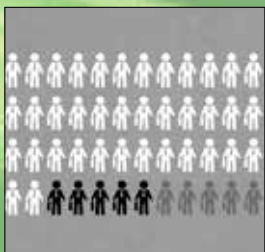


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Financial Predators Target Active-Duty Military Members

By Charlene Crowell

The men and women who wear our nation's uniform are expected to defend our nation at home and abroad. Yet when it comes to financial services, service members are not always better protected in return.

The 2006 Military Lending Act (MLA) was enacted with broad and bipartisan support as a remedy to predatory lending that diminished military readiness. The first major step to provide financial protection to our armed forces was to limit interest rates and fees to no more than 36 percent rate cap for consumer credit. This rate cap initially applied to just three types of products: tax refund loans, and both payday and auto title loans. The law also prescribed limits of indebtedness for payday loans less than 90 days and auto title loans with terms less than 180 days.

MLA's specific lending prescriptions had the unexpected result of lenders changing loan terms beyond the MLA's provisions, sometimes by as little as an extra day. While technically observing the letter of the law, these profiteers exploited a lending loophole to continue entrapping active duty service members in



predatory lending products.

Last fall, the Department of Defense (DOD) proposed MLA broaden proposed amendments to existing regulations that would better ensure against evasive practices of predatory lending. These proposals are supported by the military community, Congressional leaders, state attorneys general as well as consumer and civil rights groups across the country.

Even so, this year some Members of Congress inserted into the 2016 National Defense Authorization Act a short clause that would have given predatory lenders the opportunity to prolong their exploitative practices and also delay

in implementing new regulations by the Secretary of Defense. The surprise move also undermined DOD's previous findings that predatory lending is a threat to our national security.

Fortunately, and largely through the leadership of a veteran, Illinois' Congresswoman Tammy Duckworth, offered an amendment to the proposed authorization to preserve DOD's regulatory plans. After 18 hours of debate, enough support was gathered to remove the harmful language.

A 32-30 vote by the House Armed Services Committee removed the harmful language as the measure proceeds to the House floor for a final vote.

The Duckworth amendment will enable stronger regulation to move forward. The goal of ensuring effective regulation of predatory lending aimed at active duty military families and will include new safeguards affecting credit cards, high-cost installment loans and payday loans offered by banks that are termed 'deposit advances'.

"As the Department of Defense and Consumer Financial Protection Bureau's own reports show," observed Congresswoman Duckworth, "service members have not been fully protected since the MLA was passed, and further delay will put more service members and their families in harm's way."

Working with the Office of Service Member Affairs, CFPB published a December report that found:

Some depository institutions extended millions of dollars in deposit advances to service members with APRs that typically exceeded 300 percent. As open-ended lines of credit, the loans were not bound by the MLA;

Target continued on page 2

Thousands of Moms March to Demand Justice for Their Children Killed by Police Brutality



WASHINGTON, DC — Mothers of children who were killed by police officers convened in Washington, DC this past Saturday to march and bring attention to a nationwide epidemic of police brutality, racial injustice, and what they call "white privilege".

The march was called "The Million Moms March", and although they did not number to anywhere near a million moms, there were definitely thousands in attendance. Sponsored by Mothers for Justice United, the march started at the U.S. Capitol and ended at the U.S. Department of Justice, where demonstrators peacefully protested demanding changes in the way police make arrests.

The moms in attendance represented many nationalities, and many were holding up photos of their children that were killed by law enforcement officers. Others had flowers and balloons, and other were holding hands in unity.

Maria Hamilton, founder of the organization, commented, "This is a call for everybody to wake up. We are here on behalf of our babies to tell the United States government that we aren't going anywhere. We aren't going to continue to keep burying our babies. Do something and do it now."

Hamilton's 31-year-old son, Dontre Hamilton, was shot 14 times and killed by a former police officer in Milwaukee, Wisconsin.

"We will continue to lift our babies up," she said. "They live through each and every one of us. They are gone physically but we have our own personal angels now." •

New AG Meets with Baltimore Leaders, Police and Activists

By Freddie Allen
Senior Washington Correspondent

WASHINGTON (NNPA) – Keeping her promise to ensure, "both strength and fairness, for the protection of both the needs of victims and the rights of all" in the criminal justice system, Attorney General Loretta Lynch traveled to Baltimore Tuesday to meet with city officials, law enforcement and community stakeholders to encourage closer ties between police and the residents that they are sworn to protect.

The same day Lynch was sworn-in and just a few hours after Freddie Gray's funeral, dozens of people, most described as teenagers and students, looted shoe stores and burned local businesses and police vehicles. On April 12, Gray, a 25 year-old Black man, was chased and arrested by police officers. While in police custody, Gray suffered a severed spinal cord and a crushed voice box and died a week later. Gray's death and viral cell phone footage of his encounter with police, sparked nationwide protests.

Last week, the Justice Department dispatched Vanita Gupta, the head of the Civil Rights Division, and Ronald Davis, the director of Community Oriented Policing Services, to Baltimore for a series of meetings with faith and civic leaders and community stakeholders to discuss the best path forward to mend the fractured relationship between Baltimore's police force and the majority Black communities that they serve in city's poorest neighborhoods.

On Friday, Baltimore State's Attorney Marilyn Mosby filed charges against six Baltimore police officers that ranged from second-degree assault to "depraved heart murder."

During a meeting with Maryland United States Senators Barbara Mikulski (D) and Ben Cardin (D) and Congressmen Elijah Cummings, John Sarbanes and Dutch Ruppersberger, Lynch said it was inspiring to see people come together to reclaim the city.

