

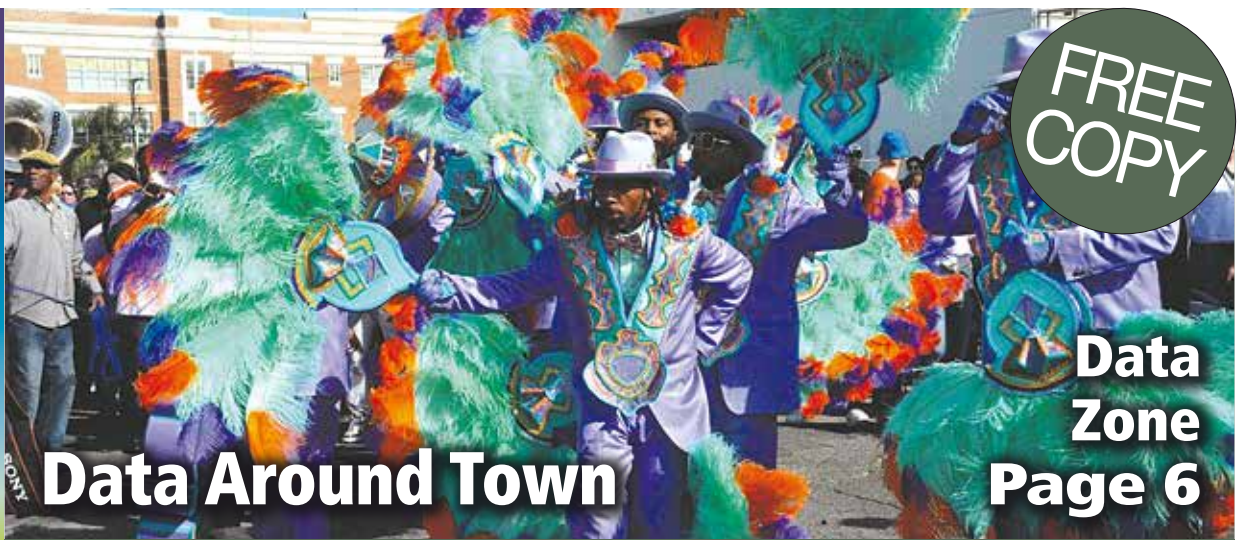
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Data Around Town

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A Data News Weekly Exclusive

Gov. Edwards Makes Key Appointments

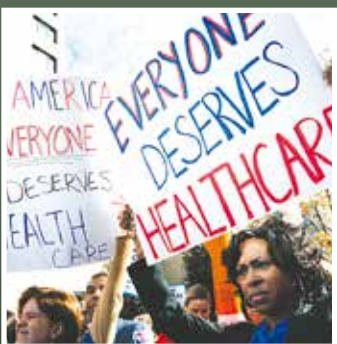


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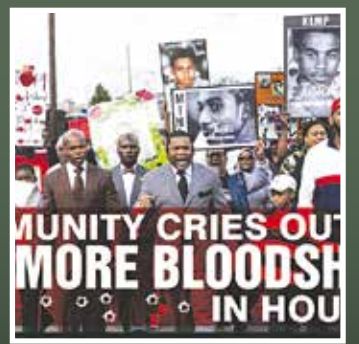
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New Day Begins in Baton Rouge

Governor-elect Edwards Makes Key Appointments to Cabinet



Two key appointees announced on Monday this week by Gov.-elect John Bel Edwards are outgoing Republican Lt. Gov. Jay Dardenne, who was appointed as commissioner of administration, the Governor’s Chief Budget Officer and Kimberly Robinson, who will serve as Secretary of the State Department of Revenue.

By Marion Hercyl
Data News Contributor

Gov.-elect John Bel Edwards, announced two cabinet appointments on Monday, to sort through the state’s budget woes after announcing that saying the state’s fiscal problems may be worse than even he expected.

The two key appointees who will help guide budget policies in his administration are Outgoing Republican Lt. Gov. Jay Dardenne, who was appointed as commissioner of administration, the governor’s chief budget officer and Kimberly Robinson, a former aide to then-Gov. Kathleen Blanco who has spent the past eight years in the

private sector, and will serve as secretary of the state Department of Revenue.

The appointments are two of the first four made as Gov.-elect Edwards continues the process of identifying the people who will play major roles in his administration. Edwards takes office Jan. 11 and plans to call a special session

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P.O. Box 57347, New Orleans, LA 70157-7347 | Phone: (504) 821-7421 | Fax: (504) 821-7622
editorial: datanewseditor@bellsouth.net | advertising: datanewsad@bellsouth.net

Terry B. Jones	Contributors	Art Direction & Production
CEO/Publisher	Kichea S. Burt	MainorMedia.com
Edwin Buggage	Marion Hercyl	Editorial Submissions
Editor	Julianne Malveaux	datanewseditor@bellsouth.net
Calla Victoria	Roger Caldwell	Advertising Inquiries
Executive Assistant	Alexia Pierre	datanewsad@bellsouth.net
June Hazeur	Charlene Crowell	Distribution
Accounting	Jeffrey L. Boney	On The Run
	Houston Forward Times	Courier Services

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Kim Robinson



Jay Dardenne

on budget issues the following month.

Together, Edwards said, the two must work to find solutions to heal the state's bleeding budget, which the governor-elect said suffers from "structural deficits."

