall of a Local Hero Inspires Play

In a City that was torn apart post-Katrina and with many names being hurled around laying the blame

on the mismanagement of a catastrophe, one that left the City limping along during its initial recovery in addition to leaving an extreme racial divide. But during these tumultuous times there was one man whose name stood above the fray. Oliver Thomas was a man who represented in many people's minds the best that New Orleans had to offer in a politician. As City Councilman-at-Large he was an affable, likable guy who was

thought to be honest, and the embodiment of integrity in addition to being a bridge builder who could bring diverse people of the City together. He was the rare breed of politician who connected with all his constituents and was as comfortable in an Audubon Place Cotillion to a hole in the wall bar in Treme'. He was someone who was poised to become the next mayor after Ray Nagin's term expired. But one ill-fated decision

On the Cover: Image courtesy of Anthony Bean Community Theater (ABCT)

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Data News Weekly Editor, Edwin Buggage talks with Oliver Thomas as he reflects on his life today; Thomas says, "Four years later I am doing well. I have been through a lot in my struggle, but I am blessed. I feel your challenges are just a step in your ladder to a better life".



"The people of this town are wonderful and I love them. I know I wouldn't be where I am without the prayers and support of so many people," says Thomas.

cost him his future in political office as well as his freedom. This fall from grace and his road to redemption was the story that became the stage play "Reflections."

In its initial run in 2011 it was both a critical and commercial success. Now it is being brought back to the stage with new scenes that will have people across the City talking. As I sit through rehearsals watching the play's Director and Co-Writer Anthony Bean, who is a taskmaster bringing it all together is an incredible sight watching all the moving pieces together making this compelling play come alive. After one of the rehearsals I sit on a stage still under construction with Oliver Thomas talking about the new production "Reflections 2" that will be held at the Anthony Bean Community Theater with performances for three weekends from April 11-27. Speaking of why he has decided to bring back the play he says, "The demand for it is there, people have been asking me about it, but I have been busy doing other shows. But I feel now the timing is right for me to bring it back, I have added some things about what's happened in my family life as well as addressing some of the things that are happening in our community. For example, when you see the scene with the ministers talking about some of the changes going on in the City it is more relevant today than it was three years ago. Especially the conversation they are having about some of the powers that be working to make this City White again and whether that is a valid argument or not it is a discussion

that is being held by a lot of people in the Black community."

Once again the play is being directed by Anthony Bean, who is also the Co-Writer. There is also a stellar cast and crew: Playing themselves will be, Former New Orleans School Board President Gail Glapion and former City Councilperson Cynthia Willard-Lewis. Also in the cast will be Charles Bosworth (Narrator, John Barren), Gwendolyn Foxworth (Angelle), Alfred Aubry (Bishop Stevens), James Brown (Jim Singleton), Harold X. Evans (Pastor John Seamore), Roscoe Reddix (Pastor C. R. Davis), Sean Jones (Dr. Rev. Jones), Will Williams (Dr. Rev. Leroy Allsworth), Bobby Johnson (Bishop Elroy Thomas), Alvin Green (Donte), Rashif Holmes (Babyface), Vinicia Smothers (Karen Porter, Reporter), Dominique Randolph (Christina Bellows, Reporter), Carol Stewart (Lady 1), Nia Woods (Lady 2). With Set Design by Dane Rhodes and Lighting designed by Vic Woodward and Costumes by Wanda (Ms. B) Bryant.

The Search for Redemption

Initially, the play was cathartic for Thomas, but now he sees it in a different light. He sees it as a morality play with universal appeal that he hopes can be educational as well as uplifting. "This time doing the play it hasn't taken the emotional toll on me that it did in the previous production. Also what I wanted to do in this play is show how this error in my judgment has impacted my family and the play also touches on what power can do, in my case it cost me my family and I am going to put that onstage."

While the play talks about his rise, fall and ultimately his resurrection and redemption he says that learning from adversity has made him a stronger and better person. "One of the things I hope that resonates with the audience is that when negative things happen to you it does not have to be the end of your life." Thomas says fast forwarding his life and state of mind from that dark time to now, with a triumphant note in his voice he says, "Four years later I am doing well. I have been through a lot in my struggle, but I am blessed. I feel your challenges are just a step in your ladder to a better life. There has been a lesson in this that taught me a lot that I would like to pass on that says take a look at your family and make them a priority especially if you have some celebrity or public life and realize that balance is important."