Leaders continued on page 4

Baltimore's Youth Are Champions, Not Thugs (They Just Don't Know It Yet!) An Open Letter to President Obama

By Orrin Hudson, former police officer-turned-community activist

Dear Mr. President,

I need your help and together I know we can make a positive difference in the lives of many young people who feel their country has passed them by – kids who see no future for themselves.

I am a former state trooper, Air Force veteran, and winner of the FBI Leadership award who believes that evil prevails when good people do nothing. I started Be Someone, Inc. to teach youth that if they make just one bad move in life, they may never recover. They must think things through. I know this lesson firsthand. I was one wrong move away from a failed life until a teacher saw the potential I didn't see. I believe he saved my life and that is now my mission in life.... Saving young people from the consequences of wrong moves.

Mr. President, the young people of Baltimore are not thugs. They are potential champions. I know because I used to be in a gang and called "a thug." "The gang called the shots for me... Do this, do that. And I complied because I let someone else do my thinking for me. It almost ruined me.

Thank God that one of my teachers knew I was much better than that and brought out the champion in me that I



never knew existed. He taught me chess. He taught me there is a consequence for every action. He taught me success is mine to achieve if I make the right moves. Now, I want to go to Baltimore and teach this same vital lesson.

Mr. President, I know these young people. They are begging for a chance. They want to be happy and successful and raise families just like you and I have had the privilege to do. Please join me in Baltimore. If you like, I will meet you first in Washington. Let's break out the chess table and let these young people know they can be champions! We need each and every one of

them. I have beaten the odds as the first African American to defeat the Alabama State champion in chess, and I have coached students who have never had a chess tournament to win three straight Atlanta Public School chess championships and one statewide chess championship.

Let's beat the odds together by focusing on what works. We will give them hope with "all hands on deck". If we can find money to send a person to the moon, we can find money to put a person on their own two feet. Let's change the odds in Baltimore by focusing on what works.

My message is: Peace before violence; Brains before bullets; Think it out, Don't shoot it out; Push pawns, not drugs; Heads up, pants up, grades up, and Never ever give up!

Orrin "Checkmate" Hudson is the Founder and CEO of Be Someone Inc., a non-profit organization that uses numerous tools, including the game of chess to promote self-esteem, responsibility, and analytical thinking among at-risk kids. For more details and/or to schedule him to address youth and adults in your city, call (770) 465-6445 or visit www.BeSomeone.org •

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Opinions & Editorials

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The Quest for an Equal Opportunity America



By Peter Grear

Educate, organize and mobilize

(thethirdreconstruction.com)

Many concerned Americans, me included, are searching for ways to get our country beyond its long history of segregation and racial division. To this end, the mission of the Third Reconstruction is to create a network of individuals and organizations that are committed to bringing about a non-racial, multi-ethnic, equal opportunity society.

To get to where we want to be as a society, it is necessary to understand where we came from, where we are and how we got here. Today America is a country that is characterized by racial disparities too numerous to name. These disparities are pervasive throughout our society. However, for purposes of this commentary disparity in income, health, education, welfare, poverty, criminal and social justice, voter access, housing, employment and lending are representative examples. This is where we are. These

disparities are and always have been, inherent in institutional racism.

There are many ongoing efforts, initiatives and programs designed to bring an end to these racial inequities and thereby an end to institutional racism. One major problem with the efforts is that they are not unified and coordinated. Also, unlike the origin of America's public policy of racial exclusion, all too many of our activists don't have a clear understanding of how we got where we are and therefore tend to make historically incomplete arguments for the creation of a new American public policy of ending institutional racism. The first step in solving a problem is accurately defining it.

According to Dr. Claud Anderson, Dirty Little Secrets, 1998, the Slave Codes of 1705 required all individuals, churches, businesses, organizations, schools, and all levels of government to teach, justify and enforce the status of Blacks as "a subordinate, excluded, non-competitive, non-compensated, managed work force for the personal comfort and wealth building of White society." This is the public policy that needs to be clearly identified and reversed if we in America are ever going to have a non-racial, multi-ethnic, equal opportunity society.

Throughout the years of Blacks in America, from enslavement to today, our status has always been controlled or sought to be controlled by White supremacist. This is why we highlight the fact that Blacks are in the Third Reconstruction Era. This era is, as past eras of

Black life in America, characterized by modified schemes and devices that are designed to maintain and control Blacks in ways very similar to ways we've been controlled throughout our existence in America.

I've recently read a commentary entitled 8 Interesting Reasons the Obama Era May Be the Third Reconstruction. The post by www.atlantablackstar.com was based upon an interview conducted by Annabel Park and Eric Byler of Story of America. In the interview Dr. William Barber, president of the North Carolina NAACP, described the three different eras of reconstruction. Of course I've been writing about these eras for several months, but significant in his interview was Dr. Barber's historical account of the relentless historical attacks against Black people and how they are very similar to the relentless attacks against Black people since the election of President Obama.

Unlike Dr. Barber whose timeline starts at the end of the Civil War, 1865 and the beginning of the First Reconstruction, I start my timeline in 1638 with the Maryland Doctrine of Exclusion. But we both agree

that America's public policy, whichever timeline you use, has always attempted to dominate and subjugate Black Americans.

Without going into the specifics of the examples highlighted in Dr. Barber's interview, they included: the responses of White supremacist to the fusion politics that characterizes the Era of Obama, Black politics experiencing positive and negative fluctuations, the threat of Southern succession resurfacing, some Black leaders succeeding while others are being targeted, groups with political power killing countless Black people, the Black vote being under attack, and Black civil liberties still not being promised.