"The (budget) situation might be slightly more acute than we anticipated, but it still has the basic structural deficits we must address," Edwards said.

Dardenne, who had run fourth in the governor's primary election, crossed party lines to endorse Edwards in his runoff race against Republican U.S. Sen. David Vitter, for which Dardenne was labeled a traitor by GOP officials.

The two men reiterated no deal was cut for Dardenne's endorsement. "Neither of us talked about a position with the administration when we discussed my endorsement," Dardenne said. "I asked for nothing, and he offered nothing."

Edwards said he would rely on Dardenne's experience both as a former legislator, when he once chaired the Senate Finance Committee, and as an administrator leading two statewide offices.

Dardenne was secretary of state before winning two terms as lieutenant governor.

"I'm going to draw upon that knowledge and his relationships," Edwards said.

Dardenne said he was "delighted for the opportunity to continue to serve" Louisiana and the new governor. "I don't have all the answers, but I'll work as hard as I can to act responsibly to overcome our challenges," Dardenne said. "I feel my background has prepared me for this," Dardenne said.

Since her days in the Kathleen Blanco term, Kimberly Robinson has been working as an attorney specializing in state and local tax law at the Jones Walker firm. "Kim will be a great Secretary of Revenue," Bill Backstrom, leader of the firm's Tax & Estates Practice Group, said in a statement. "Her experience both in public service and at Jones Walker will help Kim lead the department in the coming years."

Robinson previously was a legal counsel to Blanco and served as a liaison to Revenue and Economic Development. She also worked for

six years in the Department of Revenue's legal office.

"It's a pleasure to come back to public service," Robinson said, but she added she knows the tasks ahead won't be easy. "We are facing serious fiscal issues, and we have to be both thoughtful and responsible and take the best path to return to the citizens of Louisiana the proper investment of the money that they send to the Capitol," she said.

Robinson said she would approach her job by being "thoughtful and responsible and take the best path to return to the citizens of Louisiana the proper investment of the money that they send to the Capitol," with the taxpayers' money. Of his appointment of Robinson, "She is the right person at the right time to help simplify our tax structure for Louisiana businesses and working families," Edwards said.

The governor-elect said he expects to make more cabinet appointments this week. He will be sworn in and assume the office on January 11, 2016.

Check out Data's "Calendar of Events" at ladatanews.com



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City accepts White House Healthy Communities Challenge

Data Staff Report

To Encourage Residents to Enroll in Health Insurance Coverage through the Affordable Care Act Marketplace

Mayor Mitch Landrieu announced earlier this week, that the City of New Orleans accepted the White House's Healthy Communities Challenge as part of a national effort to promote enrollment in insurance through the Affordable Care Act Health Insurance Marketplace (the Marketplace). Throughout the rest of the Marketplace open enrollment period, which ends on January 31, 2016, the New Orleans Health Department along with several local, state and federal partners

will actively engage uninsured New Orleans residents to use the Marketplace to directly compare and purchase private health insurance options, often for lower costs.

"New Orleans has made great strides in getting residents connected to affordable health coverage since the start of the Affordable Care Act in 2013, but our work isn't finished yet," said Mayor Mitch Landrieu. "There are thousands in our great city who are still uninsured. I'm proud to accept the White House's Healthy Communities Challenge and I look forward to taking this critical step toward building a healthier New Orleans together as a community."

As part of this initiative, Mayor Landrieu is challenging barbers and hairstylists across the city to talk with their customers about



"New Orleans has made great strides in getting residents connected to affordable health coverage since the start of the Affordable Care Act in 2013, but our work isn't finished yet," said Mayor Mitch Landrieu.

health insurance and help connect them to free, in-person enrollment assistance. Every participating business will receive a proclamation in recognition of their efforts, and the barbershop or salon that refers the most people to enrollment assisters will receive a visit from Mayor Landrieu in celebration of the achievement. To join the challenge, barbers and hairstylists can attend special information sessions on:

Monday, December 14
1:30 pm – 3:30 pm
City Hall Suite 8E10, 1300 Perdido St.

Wednesday, December 16
5:30 pm – 7:30 pm
Location TBD

Thursday, December 17
5:30 pm – 7:30 pm
Refresh Project, 300 N. Broad St., Suite 208

To sign up for an information session and to learn more about the challenge, contact the Health Department at healthdepartment@nola.gov or (504) 658-2511.

Additionally, the City will host a Citywide Day of Enrollment on January 16, 2016 to educate and enroll as many individuals as possible in the Marketplace. Residents will have the opportunity to attend enrollment events at convenient sites throughout the city and get help from trained Marketplace enrollment assisters to shop around for the best healthcare plan to meet their needs.

The Health Department along with healthcare partners will host many other Marketplace enrollment events, which will take place throughout the open enrollment period. The public is invited to visit nola.gov/marketplace for a full list of events where individuals can learn more about affordable health coverage options from staff members across the city who are specially trained in enrollment assistance.

"The Marketplace is an easy and affordable way to get covered," said Charlotte Parent, Director of the New Orleans Health Department. "I'm confident that with the help of our healthcare partners, we can rise to the challenge to get our residents to visit the Marketplace to get help with enrolling in coverage

for emergency services, prescription drugs, even preventive care like screenings, immunizations and wellness visits."