When sitting with Thomas he says there are things that he regrets about what happened and its consequences, but he feels that true redemption is about taking those lessons and make them the building blocks to have a better and more fruitful life. "The do-over is what you do now, did you learn something and are you a better person, are you more successful because of it? There are things I like to tell people when I speak to them they are whatever it is that made you successful, and even when you take a fall you never lose that unless you give it away." Continuing Thomas speaks about how the need for making a negative into a positive is essential when overcoming setbacks, "I think people who have been through something are

some of the best people on earth. But everybody can't tell that story, but with Anthony Bean's help I can let them know how wonderful they are and in their testimony and experiences there is redemption."

Oliver Thomas on Inspiration for the Next Generation

While some believe that there is a singular Black Experience, the fact is that couldn't be further from the truth. The reality is there is a great amount of diversity in the African-American community that lies within a normal range as is with other groups. But in extreme cases it is starkly different, something Thomas observed while incarcerated, "When I was incarcerated I was shocked by some of the things I heard. Many times talking to some of the inmates I realized their world and worldview is far different than anything I could imagine. And this is coming from someone like myself who grew up in the lower 9th Ward, but sometimes life takes you away from the struggles of some of our people in the streets. You can see it in the scene when Donte (played by Alvin Green) and I talk about Black History. I am talking about Black History that everybody knows and he's talking about a bunch of people that are famous in his community for all the wrong things. Too often I feel we are sometimes far removed even when we don't realize it, we are out of touch. Thinking and judging how people should live as opposed to understanding the reality of their lives that are very different from ours. And because of that we cannot

give them or get them the help they need."

Oliver Thomas is an eternal optimist, even after taking a fall, he looks at the bright side, lifting himself up and going higher than anyone can ever imagine. Moving forward Thomas is still doing the work he was doing when he first offered himself up for public service in the early 1990's; that of helping people especially the City's most vulnerable citizens. Seeing Thomas in public you still see the adulation and respect people from all walks of life have for him, speaking of the people of his City he says, "The people of this town are wonderful and I love them. I know I wouldn't be where I am without the prayers and support of so many people. After the road my life has taken me down I have to say, that prayer works. But when people say they are praying for me I say to them also pray for those brothers and sisters who are out there going through problems." Then he looks up with a smile on his face saying of his work today and his life in general, "I am good, I am still working with kids, mentoring and trying to give them hope and doing things to make a difference."

His life's journey is akin to Socrates quote "The unexamined life is not worth living." Looking back on his life he reflects summing up his life and his mission saying "With this play I just wanted to tell a powerful story about reflection and redemption and let people know that to accomplish this you must look at the man or woman in the mirror and know that the power to change begins with you."

Longtime Radio Personality Gerod Stevens Arrested Accused of Theft

Gerod Stevens has become a mainstay in radio in the African American community in New Orleans; becoming a household name known for taking on controversial issues on his popular morning talk show on WBOK. In what came as a surprise to many last year the radio station parted ways with Stevens and recent court documents may shed light on the reasons why.

An arrest warrant was issued for Stevens, whose legal name is Gerald Neely, in October of last year. He was booked on April 4th of this year on charges of theft of more than \$1,500 and forgery, according to Criminal Court documents. Neely is accused of accepting checks from advertisers for radio spots on WBOK then cashing them at a nearby check cashing store according to court records. WBOK owners have been contacted and have not issued a statement on Neely's arrest.

Since his arrest Gerod Stevens (Gerald Neely) was released on his own recognizance and is scheduled to appear in court in May.