Lastly, it seems to me that the only logical way to address the massive negative impact of America's historical public policy against Black people is to institute a new positive public policy that is broad enough in scope and vision to correct the errors from our past.

As we report, www.thethirdreconstruction.com is a blog. Our mission is to help build a non-racial, multi-ethnic network of organizations and individuals committed to political,

economic, and social justice. Please register on our site and contribute to the development and teaching of the knowledge that is essential to empowering our communities.

Greater Diversity News sponsors www.TheThirdReconstruction.com and covers news that is vital to unrepresented and underserved communities. We need your financial support to help us remain viable.

Peter Grear, Esq. writes for Greater Diversity News and www.thethirdreconstruction.com with a primary focus on political, social and economic justice. To support our efforts, to unite our politics and economics, please "Like" and follow us at www.facebook.com/ThirdReconstruction. Please "Share" our articles and post your ideas and comments on Facebook or at our websites www.GreaterDiversity.com and www.thethirdreconstruction.com. Comments can also be sent to pgrear@thethirdreconstruction.com. Finally, please ask all of your Facebook "Friends" to like and follow our pages. •

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Greater Diversity News
P.O. Drawer 1679,
Wilmington, NC 28402
Phone: 910-762-1337
Fax: 910-763-6304
National Watts: 1-800-462-0738

Subscriptions:
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\$71.65 Two Years
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What Blacks Need To Do Who or what is the first Priority in this allegory?



By James J. Hankins

THE PROBLEMS:
A husband went to the police station to file a missing persons report.
Husband: "I lost my wife. She went shopping and hasn't come back yet."
Police: "What is her height?"
Husband: "Average, I guess."
Police: "Slim or healthy?"
Husband: "Not slim, but probably healthy."
Police: "Color of hair?"
Husband: "Changes according to season."
Police: "What was she wearing?"
Husband: "Not sure, either a dress or a suit."
Police: "Was she driving?"
Husband: "Yes."
Police: "Color of the car?"

Husband: "Black Audi A8 with supercharged 3.0 liter V6 engine generating 333 horse power teamed with an eight-speed tiptronic automatic transmission with manual mode. And it has full LED headlight, which use light emitting diodes for all light functions and has a very thin scratch on the front left door..."

THE SOLUTIONS:
Let us now transpose the two people and one item represented in this allegory.

The husband is the extreme conservative elected official. He will only fight for the rights and privileges of rich campaign donors and some of the people who voted for him. The rest of us, mostly Blacks, are in that 47% category that millionaire Mitt Romney said does not count.

The wife is the person who did not for whatever reason vote in the mid-term election. The fact that she does not speak out makes her almost invisible.

#NOTE: The late infamously President Richard M. Nixon called these people his silent majority. He pretended they agreed with him, so he did not change policies.

The car is the grand prize, elected office, like Pat McCrory being elected Governor of North Carolina. Once in that prestigious seat, he gained fame, power, honor and inside connections. He used his power to award his campaign donors and friends with political appointments. His most obvious inappropriate appointment was making billionaire Art Pope our state's budget director.

WE, suppressed voters are in the same predicament as the wife in this allegory. So let us give her some sound advice We should tell her to tell her husband the following:

First, I will stop depending on you as an intelligent reference source on political matters. I will become a constant student and do my own research. I will read and listen to opinions on both sides, analyze them, then decide who will be best for me and my family in 2016.

Second, I must say I do not like what you are doing

and will not take it anymore. I will discuss every issue I disagree with and you will defend your position with a yes or no answer. I will no longer accept your old pathetic "I am still studying the issue" lie.

Third, I will register to vote and encourage seven other friends, co-workers and family members to do the same.

Fourth, I will learn the name of all elected officials on my ballot from dog catcher to president. I will have discussions with family members, friends and progressive groups to evaluate them. I have discovered my voice and now I will use it. You will respect me and describe me in the future in a detailed manner as you did for your real love, your car.

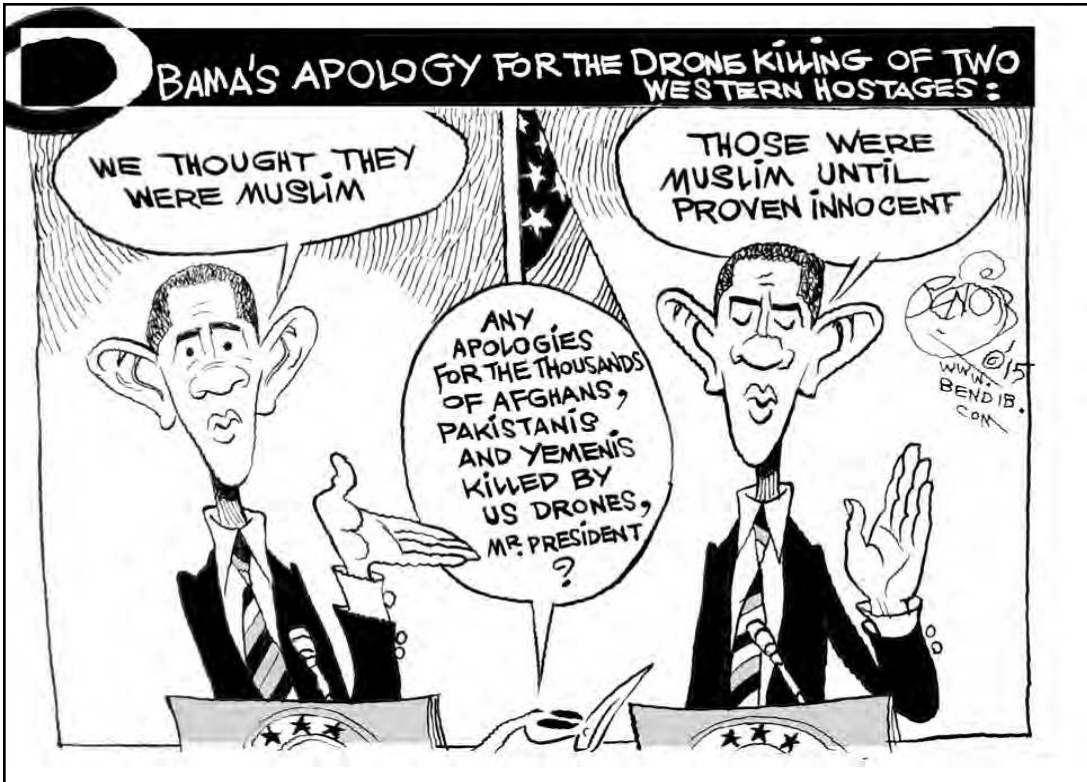
NOW, LET US PRACTICE THE SAME SERMON WE JUST PREACHED TO THE WIFE!!!