"LCMC Health is excited to sponsor the barbershop and salon challenge in partnership with the New Orleans Health Department," said Greg Feirn, CEO of LCMC Health, the parent healthcare system comprised of Children's Hospital New Orleans, Touro, University Medical Center New Orleans, New Orleans East Hospital and West Jefferson Medical Center. "Working with our community's local barbershops and salons, we want to help open the door to healthcare coverage for the uninsured in our community who are still unaware of the financial assistance available to them through the Marketplace."

Susan Todd, Executive Director of 504HealthNet, said, "The Healthy Communities Challenge is an excellent way to raise awareness about the health insurance marketplace and the importance of being covered. We are thrilled to be a part of this exciting challenge and want to get as many people enrolled as possible."

"The Navigators for a Healthy Louisiana program is excited about the Mayor's Healthy Communities Challenge and we are here to assist any consumer with preparing their application, establishing their eligibility, and enrolling in coverage through the Marketplace," said Brian Burton, State Director for Navigators for a Healthy Louisiana.

The purpose of the White House Healthy Communities Challenge is to target 20 key communities with high percentages of uninsured residents in states across the country where strong federal, state and community collaboration can have a meaningful impact on reaching the uninsured.

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Gold Nuggets Reach Top 10 for First Time Since 2013

Xavier University of Louisiana reached the top 10 in the NAIA Division I Women's Basketball Coaches' Top 25 Poll for the first time since the 2012-13 season. The Gold Nuggets climbed from 21st to ninth in the poll, which was announced Tuesday.

Xavier (9-2) has won 3-of-4 games against ranked NAIA DI teams, including Shawnee State and Langston on consecutive days and Our Lady of the Lake in a fourth-quarter rally from 17 points down. Xavier was behind all three opponents in the preseason ranking but has leapfrogged all three. Our Lady of the Lake is tied for 10th, Shawnee State is 12th, and Langston is 18th.

The top-10 appearance is the Nuggets' first since Feb. 26, 2013, and it's their highest ranking since they were ninth on Jan. 8, 2013. The climb of 12 places is the largest in Bo Browder's 17 seasons as head coach.

The poll is the first of the regular season since the preseason ranking Oct. 27. The next top 25 will be announced Jan. 5.

The Gold Nuggets are taking fall-semester final exams this week. They'll resume their schedule Dec. 17 against Indiana Wesleyan — ranked ninth in NAIA Division II — at 11 a.m. EST in the Cruzin Classic at Fort Lauderdale, Fla. The next home game will start at 3 p.m. Jan. 2 against NAIA No. 22 LSU-Shreveport at the Convocation Center.



Xavier University of Louisiana reached the top 10 in the NAIA Division I Women's Basketball Coaches' Top 25 Poll for the first time since the 2012-13 season.



Eight victories in the first 11 games, including a 4-0 record against NCAA Division II opponents, helped Xavier University of Louisiana climb into a tie for 17th Tuesday in the NAIA Division I Men's Basketball Coaches' Top 25 Poll.

Gold Rush climb to 17th, improve poll streak to 52

Eight victories in the first 11

games, including a 4-0 record against NCAA Division II opponents, helped Xavier University

of Louisiana climb into a tie for 17th Tuesday in the NAIA Division I Men's Basketball Coach-

es' Top 25 Poll.

The Gold Rush, 19th in the preseason, share the position with Martin Methodist. Xavier is in the top 25 for the 52nd consecutive time — the longest active streak in the division — and the 65th time in the last 66 polls.

Xavier defeated NCAA D2 opponents Spring Hill, Miles, LeMoyne-Owen and Clark Atlanta by an average of 11 1/2 points. All the victories were at home, where the Gold Rush are 8-0 this season.

Xavier is one of two Gulf Coast Athletic Conference teams in the top 25. The other is Talladega, which dropped from third to 11th. For the first time since Dec. 10, 2013, four GCAC teams received votes. Dillard and Tougaloo were among the "others receiving votes."

Unbeaten Pikeville received 9-of-10 first-place votes and replaced defending champion Dalton State at No. 1. There are nine top-25 teams which weren't ranked in the preseason, including No. 6 William Penn, which competed in NAIA Division II last season.

The rankings are the first of the regular season. The next rankings will be announced Jan. 5.

The XU men are taking fall-semester final exams this week. They'll resume their schedule at 7 p.m. Saturday against William Carey in Hattiesburg, Miss. The next home game will start at 5 p.m. Dec. 29 against LSU-Shreveport in the Gold Rush Holiday Classic at the Convocation Center.

Louisiana Tech and Arkansas State University to Play in the 2015 R+L Carriers New Orleans Bowl

Data News Staff Edited Report

Arkansas State University and Louisiana Tech University accepted invitations today to compete against one another in the 15th Annual R+L Carriers New Orleans Bowl on Saturday, Dec. 19, at the Mercedes-Benz Superdome. The game will kick off at 8 p.m. CST and will air on ESPN and ESPN Radio.

Led by Head Coach Blake Anderson, the Arkansas State Red Wolves finished as Sun Belt Conference champions this season, with a 9-3 overall record and an 8-0 conference record. This will be the Red

Wolves' second appearance in the R+L Carriers New Orleans Bowl.