Former WBOK Radio Host, Gerod Stevens

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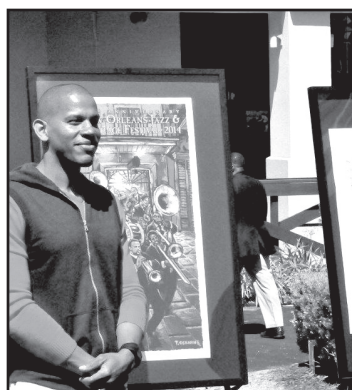
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Jazz Fest Press Kick Off

Photos by Kichea S. Burt



2014 JF Poster Artist Terrance Osborne and Richard Thomas Poster Unveiling.



Preservation Hall Jazz Band at JF Press Party



2014 JF Poster by Terrance Osborne



JF Kick Off Press Party

HUD Provides \$28 Million to Fund 155 Homeless Programs in Louisiana

This week, U.S. Housing and Urban Development (HUD) Secretary Shaun Donovan announced \$28,377,225 in grants to renew support for 155 homeless housing and service programs in Louisiana. Provided through HUD's Continuum of Care Program, the funding will ensure these local projects remain operating in the coming year, providing critically needed housing and support services to those persons and families experiencing homelessness. Nationally, a total of \$1.56 billion in grants was awarded.

The grants support a variety of programs including street outreach, client assessment, and direct housing assistance to individuals and families with children who are experiencing homelessness. HUD will award additional grant funding to support hundreds of other local programs in the coming weeks. View a complete list of local homeless projects awarded funding.

"Whether it's helping to rapidly rehouse families with young children or finding a permanent home for an individual with serious health conditions, HUD is working with our local partners to end homelessness as we know it," said HUD Regional Administrator Tammye Treviño. "The evidence is clear that the cost of doing nothing far exceeds the cost of finding real housing solutions for those who might

otherwise be living on our streets."

HUD funding will allow local providers to continue offering permanent and transitional housing to homeless persons as well as services including job training, health care, mental health counseling, substance abuse treatment and child care. HUD is continuing to challenge local communities to reexamine their response to home-

lessness and give greater weight to proven strategies such as promoting "Housing First" and providing 'rapid re-housing' for homeless families with children to permanent supportive housing for those experiencing chronic homelessness.

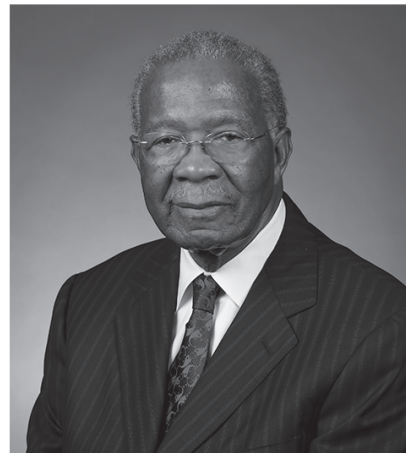
Continuum of Care grants are awarded competitively to local projects to meet the needs of individuals and families experiencing

homelessness in their community. The grants fund a wide variety of programs from street outreach and assessment to transitional and permanent housing for homeless persons and families. HUD funds are a critical part of the Obama Administration's strategic plan to prevent and end homelessness.

In 2010, President Obama and the 19 federal agencies and offices

that form the U.S. Interagency Council on Homelessness (USICH) launched the nation's first comprehensive strategy to prevent and end homelessness. Opening Doors: Federal Strategic Plan to Prevent and End Homelessness puts the country on a path to end veterans and chronic homelessness as well as to end homelessness among children, family, and youth.

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St. Katharine Drexel Gala Highlights

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Daughters of Charity "Keeping Our Promises" Gala

Photos by: Bernie Saul

Daughters of Charity Foundation of New Orleans hosted its 3rd Annual "Keeping Our Promises" Gala on Friday, March 28, 2014 at Hyatt Regency New Orleans, 601 Loyola Avenue. The Patron Party began at 7 p.m. The Gala immediately followed at 8 p.m. This exciting event

featured live music by Deacon John and the Ivories, great food, drinks, the Inspired Cross Awards Presentation and a silent auction with some unique offerings.

During the "Keeping Our Promises" Gala, Daughters of Charity Foundation of New Orleans honored one organization and three individuals who share their vision, and work tirelessly to ensure healthy communities. This

year's Inspired Cross Awards honorees were Dr. Karen DeSalvo, Senator David Heitmeier, Dr. Reed Tuckson and Sisters Servants of Mary: Ministers to the Sick.