To be successful in this our 3rd Reconstruction Era, we must make the best use of one hour. Please spend only five minutes discussing the problem and fifty five minutes on the solutions.

Please subscribe, read and financially support our true reference source, our local Black newspapers.

Matthew 6:21 - "Where your treasure is, there will be your heart also."

James J. Hankins is a military veteran, A& T State University alumni, retired vocational education teacher, past president of the New Hanover County NAACP, member of friends of Abraham Galloway and author of the book "What We Blacks Need To Do". To comment or order his book, please e-mail him at jhan606@gmail.com. •



Purchase the book online from bendib.com Khalil Bendib is a Berkeley based award winning cartoonist published in 1,700 small and mid-sized newspapers as well as The Black Commentator.

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National Food Redcross Street

St. Stephens, 501 Redcross Street

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Ephesus SDA, 1002 Castle Street

Thompson's Barber Shop, 1403 Dawson Street

Smitty's, 17th Street

Ebenezer Church, 2929 Princess Place Drive

Macedonia MB Church, 3701 Princess Place Drive

Enoch Chapel Baptist Church, 7011 Market Street

African-American Cultural Center UNCW, Room 211

John T. Hoggard High School, 4305 Shipyard Boulevard

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Smith Recreation Center, 1520 Slater Avenue

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Smith Chapel, 519 Boundry Lane

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True Vines Ministries, 5315 Morganton Road

Parks Chapel FWB, 2503 Murchison Road

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Cumberland Improve Corporation, 1207 Murchison Road

Simon Temple Ame Zion Church, 5760 Yadkin Road

Department of Social Service, 1225 Ramsey Street

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Target

continued from front

In Illinois, a 12-month auto title loan of \$2,575 carried a finance charge of \$5,720 plus a \$95 lien fee. The loan was technically legal because its duration was beyond 181 days;

In Texas, a lender sold a \$485 installment loan to a service member with a 584.72 APR for a period of less than six months. In addition to the borrower's \$1,428 repayment, the borrower was charged a separate credit access business fee

and 9.75 percent interest on the loan.

"The products that have been marketed and extended to service members while the current Military Lending Act regulations have been in place underscore the limitations of those regulations in protecting service members and their families across the credit marketplace," states CFPB's report. "This issue is of substantial concern to the Bureau and we will continue to use the tools available to us to address the consumer financial challenges affecting the military community."

"Service Members continue to be vulnerable to abusive lending that causes incredible financial difficulty for them and directly impacts military readiness," added Congresswoman Duckworth. "Those who work every day to defend our nation deserve the strongest protections our government can provide."

Representative Duckworth and other members of the House Armed Services Committee that worked to stop the ploy to delay financial protections for our troops did the right thing at the right time. •

Health & Wellness

More News and Resources online at GreaterDiversity.com

Blacks Becoming More Comfortable Discussing Mental Health



By Jazelle Hunt
Washington Correspondent

WASHINGTON (NNPA) – The National Institute of Mental Health estimates that there are more than 40 million Americans currently dealing with mental illnesses, not including issues related drug and alcohol use.

But mental health treatment goes far beyond diagnoses and prescriptions.

“You don’t have to be what we know as mentally ill. You don’t have to be schizophrenic or bipolar to seek therapy. You can seek therapy because your dog died, and you just feel sad about it,” says Nikki Davis, a prison psychologist and substance abuse and family therapist in Virginia. “There’s nothing to be ashamed of. Your weakness comes from [when] you don’t seek the help you know you need.”

Davis was about 10 years old the first time she saw a therapist. One of her siblings seemed to be struggling with an emotional disorder, and her parents felt the whole family could use some help.

May is Mental Health Month and for many Black people, the concept of mental health treatment is somewhere between laughable and extravagant. Reasons abound for Black people who dismiss mental health treatment.

“In the Black community we are hesitant to trust medical professionals. We think that mental health or mental illness is a White person’s disease. We have a tendency to want to pray it away,” Davis says. “[In therapy] they get an unbiased opinion. You’re going to get a non-judgmental and unbiased environment that is going to be as honest and forthcoming as it can be without damaging you.”

Therapy or counseling involves talking to an educated and licensed medical professional in a safe, confidential, non-judgmental environment.

Regular counseling sessions take place in a comfortable, private office, and are usually about an hour each week or biweekly – but the client can request a different arrangement.