With Head Coach Skip Holtz at the helm, the Louisiana Tech Bulldogs finished second in the West Division of Conference USA with an 8-4 overall record and a 6-2 conference record. This will be the Bulldogs' first appearance in the R+L Carriers New Orleans Bowl.

"This will be the fifth consecutive bowl-game appearance for our program, and our team is again excited about the opportunity to continue our season with another highly respected and well-organized bowl game like the R+L Carriers New Orleans Bowl. This will be my first trip

to the New Orleans Bowl as a head coach, but I've been twice before as an assistant and can say from my past involvement that this will be an outstanding experience for our team and fans alike," said Arkansas State Head Football Coach Blake Anderson.

"As the first bowl game associated with Sun Belt Conference since its inaugural football season in 2001, the New Orleans Bowl has a fantastic history with our league. I've seen first-hand the work (Executive Director) Billy Ferrante and his staff put into everything as-

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Shoot Ya Best Shot!

This Weekend in New Orleans

By Kichea S. Burt
Data News Weekly Contributor

It was a very busy weekend in NOLA. Saturday afternoon The Overtakers performed at the Louisiana Music Factory as did Cyril Neville who introduced his new book about the musical era of Benny's Bar uptown, along with the Uptown Allstars. Then, Saturday night JD Hill, in his first performance following almost two years of cancer treatment blew the roof off The Willow in his "I Ain't Dead Yet" concert. Michael Ohara from the Sheiks also performed at The Willow that night. On Sunday The Dumaine Street Gang S&P Club, accompanied by a couple of other S&P Clubs and three brass bands paraded thru the streets of the Treme' neighborhood in NOLA on a very gorgeous afternoon.



Data Zone, Continued on next page.

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University of Missouri System

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Chief Diversity, Equity, and Inclusion Officer University of Missouri System

The University of Missouri System (UM System) seeks a visionary leader to serve as the first Chief Diversity, Equity and Inclusion Officer (CDO) to counsel the President of the UM System and General Officers on matters of diversity, equity, inclusion, workplace, culture and climate.

The successful candidate for this position will be a collaborative convener and thought leader who can align and integrate a wide range of new and existing system initiatives into a cohesive platform of services. These services will foster a more inclusive diverse community and help the System's members extend the values of diversity and equality broadly through teaching, research, and service. The CDO will be responsible for providing a vision and an integrated program of diversity, equity and inclusion efforts to enhance the University of Missouri's mission and goals. The successful candidate will have relevant experience in the academic community, either in faculty or administration, or from work experiences that demonstrate understanding of issues inherent to diversity, equity and inclusion within a large complex institutional setting.

The CDO reports directly to the President of the University of Missouri System. The CDO will serve as an advisor, bridge builder, strategic leader and partner, enabling leaders across the system to identify and execute initiatives to effect lasting institutional changes. This individual will convene all campus diversity officers in collaborative projects to ensure the entire institution can achieve inclusion in many facets. Among several responsibilities, the CDO will oversee a task force appointed by the President to develop short-and long-term strategy plan and metrics for the UM System on diversity, equity and inclusion. The CDO will also launch a diversity, equity and inclusion leadership training and development education program.

The University of Missouri System is being assisted in the search by the executive search firm Isaacson, Miller. Review of application will start immediately and continue until the position is filled. All inquiries, applications, and nominations, which will remain confidential, should be submitted to:

For immediate consideration apply - submit a letter of application, resume, and references:
www.imsearch.com/5675

Inquiries to John Isaacson or Monroe "Bud" Moseley at Isaacson, Miller
617-262-6500

Commitment to Diversity

The University of Missouri System is fully committed to achieving the goal of a diverse and inclusive community of faculty, staff, and students. We seek individuals who are committed to this goal of collaboration and inclusion and value the many unique qualities and experiences a diverse environment offers.



The University will recruit and employ qualified personnel and will provide equal opportunities during employment without regard to race, color, religion, sex, sexual orientation, national origin, age, disability or status as a Vietnam-era veteran.

Why Changing Building Names and Covering Murals Is Not Enough



Julianne Malveaux
NNPA Columnist

The University of Kentucky at Lexington (the flagship college), has shrouded an indoor mural that features paintings of enslaved African Americans bending to pick tobacco (or possibly cotton) while a train full of White folks seems to appear on their backs. There are other offensive images in the painting, but in many ways the painting reflects a Kentucky reality. Yes, there was oppression. The artist captured a reality that others might

not find popular. University President Eli Capilouto agreed to cover the mural so that the campus has an opportunity to discuss it.

While students object to the mural painted by Ann Rice O'Hanlon, a University of Kentucky alumna, the Fresca reflected reality through her lens. Some might argue that it was a relatively liberal lens, since it captured an enslavement that many would prefer not to talk about. I'm concerned that African American students are "offended" by our depiction in history. That which O'Hanlon has depicted is real.

Should the mural be removed? Or, should its depiction be balanced. Enslavement was real. It is history. There is no purpose served by attempting to eliminate history. The mural might be a learning experience if a work by an African American artist, offering a different depiction of the period, would

be observed in the same building, ideally perhaps in the same space. Then, the space might evolve into a space where history classes or discussion groups could grapple with the history of a state-funded university (which means black people's taxes) that did not admit African Americans until 1949.