The Third Annual Gala was especially meaningful as the organization also celebrated the Daughters of Charity and their 180th Year Anniversary of providing Health Services to the New Orleans community.



Daughters of Charity Health Center Ribbon Cutting

Photos by Glenn Summers

Daughters of Charity Health Centers hosted a ribbon cutting and dedication ceremony today at the newly constructed Daughters of Charity Health Center in New Or-

leans East, located at 5630 Read Blvd. Archbishop Gregory Aymond was on hand to bless the new health care facility. Mayor Mitch Landrieu brought remarks during the celebration.

The construction of this new facility aids in restoring primary and preventive health care services to the area, which has had limited access to primary care resources since it was devastated by Hurricane Katrina more than 8 years ago.



Declaring Class War on 'the least of these'



By Rev. Jesse Jackson, Sr
Founder & President, Rainbow
PUSH Coalition

The Bible's injunction that we shall be judged by how we have treated the "least of these" (Mathew 25:40) appears in different forms in virtually every religion or faith. And surely the measure of a country is how it treats the most vulnerable of its people – children in the dawn of life, the poor in the valley of life, the ailing in the shadows of life, the elderly in the dusk of life.

This week, the House of Representatives is scheduled to vote on the Republican budget proposal put

together by Rep. Paul Ryan, chair of the Budget Committee and Mitt Romney's running mate. The vast majority of Republicans are lined up to vote for it, with possible exceptions for a handful that think it does not cut enough.

It is a breathtakingly mean and callous proposal. The Republican budget would cut taxes on the wealthy, giving millionaires, the Citizen for Tax Justice estimates, a tax break of \$200,000 per year. Ryan only tells us what tax rates he would lower, noted the loopholes he would close to make his proposal revenue neutral. But CTJ shows that even if he closed every loophole claimed by the wealthy, it wouldn't make up for the revenue lost by lowering their top rate). The Ryan plan would extend also tax breaks for multinationals, moving to make the entire world a tax haven. He would raise spending on the military by about \$500 billion over the levels now pro-

jected over the next decade.

Republicans are pledged to balance the budget in 10 years. The Republican budget also devastates domestic programs and investments, cutting them by one-third of their inflation adjusted levels over the decade, ending at an inconceivable one-half the levels of the Reagan years as a percentage of the economy. Infant nutrition, food subsidy, Head Start, investment in schools, Pell Grants for college, public housing, Meals on Wheels and home heating assistance for seniors or the confined all would suffer deep cuts. The poorest children will suffer the worst cuts.

The Republican budget also savages investments vital to our future – not just education, but research and development, renewable energy, modern infrastructure.

House Republicans will vote for this budget while refusing even to allow a vote to extend unemploy-

ment benefits to the long-term unemployed who have lost their job through no fault of their own. They also refuse to allow a vote on raising the minimum wage.

It is hard to see this as anything other than a declaration of class warfare. Republicans declare the country is broke, against all evidence to the contrary. But they still want to cut taxes for the rich and corporations, and hike spending on the military. So they lay waste to support for working and poor people.

Ryan argues that cutting programs for the poor will set them free, removing a "hammock" and forcing them to stand on their own feet. That might be worth debating if jobs were plentiful, schools received equal support, housing was affordable and jobs paid a living wage.

But none of these things are true. In today's conditions, with

mass unemployment, savagely unequal schools, homeless families, and poverty wage jobs, Ryan's words simply ring false.

Of course, the wealthy and corporations reward Republicans for arguing their case. As the Koch brothers are showing, their campaigns will be lavishly supported; their opponents will face a barrage of attack ads.

But most Americans are better than this. Majorities oppose these cruel priorities. And we now have the right to vote. The majority can speak if it chooses. It has to sort through annoying ads, poll-tested excuses, and glib politicians. But we can decide we aren't going to stand by and allow the wealthy to protect their privilege, and the poor to pay the price. It's time to revive a citizen's movement to engage people and get them out to vote.

Jesse L. Jackson, Sr. and founder and president of the Rainbow-PUSH Coalition.