The first visit is a basic meet-and-greet, plus paperwork. The paperwork asks both standard medical questions, as might be seen in a doctor’s office or hospital, as well as personal life questions, such as “How much sleep do you get each night?” or “Is there any personal or family history of drug use?” The first few conversations will be light, centering on hobbies, work, and key people. Clients can ask questions of the therapist as well, both personal and as relates to counseling.

In the following session or sessions, the conversation will likely be about whatever led the

client to begin therapy.

“A lot of times I’m not [clients’] favorite person. I don’t push and prod for you to make breakthroughs, but I will ask you those questions to make you think. So that’s one thing people don’t like to do, they don’t like to think about their own issues or their own flaws that might be contributing to the negative aspects of their lives,” Davis says. “If I can help someone say, ‘I’m going to break myself out of my own personal hell that I’ve put myself into’ by talking, then I’m going to do just that.”

Everything said in counseling is strictly confidential – therapists cannot tell relatives or employers anything without the client’s permission, not even a confirmation that a person is receiving counseling. There are two exceptions to this: if the therapist received a subpoena, or if the client is an immediate danger to him/herself or others.

While the need for therapy doesn’t always mean a mental illness is present, a therapist may sense something after several sessions. If this happens, they may suggest an assessment, which range from questionnaires to medical tests depending on the issue. If an undiagnosed mental condition is found, the client and therapist discuss treatment options together, as would happen in any doctor’s office.

Sometimes a counselor can be a bad match for a client. For example, if a counselor doesn’t have experience with the client’s concerns (such as race, sexual behaviors, substance abuse), the counselor may cause emotional harm or discomfort out of ignorance.

A person can end therapy and/or switch therapists at any time, even after just one session – without advance notice and with no additional explanation beyond notifying the therapist of the desire to terminate.

“There are plenty of therapists that have never gone to therapy, so they don’t understand what their clients are feeling – that I have to walk into this office, I don’t know you from a can of paint, and I have to divulge things about myself and expose my own personal vulnerabilities,” says Davis, whose master’s degree program required students to receiving counseling. In her adulthood, she has been treated for depression and an eating disorder. “I can tell you that it was amazing for me, because it helped me figure out more things about myself.”

Terrie Williams, author of Black Pain: It Just Looks Like We’re Not Hurting, says that in the Black community, mental health awareness is slowly winning the fight against stigma.

“I believe, sadly, that there is still stigma with mental illness,” said Williams, who publicly disclosed her own challenge with depression. “At the same time, there has been considerable growth, greater awareness, greater space for people to share what it is that they’re dealing with. It’s a much more comfortable conversation among us than it had been in recent years.”

The Center for Disease Control and Prevention reports that Black people are 20 percent more likely to report “serious psychological distress”

than Whites or Latinos. Black notables such as Metta World Peace (née Ron Artest), Halle Berry, and writers Mychal Denzel Smith and Bassey Ikpi routinely highlight and contribute to mental health awareness in the mainstream conversation. Ebony, Essence, Jet and Uptown magazines have all featured several pieces on mental health over the past few years.

“So much of what happens in our everyday lives has to do with unresolved trauma. And we see it every single day in our streets,” Williams says. “There’s so much post-traumatic stress disorder in our community. You see somebody shot and killed right in front of you, and then you get up and go to work or school the next day like you didn’t just see that.”

Williams, who is also an award-winning publicist, men-

tal health advocate and educator, says that there are many signs a person should pay attention to in themselves that may signal unresolved emotional pain. A few include:

- Being consistently busy with no time given to oneself or self-care;
- Rarely talking about hurts or disappointments;
- Excessive eating, drinking, shopping (outside of one’s means), or other overindulgence
- Consistent low energy or excessive sleeping
- Excessive gambling and other risk-taking

The most common barriers to getting care, outside of the stigma, are lack of insurance or a way to afford the care; inadequate health care plans that do not cover counseling; and a lack of professionals in the area.

People in these situations can call the federal Substance Abuse and Mental Health Services Administration (SAMHSA) 24/7 treatment referral line (1-800-662-HELP, or, 1-800-662-4357). The Department of Health and Human Services has Health Resources and Services Administration (HRSA) health centers around the country in both rural and urban areas where care is based on income; the nearest center can be found at www.findahealthcenter.hrsa.gov, or by calling 877-464-4772 from 8 a.m. to 8 p.m. on weekdays. For help with suicidal thoughts or attempts, the National Suicide Prevention Hotline (800-273-TALK, or, 800-272-8255) is available at all times.

Davis also points out that many employers have employee assistance programs that offer temporary mental health

provisions at no cost. Additionally, all hospitals/emergency rooms have mental health professionals on staff at all times. Therapists are also receiving new guidelines on counseling clients remotely, through video chat apps.

But simply deciding to seek therapy can be a higher hurdle than getting access.

“Run to a therapist! Because everybody that you know is walking that fine line...there is not anybody on this planet who is not dealing with something,” Williams says. “Everybody wears a mask...we pretend that we’re fine when, really we’re just dying on the inside. When you can’t get at the person who harmed you, you will take it out on somebody else.”

Follow Jazelle Hunt on Twitter at @JazelleAH. •

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88¢ EA MVP
4.5-9 Oz. - Select Varieties
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Dinner Entrees
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Career & Education

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Marilyn Mosby is the Latest Example of Why Black Lawyers Matter

By Yolanda Young
Special from *Lawyers of Color*

In response to last year's killing of Michael Brown, La June Montgomery Tabron, who heads one of the nation's largest philanthropies, W.K. Kellogg Foundation, issued a statement in which she astutely noted that deaths like Brown's "demonstrate that the law-enforcement and justice systems in our nation are broken."