I am excited that student activists are stepping up and speaking out about the racist and Confederate symbols that are woven into the very existence of our nation. I am repulsed whenever I have to drive down "Jefferson Davis Highway" in a Washington, D.C. suburb (and initially designed to go from Virginia to California) wondering why a loser like Davis (the Confederates did lose the war – imagine Hitler Avenue in Germany) gets an interstate highway named for him. The Davis Highway is not the only elevation of a loser racist South of the Mason-

Dixon line. Indeed, students (and others) are right to protest the glorification of racists and racism. But those who protest racist symbols must also be aware that it is easier to lower a flag, shroud a painting, or remove a name from a building or road than it is to tackle the root causes of institutional racism.

There has been a laudable increase in student activism that has garnered necessary national attention. At the University of Missouri, Black student outrage, combined with the financial pressure applied by the football team (whose unwillingness to play a scheduled football game would have cost the university one million dollars), pushed both a president and a chancellor out of their jobs. At Harvard University, where the designation of undergraduate facility leaders as "house masters" has been long-debated, the university has now

decided to change the way they address those in that position. At Princeton University, students decrying Woodrow Wilson as a virulent racist (which is nothing but the truth) have demanded that his name be removed from college buildings. Kudos to these student activists and to their demands. Still, symbolism is not enough. How will changing the term "house masters" to "house leaders" (my suggestion) change the institutional relationships between the school and marginalized students. Will Harvard hire more Black faculty? Pay more attention to black students? Or will the name change be symbolic and not substantive?

My feelings about the buildings and programs at Princeton University are similar. Woodrow Wilson's racism caused many African Ameri-

Commentary, Continued
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Will President Obama be Acknowledged as a Transformational President?



Roger Caldwell
NNPA News Wire Columnist

As President Obama completes his second term, the political pundits are debating if his time in office was transformative. In "Leadership: Theory and Practice" by Peter Northouse, the author established that a transformational leader must usher in dramatic change by engaging, connecting, and motivating.

The president's most significant legislative accomplishment, the Affordable Care Act (ACA) meets the criteria for a transformative policy. President Obama succeeded where others failed for decades, and it would appear that more political experts would give him credit. In-

stead of working to improve the law, the United States Senate recently passed a bill to repeal the ACA that was originally passed in the U.S. House of Representatives, and when it reaches the president's desk it will be vetoed.

The ACA was signed into law March 23, 2010, and it is the most significant regulatory overhaul of the U.S. healthcare system since the passage of Medicare and Medicaid in 1965. It was enacted to increase the quality and affordability of health insurance, and require insurance companies to cover all applicants regardless of pre-existing conditions. Without a doubt this legislation is transformational with over 15 million Americans signing up for health insurance, but the conservatives and Republicans are calling this law a failure.

The Republicans and conservatives conversations are insulting and dismissive, but they also say President Obama failed to transform anything in his seven years as president. Seth Mandel, a colum-

nist of The New York Post writes, "Poor President Obama. All he wanted was to be a transformational figure. Instead he'll be merely a transitional one. For all the talk about Obama's grand ambitions to remake the country in his image, current events make it crystal clear his role as a placeholder."

The thing that makes this kind of talk so incendiary is that the writers actually believe what they are writing. With the signing of the ACA President Obama made healthcare a right, and not a privilege. This was a landmark decision, for a Black man with a middle name Hussein, and gets elected twice as the most powerful person on the planet, it was without question transformational.

But, the Republicans and conservatives would try to make Americans think that all the president has done is take vacations and play golf. Many Americans have forgotten the condition of the country when the president was voted into office. The country was experiencing one of its worst recessions since the depres-

sion, and all the major industries were on the verge of bankruptcy.

Once President Obama was sworn into office, he signed a \$789 billion stimulus plan, a U.S. auto industry rescue plan, a housing rescue plan, and a U.S. financial and banking plan. These transformational plans put the economy on a successful track for success.

The unemployment rate is now 5 percent with 11 million new jobs created, and there has been more than 60 months of positive job growth. Somehow the Republicans never talk about the president's achievements with the economy, because they would be forced to address the truth.

The president has redefined the U.S. role in the world, where he has used diplomacy, as opposed to war. As a change agent, the president worked with the Cuban government to ease travel restrictions between the two countries allowing family members to visit loved ones. Many pundits argue that President Obama's foreign policy has been a failure, but Americans

have been safe for seven years.

With 2016 being a presidential election year, it is easier to fabricate the story and make the president seem wrong with his decisions. But, there is a record of achievement, and of him leaving the country in better shape than when he received it.

In the last seven years, the president has ushered in dramatic change, which is the essence of transformational leadership. But some people can't see past the color of his skin and this could be the reason that many politicians see his seven years in office as a failure.

Roger Caldwell is the President/CEO of On Point Media Group, a marketing and public relations firm located in Orlando, Florida. He is a graduate of Howard University in political science. As a stroke survivor, author, and community journalist, his passion is national and statewide politics. Follow him at rogerpoliticalblogs.wordpress.com or leave comments at jet38@bellsouth.net.

It All Started from A Promise



By Alexia Pierre
Data News Weekly Columnist

While standing next to his mother, on her death bed, Brian Harris, better known as Jetta, made a promise to stop selling drugs in 1992. Not only did Harris make a promise to his mother, but he made a promise to God. "I went outside the room to promise to God because I wanted to stick to it," Harris said of his commitment to leave a life of crime behind.