The Audacity of Voting



Julianne Malveaux
NNPA Columnist

I love voting. Every time I go into the booth, I see little girl me, pigtails and all, plaid skirt, white blouse and green sweater, part of my Catholic school uniform. Most of my relatives were Democrats, though my grandmother voted Republican a time or two because "Lincoln freed the slaves." In 1960, I had the privilege of pulling the lever to elect John Fitzgerald Kennedy, the candidate that the nuns at Immaculate Conception Elementary School rhapsodized over.

On the way back from the polls, my mom told me that Negroes (as we were called then) didn't always get to vote, and she shared facts about grandfather clauses and poll taxes. I'll never forget that moment, which may have sown the seeds of my activism. Indeed, when I went to school the next day, and the nun asked if everyone's parent had voted, I took the opportunity to share that Negroes did not always get to vote. I was sent home with a note at the end of the day, and got an admonition from my mom about keeping my big mouth shut. I guess I didn't learn my lesson.

I guess everyone doesn't like voting as much as I do. Only a quarter of those eligible to vote in the District of Columbia did so. Some blamed the earliness of the primary (only Illinois had an earlier date, on March 26, and some states have primary elections as late as September); others spoke

of the inclement weather the weekend before the election as affecting voter turnout. But when I am reminded that Fannie Lou Hamer was almost beat to death because she registered voters, and Medgar Evers was killed because he worked to secure voting rights for Black people, I am infuriated by those who take a pass on voting. How does a little snow on Sunday keep you from going to the polls on Tuesday? The fact is that too many African Americans play into enemy hands whenever they fail to vote.

Now the Lawyers' Committee for Civil Rights under Law (www.lawyerscommitt.org) has produced a "Map of Shame" that highlights more than a dozen states that engage in voter suppression, either by requiring picture ID, consolidating polling places so that people have to travel further to vote, or passing other restrictions on voting.

Unsurprisingly, most of these

states are in the South, but Northern states such as Wisconsin, Indiana, Ohio and Pennsylvania have also made it more difficult for voters. North Carolina is so bad that Rev. William Barber, head of the state NAACP, has been leading hundreds outside the state capitol weekly for "Moral Mondays" design to draw attention to the immorality of voter suppression.

In a recent decision, the Supreme Court has now made it easier to purchase votes on First Amendment grounds, with the amount that the wealthy can give increasing exponentially. In *McCutcheon v. Federal Election Commission*, the court ruled that the limit on contributions is unconstitutional. *McCutcheon* is not shy about explaining why he wants to spend more money. He wants to ensure that the law embraces conservative principles.

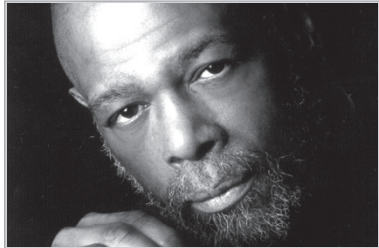
It is interesting that the *McCutcheon* decision comes in time to influence this election cycle. With

this decision, the Supreme Court has made it easier to purchase an election. With limits on PAC money lifted, the court has created a well-funded monster. There is more than one way to suppress the vote, and this court is determined to silence citizens any way they can. They have nullified a key section of the Voting Rights Act. They've made it possible to pour money into campaigns. In many ways they have attempted to shut people up, or at least skew the playing field in favor of the wealthy.

Rev. Jesse Jackson says that the hands that picked peaches can also pick presidents. We can't pick anything if we don't get to the polls. Voter suppression and well-funded opponents are obstacles to voting. Still, we impose some of the obstacles on ourselves.

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

Spiritually Speaking...



James Washington
Guest Columnist

Can you imagine experiencing the perfect power of God? For clarification on this, look to 2 Corinthians 12:7-9. "To keep me from becoming conceited because of these surpassingly great revelations, there was given me a thorn in my flesh, a messenger of Satan, to torment me. Three times I pleaded with the Lord to take it away from me. But He said to me, 'My grace

is sufficient for you, for my power is perfect in weakness.'" This scripture reverberates with me over and over because all of us tend to focus on our flaws and faults with a good degree of guilt. Paul lets us know here that there is indeed a reason to accept our shortcomings with the basic understanding that they should be celebrated. I know that sounds a little off but, it's when we're at our lowest that God will (if you let Him) show up and then proceed to show out. Talk about your powerful stuff!