An often-cited criticism: The police force is too White. Well, the legal profession is even whiter and the job much more subjective. Consider the role prosecutorial discretion plays in the administration of criminal justice. Insufficient resources and an overflowing criminal docket require prosecutors act in a role the public views as judge and jury. Without objective criteria, prosecutors decide whom to charge and what those charges will be. They alone decide whether to offer a plea bargain or proceed to trial. They are usually allowed to exercise this power with impunity and outside of public view, but in the last year, the curtain has been pulled back.

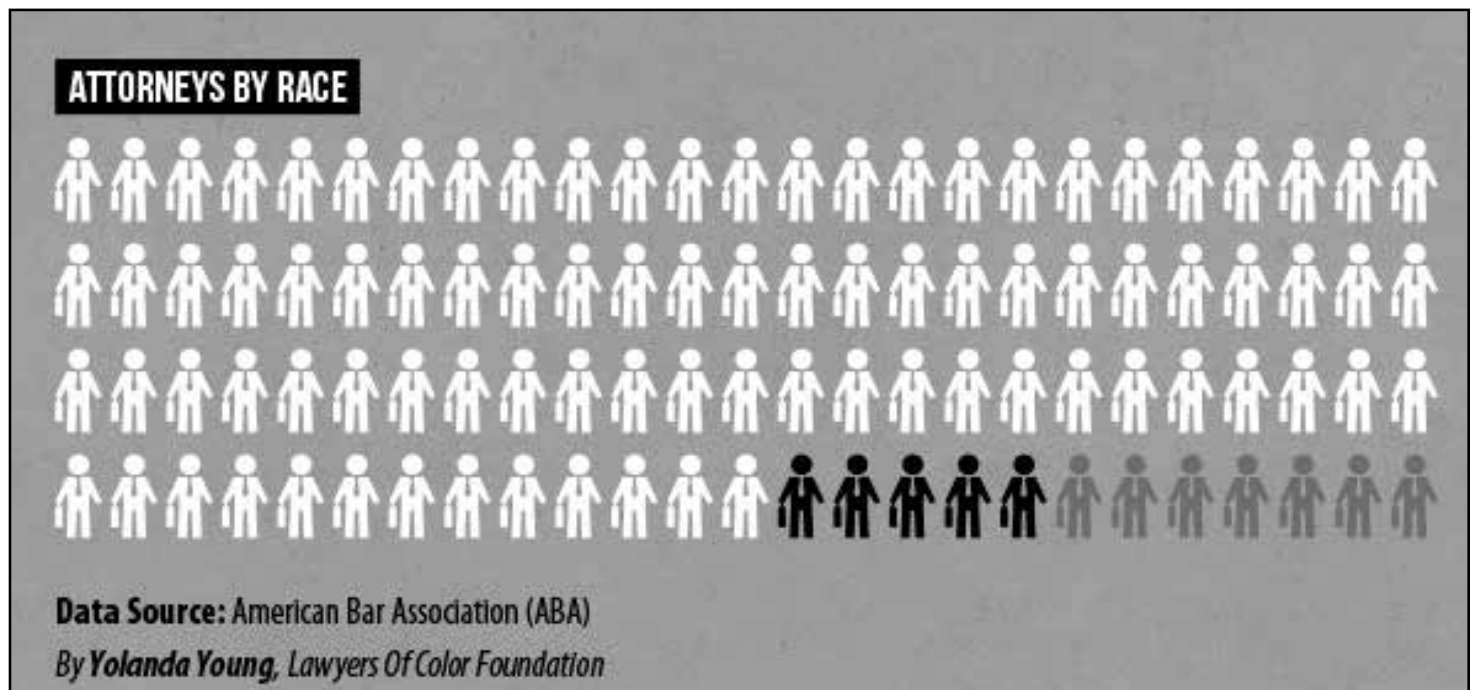
In a rash of high profile police killings of unarmed Black males — John Crawford III, Michael Brown, Eric Garner, Tamir Rice, and Walter Scott — White prosecutors appeared reluctant to vigorously pursue indictments, even when facts were highly disputed. Reports by Talking Points Memo, The Wall Street Journal and The Washington Post conclude that almost none of the police officers who kill roughly

1,000 people each year is ever charged.

By contrast, Marilyn Mosby joins a strong block of Black prosecutors, including U.S. Attorney General Loretta Lynch and her predecessor Eric Holder, who are able to respect and support law enforcement without ignoring the complexities of police power. Mosby is Baltimore City state's attorney. As Brooklyn's district attorney, Kenneth Thompson, put it in addressing an indictment against a police officer who shot an unarmed man in a stairwell: "Acts of police brutality are not only crimes against the individual victim but also are attacks on the communities in which they occur...The people of Brooklyn have voted for their District Attorney to keep them safe from all crimes, including those of police brutality." Thompson is African American.

White prosecutorial restraint does not extend to Black defendants

Notably the prosecutorial restraint White prosecutors have recently displayed toward police doesn't extend to Black defendants. A 2011 study of the New York County District Attorney's Office (DANY) by Vera Institute of Justice found Black defendants 19 percent more likely than Whites to be offered plea deals that included jail or prison time. Blacks charged with misdemeanor person offenses or drug offenses were more likely than Whites to be held in jail or prison at their arraignment and to be offered plea deals that included jail time. Such biases are largely responsible for the cur-



rent makeup of the prison population. In 2012, African Americans and Hispanics accounted for 58 percent of those in prison for drug offenses.