Harris, 43, is a Ninth Ward na-

tive of New Orleans and a part of a network of local gospel rappers. Although the married father of six kids now resides in Portland, Texas, where he works as a lead risk-reduction specialist for Coastal Bend Wellness Foundation, he remains close to the City and its gospel music scene. "He is a great and humble guy, but most of all, he is as family man that loves his family and wife," said Levar Green, also known as Var-G, who is a close friend and fellow local rapper. Harris has been married to his wife for 20 years. "Also he is a great friend—a God given friend indeed," Green added.

Harris recalled he discovered he could rap early on. He was asked to perform at a high school class night in 1990. He said he "came up with some stuff" and that is when he

found his talent in rapping. But he started out in the secular rap scene first. He started his own record label called Swamp Thang Records, where some "legal and illegal business" was taking place, he said. Harris decided that he no longer wanted to be a part of the illegal business associated with the label after his house was raided and he was sent to jail.

The road to turning his life around wasn't easy and he noted that old friends would be the trap to finding himself in trouble. In 1993, a year later after his promise to his mother, an old friend reappeared in Harris' life offering his support, but encouraging him to return to his life of sin, he said. Harris had a good job, but was not making as much money as he used to. It was a hard decision for

Harris. It was a tough test.

"It was like a war between me and God and the Devil," Harris said. He wanted to keep his promise to his mother and God, but he wanted the "great lifestyle" back, such as the money and the cars. "God was really just saying one word like you promise, while I'm hearing the Devil on the other side saying all this other stuff," Harris said.

However, Harris admitted he took the offer. "It's like the Devil was running to God and saying 'aye look I told you—he said he wasn't going to take it, now look at him,'" Harris recalled. Shortly after taking the offer, Harris was shot. Harris said 25 shots were fired, but he was only shot twice. That was a testimony in itself, he said. "I started contemplating more on what I want to do with

myself." He wanted to know his purpose and what was he here for.

Harris began to seek God and started writing what he called "positive rap."

"I was really doing it more for myself to kind of give myself some therapeutic measures to escape some of my old ways of thinking," Harris said. Harris didn't want to promote his new way of rapping because he didn't believe there was anyone else doing the same thing in the late 1990's. He thought he was alone among secular rappers looking to produce gospel rap, he said. So he started out small, mostly through other forms of ministry.

Harris loves when he is able to attract teens who are expecting him to say something "cool," but instead

Spirit, Continued on page 11.

Dollars & Sense

Don't Let Small Dollar Loans Ruin Your Holidays

By Charlene Crowell
Data News Weekly
Contributor

In this wonderful time of the year when family and friends gather in good cheer to celebrate the holidays, nearly everyone has a number of lists. From greeting cards to shopping for gifts, decorations and more, lists are made and reviewed to keep pace with the barrage of seasonal activities.

But if holiday lists seem bigger than budgets, turning to a high-cost, small dollar loan can turn joy and merriment into a financial quagmire. The good news is that with a timely reality check, most consumers can avoid holiday financial nightmares.

A key step is to walk or drive past the brightly-colored signs advertising high-cost, small dollar loans. Both payday and car title loans can provide quick cash, but the harms caused by these loans will likely linger past the winter's cold. Most importantly, these predatory loans often lead to consumers paying more in interest and fees than for the money borrowed.



Research by the Center for Responsible Lending (CRL) has found that predatory payday loans generate \$3.5 billion in fees from repeat borrowers who are unable to fully repay the original loan, usually in two weeks' time.

Research by the Center for Responsible Lending (CRL) has found that predatory payday loans generate \$3.5 billion in fees from repeat borrowers who are unable to fully repay the original loan, usually in two weeks' time. With average annual interest rates at 391 percent, 9 out of every 10 payday loans go to borrowers who get trapped in five or more loans per year.

Like payday loans, car title loans are often marketed as an easy way to get cash without a credit check—but with interest rates that tend to be 20-30 times higher than that of credit cards. The average car title loan of \$500 can only be secured by signing a personally-owned car as collateral. Further, the loan will only be a fraction of the marketable value of the vehicle. While the lender holds onto a car title, the borrow-

er is faced with triple-digit interest and in the worst cases, the loss of personal transportation.

As harmful as payday and car title loans are, other, seemingly harmful, small dollar transactions can also cause financial havoc.

If you believe pre-paid cards will always avoid financial rip-offs, think again. Before paying cash for this convenient form of plastic, read all of the fine print that explains the terms and fees that come with its usage. Terms and options can and do vary significantly. Many include a range of fees from activation, to learning your current balances, re-loading monies and in some cases fees for inactivity. By the time all applicable fees are assessed, the amount of money actually available on that prepaid card can shrink and shortchange how far it can help on purchases.

Similarly, the convenience of debit cards can easily trigger overdraft charges for consumers with slim or no checking account cushions. By keeping track of receipts and balancing checkbooks, consumers using debit cards can usually limit or avoid overdraft fees. Failure to keep

track of expenditures on the card can lead to multiple overdraft fees in a single billing cycle.

Worst of all, most consumers using their debit cards never realize the overdraft fees incurred until the next bank statement is received, weeks after the purchases were made. Depending upon your bank or credit union, overdraft fees vary in cost as well as an acceptable number to keep accounts open. Too many overdrafts can lead to involuntary account closures.