I suppose all of us should take notice of what the Lord is telling Paul versus what Paul is asking the Lord for. It appears that it all starts with an honest look into a mirror, any mirror. We are who we are in relation to God's assessment of us.

The fact is we can't do this thing called life alone. You and I need help and that help comes from only one source. It's the perfect source, so be prepared to have some difficulty accepting the consequences of this truth. Those consequences begin with recognizing that there is divine purpose in your particular set of weaknesses. Most of us want to reject the notion that our sinful ways have a spiritual even a blessed purpose in our lives. This text says it is our job to revel, if not celebrate, through spiritual recognition that we are fertile ground and God can do miracles in your dirt. When you get a handle on this and a hand from God, you can overcome addictions, place restraints on your pride, deal with your physical infirmities and have peace when the world is

falling apart around you. According to this you also get Christ's power to work with. No wonder Paul continues by saying "That is why, for Christ's sake I delight in weaknesses, in insults, in hardships, in persecutions, in difficulties. For when I am weak, then I am strong."

By itself, you might wonder how Paul comes up with that conclusion. But when taken in the context of the entire passage, isn't it true, wasn't it true that out of your most impossible of circumstances, when you recognized you can't or couldn't do it alone, He who loves you more than you love yourself showed up and through His perfect power, rescued you? How many testimonies does it take for you and me to give God the praise for accomplishing for us that which we

cannot do for ourselves? Because of our frailties, isn't it about time we give God his just due? He deserves it. We don't. All I'm trying to say is what Paul clarifies. Stop fighting yourself. Stop denying your insecurities and your passions. Accept them and give them too, over to the Lord. Then step back and watch God do his thing in your life. Be careful though. When God moves in, He takes all of you, good and bad. Remember the image looking back at you in the mirror doesn't lie and you can never lie to God anyway. Reread Paul. It's that let go and let God thing.

May God bless and keep you always.

James A. Washington is Publisher of The Dallas Weekly Newspaper and President and General Manager of The Atlanta Voice Newspaper.

Home Style

Roses are in Bloom

By MG Calla Victoria
Data News Weekly Columnist
Photos by Leo Watermeier

Now is a great time to tour the many rose gardens around your City as roses are coming into bloom now and making a spectacular show. I had the pleasure of touring the Antique Garden Roses at Louis Armstrong Park as a part of the Master Gardener's field trip series. Rosarian Leo Watermeier, who is the Curator for the Antique Rose Garden at Louis Armstrong Park, led the tour through the rose garden. A mist all of the beautiful fountains, lagoons, bridges, and rhythmic statuary, there are other performers making their encore appearance. The Antique Rose Garden at Louis Armstrong Park is putting on an awesome show in every color of the rainbow. Large lush bushes bursting with blooms were a definite indication that Spring is on the horizon, even though it was a little nippy that Saturday morning.

This garden is a project of the New Orleans Old Garden Rose Society, of which Mr. Watermeier is



a member. This means that all of the rose bushes, over 170 varieties in all, were acquired through donations and or purchase by the Society; and not the City of New Orleans. All of the labeling to identify each bush was also donated by the New Orleans Old Garden Rose Society. Also the majority of the care of the rose bushes is through volunteer effort along with a Parkways Partners agreement for its ongoing maintenance.

What makes this rose garden different from other rose gardens is that they only plant old garden roses in this garden, not what you see at



most of the garden centers. You see antique garden roses that were introduced before 1867, and are usually cultivated on their own roots, (meaning they were taken as cuttings and grown from that cutting and not grafted onto another plant). Antique garden roses are disease resistant and easy to grow, with minimal maintenance. Many of them are specimen plants meaning they can get very large. Several species bloom regularly throughout the year. They have lush foliage and beautiful fragrances. Believe it or not, they are much less fussy than many of the new roses like hybrid teas.

The Antique Rose Garden at Louis Armstrong Park, which now boasts 175 different rose varieties of mainly teas, chinas, noisettes, hybrid musks, tea-noisettes and Bourbons; started with just 6 rose bushes planted back in 1992. The original designer of the rose garden was Maureen Deteiler and our tour guide, Mr. Watermeier, has been the Curator of the rose garden since its inception. This garden has one of the largest public collections of old roses for warm climates in the entire world.