While unconscious-bias training and stricter rules might improve the situation, the best way to stem discrimination is to have more Black faces in the room. This was the sentiment shared by Black prosecutors in a 2010 district attorney roundtable discussion. As former National Black Prosecutors Association president Bruce Brown put it, "When you have African-Americans in the room making decisions, challenging decisions, folks are forced to look at the motives behind what they're doing, and it's not until all those motives are questioned that we make sure that our system is working, not only effectively, but also efficiently and

fairly for everyone involved."

There are no Black attorneys in Ferguson

How we get those Black attorneys in the room is a difficult question that demands an answer. Just ask the residents of Ferguson, Mo. The public was shocked to learn that despite its Black majority, only 6 percent of the police force is Black. At the time of Brown's killing, the number of Black attorneys in Ferguson was zero, according to the Missouri bar, which listed only four White attorneys for the city's 14,000 Black residents, who were issued 92 percent of the city's warrants and received 95 percent of two-day or more jail sentences.

The Justice Department's lengthy March report on Ferguson linked a lack of legal representation with police misconduct. In blistering detail, the report demonstrated how the police and courts, whose employees have a proclivity for racist jokes and discriminatory behavior, employ tactics that include harassment involving traffic stops, court appearances, high fines, and the threat of jail to extort money from Black residents. By disproportionately targeting African Americans and routinely violating their constitutional rights, Ferguson created the predatory environment in which a jaywalking stop by police officer Darren Wilson could escalate to the homicide of Michael Brown.

Ferguson residents are subjected to a modern-day debtors' prison, according to a recent lawsuit filed by ArchCity Defenders, which found that Ferguson's poor residents provide the second-largest source of revenue for the city, \$2,635,400 in 2013 as Ferguson Municipal Court disposed of 24,532 warrants and 12,018 cases, "or about 3 warrants and 1.5 cases per household."

But why do we need Black lawyers?

According to the American Bar Association, 88 percent of all lawyers are White and

only 4.8 percent are Black, so for each of the 60,864 Black lawyers there are 686 Black citizens needing assistance compared with only 282 White citizens for each of the 1,117,118 white lawyers.

In actuality, the disparity is of course much greater because African Americans are disproportionately entangled in the criminal justice system — one in 15 Black men is incarcerated compared to one in 106 White men.

While there are White lawyers, like the founders of ArchCity Defenders, who are committed to social justice reform and are conscientious, they comprise a very small fraction of practicing attorneys. Moreover, racial bias is a problem too great to be addressed by even the most ardent groups of well-meaning equal justice advocates.

Criminal cases aren't the only ones in which Black people are disadvantaged. Several studies reveal that African Americans suffer worse legal outcomes than their White counterparts in civil cases, even when controlling for income and educational levels. While the researchers have no way of knowing whether the disparate treatment is intentional, the proof of white attorney bias exists across many legal practice areas.

A study funded by the American Bar Foundation examined employment discrimination cases and tried to determine why African Americans are 2.5 times more likely than White plaintiffs to file employment discrimination claims pro se, in which plaintiffs represent themselves and typically have significantly worse litigation outcomes than those with representation.

In the study, "Race, Attorney Influence, and Bankruptcy Chapter Choice," researchers found that even after controlling for financial, demographic, and other factors, lawyers, in part because of biases, were

disproportionately steering blacks into Chapter 13 (the more onerous and costly form of consumer bankruptcy). Attorneys recommend Chapter 13 to Black clients twice as often as they do White clients, even when clients prefer the less onerous Chapter 7.

Even the bench does not appear exempt from such biases. In "Myth of the Color-Blind Judge," Pat K. Chew, a professor at the University of Pittsburgh School of Law, and Robert E. Kelley, a professor at Carnegie Mellon University Tepper School of Business, performed an empirical study of federal government harassment cases spanning 20 years and concluded:

"Our work initially confirms certain characteristics of racial harassment cases: the vast majority of the judges are White; the vast majority of the plaintiff-employees are African American; the vast majority of accused harassers are White; and that, when studying case outcomes, plaintiff-employees have a very poor win rate in general—succeeding in only 22 percent of cases overall.

According to the American Bar Association, in state trial courts, where the vast majority of cases are handled, only 7 percent of judges are Black.

Judicial homogeneity naturally leads to a lack of diversity among law clerks, who can have enormous influence with their judges. In 1998, USA Today caused an uproar among social justice advocates and members of the Congressional Black Caucus when its investigation revealed that of the 394 law clerks hired by the nine sitting Supreme Court Justices, only seven had been African American. Then sitting justices William Rehnquist, Anthony Kennedy, Antonin Scalia, and David Souter had never hired a Black clerk. •

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Leaders

continued from front

Lynch then met with Police Commissioner Anthony Batts privately and then with a small group of police officers who she called the "the hardest-working police officers in America."

Lynch added: "To all of you on the front lines, I want to thank you. You really have become the face of law enforcement."

Last fall, the Justice Department partnered with Baltimore officials to address concerns about abuse in the city's police department.

Lynch also met with Baltimore United, a community group that advocates for police reform, and others who had lost loved ones to police violence.

Earlier this year, President Barack Obama's Task Force on 21st Century Policing made a number of rec-

ommendations that included encouraging law enforcement officials to "establish a culture of transparency and accountability in order to build public trust and legitimacy" and to design "comprehensive policies on the use of force that include training, investigations, prosecutions, data collection, and information sharing."