CRL research shows that although overdraft fees vary by institution, the average \$35 overdraft fee on a debit card is double the amount of the overdraft itself. To date, at least 14 banks have been sued for changing the order of debit-card purchases to maximize fees.

This holiday season, try adding a full measure of practical sense to help your dollars preserve the spirit of the season and all of its celebrations.

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

Community Cries Out for "No More Bloodshed!" in Houston

By Jeffrey L. Boney
NNPA Newswire

According to national ratings (NeighborhoodScout.com) the neighborhood near Cullen and Scott in Houston's Sunnyside is being considered the second most dangerous neighborhood in America.

This past July, police were called out to investigate after a man was hit by a car, then shot in the face near Houston's Sunnyside neighborhood. Officers said the victim, 30-year old Durrell Taylor, was pumping gas in the 9400 block of Cullen when another man armed with an assault rifle began chasing Taylor in the street. According to witnesses, both men were Black.

According to witnesses, a Black man walked up to him and shot him



This past Saturday, hundreds of concerned citizens in Houston marched with a message of "peace in the streets" and showed up to declare "No More Bloodshed," to counter the local headlines in Houston dealing with crime, violence, and senseless murders. (Photo and story courtesy of the Houston Forward Times)

violence in our communities," said Deckard. "When we arrived on the spot at the Cullen Park Apartments, where a young Black man was recently murdered, my heart was filled with joy as I saw men, women and children from several different age levels and backgrounds coming together in one great big circle praying while another group broke away picking up the trash in the apartment parking lot showing the community we cared."

Muhammad said that there is a War on 'Two Fronts' in the Black community that must be addressed.

"We are fighting a myriad of injustices leveled against us by law enforcement, the criminal justice system, etc.," said Muhammad. "However, the worst injustice we are experiencing stems from the internal conflict within our own community that leads to Black-on-Black violence and murder. If you judge our city based on the first seven minutes of the local nightly news reports, it is apparent that many of our communities have become a war zone."

More than nine years after her son was murdered, Kathy Blueford Daniels is still turning her ongoing grief into action by supporting initiatives like this.

In July of 2006, Daniels' son, Patrick Charles Murphy, was gunned down in the parking lot of the A-Mart, located in the 7100 block of Parker Street over mistaken identity. Murphy was 20.

"Our stance out here validates that WE, are our children's continued lifeline and voices," said Daniels. "We are broken, yet press forward to help save others from this lifelong cancer called grief. It is important and comforting to see the community show more than empathy, but through their presence, along with our voices, it demonstrates that we are tired of the senseless bloodshed; tired of seeing R.I.P. t-shirts; tired of seeing the latest GoFundMe account; and tired of seeing sheets in the streets."

Calandrian Simpson Kemp was in attendance and believes it is imperative that the "Unity and Peace Walks" continue so that it shows the city of Houston and surrounding areas that the community is here to restore, rebuild and build a better community by ending gun

in the face four times. Taylor was pronounced dead at the scene, and the suspect, who was described as a thin Black male, about 5 feet 7 inches tall, 130 pounds with a mustache, fled the scene with a sawed-off shotgun, in a 2006 gold, four-door Chevrolet Impala.

Another young, Black life lost.

This past October, in the same area, a man believed to be in his 20's was walking home from the grocery store about 10 o'clock, when he was confronted by three Black males, who began to argue with him in the courtyard at the Cullen Park apartments.

According to witnesses, one of the suspects pulled out a gun and fatally shot the man several times before taking the victim's cell phone, wallet and money.

Another young, Black life lost.

Last month, nine-year old Tyshawn Lee was murdered by rival gang gunfire in Chicago, sending shockwaves throughout the country. As sad as that story is, Houstonians need not look further than its own backyard to find some of the most vicious, heinous and senseless murders in the country. There have been countless stories of violence and bloodshed that have flooded the news and terrorized the Black community; but even without news coverage, the bloodshed speaks for itself.

This past Saturday, in the midst of inclement weather, hundreds of concerned citizens descended on the Sunnyside area with a message of "peace in the streets" and

showed up to declare "No More Bloodshed," with the fourth of a series of Stop the Violence "Unity and Peace Walks" that were initiated by two Black men who became sick and tired of witnessing the local headlines in Houston dealing with crime, violence, and senseless murders.

Pastor E. A. Deckard, Pastor of Green House International Church, Christian Activist and Founder of CLIP (Communities Living In Peace) and Brother Deric Muhammad, Muslim Activist, Author, and Founder of Project Forward, came together once again with the hopes of reclaiming and restoring communities in the Greater Houston area that have been hit the hardest by senseless violence.

According to Deckard and Muhammad, the objectives of the "Unity and Peace Walks" are to:

- Galvanize the community to speak out against gun violence;
- Show support for families of victims of violence and murder;
- Promote a recently established "conflict resolution hotline" (citizens may call for intervention when they see conflict escalating in their community) and
- Encourage men to stand up to make their own communities a safe place to live.