We all love the knock out roses and many of the new hybrids but the old garden roses are rare and wonderfully fragrant. You will probably not find them at your favorite gardening center, but the New Orleans Old Garden Rose Society is having its annual sale on April 13, 2014. It would be great to visit the Antique Rose Garden at Louis Armstrong Park, pen in hand, and jot down the names of the rose bushes you like and take that to the sale. <http://www.neworleans-oldrose.com/>

If you would like to learn more

about old garden roses and play in the dirt, consider volunteering at the Antique Rose Garden in Armstrong Park on Sundays from 9 am. until noon.

By all means visit the amazing Antique Rose Garden at Armstrong Park, but know that the entire facility is such an experience for all of the senses. The imposing Mahalia Jackson Performing Arts Center is in the background. Dancing fountains and swimming fowl grace the center of the park, in the foreground is the massive arched gate proclaiming "Armstrong," and to the left of the gate is Congo Square. There are meandering walkways lined with benches, magnificent statues, and the intoxicating fragrance of the old garden roses to please the gardener in you, the artist in you, the musician in you, and the fantasy in you. It is so New Orleans!

Remember, never get too busy to stop and smell the beautiful flowers!

Check out my "Weekly Gardening Tips" at thegardeningdiva.com

Mortgage Complaints Grow

By Charlene Crowell

In mid-March, the monitor for the National Mortgage Settlement announced that participating banks had completed terms of the agreement affecting 49 states. Bank of America, Citigroup, JP Morgan Chase and Wells Fargo collectively provided more than \$20 billion in borrower relief to more than 600,000 troubled homeowners.

Of this money, at least \$10 billion was used to reduce principal owed on homes with market values lower than their mortgages and others that were either delinquent or at-risk of default. Another \$3 billion benefited borrowers who were able to refinance their homes at lower interest rates than their original mortgages. The remaining \$7 billion assisted a variety of programs from service members who were forced to sell their homes at a loss, to anti-blight efforts, short sales and transitional assistance.

Despite these positive steps, the housing crisis is still not over for far too many households. New data released by the Consumer Financial Protection Bureau (CFPB) reveals that mortgages remain the number one complaint category for the second consecutive year. In 2013, mortgage complaints filed with CFPB grew to 60,000, up from 19,250 complaints the previous year.

CFPB Director Richard Cordray



said, "At a market level, complaints give us insight into what is happening to consumers across the country, right now. They are also our compass and make a difference by informing our work and helping us identify and prioritize problems for potential supervisory, enforcement and regulatory action."

When CFPB analyzed consumers' mortgage concerns, loan modification, collections and foreclosures accounted for nearly 60 percent of those received. Other mortgage complaints included loan servicing, payments, escrow accounts, mortgage brokers and origination.

The irony of the continuing mortgage saga is that the national

settlement called for new servicing standards that would correct the kinds of conduct that harmed consumers in recent years. The settlement also included explicit servicing requirements to remedy key problem areas:

Providing a single point of contact for borrowers to call when seeking information about their loans and adequate staff to handle calls;

Requiring servicers to evaluate all available option to homeowners before beginning foreclosures;

Stopping past consumer abuses such as lost paperwork and improper documentation; servicers were to end the practice of robo-signing foreclosures and instead ensure a full review prior to those filings; and

Restricting banks from foreclosing while the homeowner is being considered for loan modifications that would make mortgage payments more affordable.

CFPB's complaints highlight a harsh reality of our country's economy. Its findings can and should serve as a bellwether for continued policy reforms that address yet unmet needs.

However while CFPB can tally its complaints, the anguish that homeowners continue to suffer cannot be calculated. The American dream of homeownership became a nightmare during the housing crisis and continues to be so for large numbers of homeowners. It is also relevant to note that for many

troubled borrowers, the decision to purchase a home remains the single largest investment of their lifetimes.

Since the financial crisis that began in September 2008, approximately 4.9 million homes were lost to foreclosures as of January this year. Another 1.9 million mortgages were in serious delinquency, 90 days or more past due. These data points were tallied by CoreLogic, a firm specializing in financial analysis.

The 600,000 homeowners helped by the national settlement began important remedies to the crisis. And it is still too soon to measure the effectiveness of CFPB's new mortgage rules that took effect in January.

It is therefore clear that more important work remains before America's housing market returns to full health. Communities of color that were targeted for predatory mortgage loans have endured the brunt of foreclosures and lost wealth. Even for neighbors who remain in their homes and are current on their mortgages, reduced property values affect their home investments as well.

No community – especially those that were financially preyed upon – should be left out of the nation's recovery.

Charlene Crowell is a communications manager with the Center for Responsible Lending. She can be reached at Charlene.crowell@responsiblelending.org.



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US Bacon Prices Rise After Virus Kills Baby Pigs

by The Associated Press

MILWAUKEE (AP) — A virus never before seen in the U.S. has killed millions of baby pigs in less than a year, and with little known about how it spreads or how to stop it, it's threatening pork production and pushing up prices by 10 percent or more.

Scientists think porcine epidemic diarrhea, which does not infect humans or other animals, came from China, but they don't know how it got into the country or spread to 27 states since last May. The federal government is looking into how such viruses might spread, while the pork industry, wary of future outbreaks, has committed \$1.7 million to research the disease.

The U.S. is both a top producer and exporter of pork, but production could decline about 7 percent this year compared to last — the biggest drop in more than 30 years, according to a recent report from Rabobank, which focuses on the food, beverage and agribusiness industries.

Already, prices have shot up: A pound of bacon averaged \$5.46 in February, 13 percent more than a year ago, according to the U.S. Bureau of Labor Statistics. Ham and chops have gone up too, although not as much.

Farmer and longtime veterinarian Craig Rowles did all he could to prevent PED from spreading to his farm in Iowa, the nation's top pork producer and the state hardest hit by the disease. He trained workers to



spot symptoms, had them shower and change clothing before entering barns and limited deliveries and visitors.

Despite his best efforts, the deadly diarrhea attacked in November, killing 13,000 animals in a matter of weeks, most of them less than 2 weeks old. The farm produces about 150,000 pigs each year.

Estimates of how many pigs have died in the past year vary, ranging from at least 2.7 million to more than 6 million. The U.S. Department of Agriculture says the die-off has had a hand in shrinking the nation's pig herd by 3 percent to about 63 million pigs.

Diarrhea affects pigs like people: Symptoms that are uncomfortable in adults become life-threatening in newborns that dehydrate quickly. The best chance at saving young

pigs is to wean them and then pump them with clear fluids that hydrate them without taxing their intestines. But nothing could be done for the youngest ones except euthanasia.

"It's very difficult for the people who are working the barns at that point," Rowles said. "... No one wants to go to work today and think about making the decision of baby pigs that need to be humanely euthanized because they can't get up anymore. Those are very hard days."

PED thrives in cold weather, so the death toll in the U.S. has soared since December.

The first reports came from the Midwest, and the states most affected are those with the largest share of the nation's pigs: Iowa, Minnesota, North Carolina and Illinois. The

disease also has spread to Canada and Mexico.

Some states now require a veterinarian to certify that pigs coming in are virus-free, while China, which has seen repeated outbreaks since the 1980s, has asked the U.S. Department of Agriculture to similarly vouch for animals shipped overseas.

Companies are racing to develop a vaccine, but the federal government has yet to approve one. While the mass deaths have been a blow for farmers, the financial impact to them may be limited because pork prices are rising to make up for the loss of animals.

It takes about six months for a hog to reach market weight so the supply will be short for a while. Smithfield Foods, one of the nation's largest pork processors, has cut some plant shifts to four days per week in North Carolina, and those in the Midwest are likely to do so later this spring, said Steve Meyer, an Iowa-based economist and pork industry consultant.

Smithfield Foods declined to comment.

In the end, consumers will be most affected, Meyer said, with pork prices likely to be 10 percent higher overall this summer than a year ago.

"We're all used to: 'We've got plenty of food, it's cheap. We'll eat what we want to,'" Meyer said. "We Americans are very spoiled by that, but this is one of those times that we're going to find out that when one of these things hits, it costs us a lot of money."

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