"Initially the weather was bad and it rained before the walk, but it cleared up. For me, that was a sign from God to keep the 'Unity and Peace Walks' going because the people are crying out and they are sick and tired of all the senseless

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cans to lose jobs they'd scrambled hard to earn through a challenging government employment system. He cost Black people money and toppled some from solidly middle-class to working poor. Is that a legacy that should be deified? Still, unless the removal of Wilson's name from buildings is coupled with substantive changes in university relationships with African Americans (including more faculty hires, more opportunities for African American students, more engagement in the community, etc.) changing a building name simply whitewashes the more critical issue of the ways African Americans have been exploited.

I'd be excited if one of these universities would acknowledge their debt to the enslaved African American people by establishing mechanisms to manage the reparations issues (provide dollars and encourage other institutions to do same). I'm not as excited about taking names off buildings or moving statues. After those symbolic things happen, business goes on as usual.

The #BlackLivesMatter movement has spawned a heightened awareness of structural racism, and students have been exactly right in challenging the symbol of this racism. If their efforts are to really matter, though, they must also deal with substance.

Julianne Malveaux is an author and economist based in Washington, DC. Her latest book "Are We Better Off? Race, Obama and Public Policy" will be released in 2015 and is available for preorder at www.julianmalveaux.com.

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violence and community violence through training and education.

"The community show of support for the community is priceless to us because we have cried for so long behind our doors grieving the loss of our son, George Harold Kemp Jr., whose life was taken by gun violence," said Kemp. "To see a community who stands in support and will walk with you, gives us immeasurable strength to keep fighting for justice. We see we are not alone."

Kemp's son, George Harold Kemp Jr., 20, was murdered in September 2013, after sustaining several gunshot wounds after a verbal confrontation.

Community leader and local minister Robert Muhammad said the event made him feel comforted and fulfilled, watching Christian Brother and Pastor E. A. Deckard and Muslim Brother Deric Muhammad uniting to serve the community in the cause of peace and ending the bloodshed.

"These 'Unity and Peace Walks' are important because it proves that the 20th anniversary of the Million Man March, Justice or Else on 10-10-15 is more than just a moment, but is indeed a movement. We must stand behind these frontline leaders in the quest to better our communities."

For more information, there is a Facebook page entitled "No More Bloodshed" and everyone in the Greater Houston area is invited and encouraged to attend the next 'Unity and Peace Walk' on Saturday, December 19, 2015 at Swiss Village apartments off Homestead Road and Tidwell Road, where a murder took place just this month and in January there will be another event held in Southwest Houston. More details will be forthcoming.

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sociated with this game, so we're excited to be a part of this tremendous event. Receiving this invitation is a great testament to what our coaching staff and players have accomplished, and I'm confident this will be a great experience for our team and fans," added Arkansas State Athletic Director Terry Mohajir.

"Learning about the New Orleans Bowl invitation today brings me great excitement. To represent Louisiana Tech in only its eighth bowl game in school history is certainly something that our players are really excited about. One of the advantages of being in Conference USA is not only the bowl opportunities but also the geographical locations that give our fans an opportunity to see the 2015 team play one more time. We are looking forward to the opportunity to play the Sun Belt Conference champions and are excited to go to New Orleans next week," said Louisiana Tech Head Football Coach Skip Holtz.

"We are beyond excited to have the Red Wolves of Arkansas State and the Bulldogs of Louisiana Tech represent the Sun Belt Conference and Conference USA in the 2015 R+L Carriers New Orleans Bowl," said bowl Chairman Paul Valteau. "We look forward to hosting coaches, student-athletes, alumni and fans of both universities for what promises to be a spectacular weekend in New Orleans."

The 2015 R+L Carriers New Orleans Bowl will be played on Saturday, Dec. 19 at 8 p.m. CST in the Mercedes-Benz Superdome and will be broadcast on ESPN and ESPN Radio.

For more information on the R+L Carriers New Orleans Bowl, visit www.neworleansbowl.org, or follow on Facebook, Instagram and Twitter @NewOrleansBowl.

Spirit, Continued from page 9.

he preaches the word of God. "When I get them in that little bubble, I'm really able to give them what God is giving me to give to them," he said. In addition, Harris loves the ability to make songs without any explicit words and to make scriptures from the Bible rhyme. Harris said his lyrics preach the word of salvation and hope to the youth. He said he doesn't want young people to lose hope think they are stuck with few options because of their environment or surroundings. "There was a boy within me that I believe caused me to do some things that I really wasn't happy about doing," Harris said.

Before performing, Harris said he gives glory to God and then testifies to gain credibility from the audience so they will listen. "I always pray about whatever stories I give them depending on the crowd," he said. Harris admits that it's not an easy road even for gospel artists. He said that being around mainstream artists and representing for the faith is sometimes a challenge. Additionally, he has to juggle the responsibilities of sustaining a family financially, and gaining respect for his art from others as part of the journey.

"I want to be able to use what I can do to the glorification of God," Harris said. He joked that he can't sing, but God gave him the ability to rap. He hopes that churches would be more open to Christian rap for the outlet it brings for young people who like him won't join the choir if they didn't have the vocal chops but perhaps had some other creative ability, like playing an instrument or rapping or even producing. He said things have changed since the late 1990s and he is beginning to see even more acceptance from senior Christians who are concerned about how to attract young people to the Gospel.

He hopes the work that he and other gospel rap artists do will continue to provide a way for the Church to continue to thrive and do its mission on earth. "As the word says, by the word of our testimony, we shall save lives," Harris said.

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