The report also recommended that police, "acknowledge the role of policing in past and present injustice and discrimination and how it is a hurdle to the promotion of community trust."

But the letter from Gene Ryan, the president of the Fraternal Order of Police Lodge #3 in Baltimore, to Mosby may produce another hurdle to building community trust there. Ryan wrote that "none of the officers are involved

responsible for the death of Mr. Gray" and that Mosby should recuse herself from the case, because Murphy, the Gray family's attorney, donated to her campaign and

worked on her transition team.

Lawyers for Edward Nero, the Baltimore police officer who was charged with police misconduct, second-degree assault and false imprisonment, filed a motion to get a closer look at the knife officer's found on Gray. City and state codes both contain language that say switchblades that open automatically, with some pressure applied to a button or spring, are illegal.

Rep. G.K. Butterfield (D-N.C.), chair of the Congressional Black Caucus, wrote a letter to Ryan calling his request for a special prosecutor in the case "illogical and unfounded in the law."

Butterfield continued: "You have damaged the good reputation of your organization in writing the letter, releasing it to the media, and making accusations that amount to nothing more than propaganda intended to interfere with the proper administration of justice." •

Business Resources

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Challenging Economic Racism in America – Part II

By Benjamin F. Chavis, Jr.

There are many different manifestations of racism in America and throughout the world. But there is not a more insidious form of racism in the United States today than “economic racism.”

Some scholars on the historical etymology of the term racism have proffered that it can be both intentional or unintentional while the results produce exactly the same terrible harm and injury to its targeted victims. But I believe, however, that economic racism is premeditated, deliberate, calculated and solely intentional.

For example housing racial discrimination is intentional. It is not an accident or the so-called unintended consequence of racial bias or prejudice. Millions of Black Americans are experiencing financial hardship today at a significantly higher percentage rate than other racial groups as a direct result of housing discrimination and the systematic denial of access to home ownership.

From Ferguson, Mo. to New York City to North Charleston, S.C. to Baltimore, there continues to be a pattern of fatal police brutality. Yet, what is not sometimes focused on is the undergirding consignment to poverty and economic inequality of the Black American community that gives rise to wanton police violence and misconduct.

I defined economic racism as the intentional racial discrimination against Black Americans and other people of color to prevent economic equality, justice, parity, advancement, and empowerment; it is the systematic racial exclusion of Black Americans and other people of color from economic policy-making at local, state and national levels in both corporate and governmental entities; and, it is the economic institutionalization of racial oppression, stereotyping,

and profiling coupled with the ignorance of racial prejudice and hatred.

Recently, the Congressional Black Caucus (CBC) under the leadership of Congressman G.K. Butterfield released a national study titled, “Economic Challenges in the Black Community.” The research document was prepared last month by the Democratic staff of the Joint Economic Committee of the U.S. Congress.

The following eight highlights of the study substantiates the devastating impact of economic racism on Black America:

- One-in-three (33 percent) Blacks in their late teens and one-in-five (20.2 percent) Blacks in their early 20s are unemployed. High unemployment rates among young African Americans early in their careers can hurt their long-term employment and earning prospects.

- In 2010, Black men were more than six times as likely as White men to be incarcerated, and Black women were almost three times as likely to be incarcerated as White women. Relatively high incarceration rates mean that Blacks are more likely to be absent from the labor force for significant portions of their working careers, and once released they face challenges in securing and maintaining good-paying jobs.

- One-in-10 Black homeowners who took out mortgages at the height of the housing boom eventually lost their home to foreclosure.

- The median income of African American households is \$34,600 – nearly \$24,000 less than the median income of White households (\$58,300).

- More than one-in-four African Americans live in poverty (27.2 percent) – almost triple the rate for Whites (9.6 percent).

- More than half of Black children raised in the bottom 20 percent of the income distribution will remain there as



Benjamin F. Chavis, Jr.

adults, compared to only one-in-three White children who begin there.

- The racial disparity in wealth has increased since the Great Recession. Median net worth among Black households fell by more than 40 percent from 2007 to 2013, compared to drop of 26 percent among White households.

- White households typically have 13 times more wealth than Black households. In 2013, the median net worth of African American households was only \$11,000 compared to about \$142,000 for White households – a difference of \$131,000.

All of the above data exposes how deeply rooted the problems of imposed economic inequality are for Black America.

Economic continued on page 7

Credit Arbitration Clauses Favor Corporations



By Charlene Crowell
NNPA Columnist

Although arbitration is often associated with labor unions, millions of consumers are also affected by it and don't even know it. Often consumers find the extremely small print of credit agreements difficult to read. Others become bewildered by the legal jargon embedded in these clauses.

In either case, consumers should take note. The adage, “the devil is in the details” still holds true.

A new report released by the Consumer Financial Protection Bureau (CFPB) found that more than three in four consumers surveyed did not know whether they were subject to a credit arbitration clause. Checking accounts, credit cards, mobile wireless providers, payday loans and prepaid cards were the six financial areas that CFPB analyzed.

Even worse, CFPB determined that despite arbitration clauses dominant presence in consumer credit agreements, the clauses work more in favor of corporations than consumers. All too often, credit terms are seldom negotiable. Only in a few instances are consumers given a one-time chance to opt out of these terms. Additionally, when disputes arise, consumers seldom choose the arbitrator and creditors typically pay for arbitration services.

As consumers accept credit terms, they often forfeit their rights to legal action as an individual or as part of a class action. In short, from a consumer perspective the choice becomes “take it or leave it.”

“Tens of millions of consumers are covered by arbitration clauses, but few know

about them or understand their impact,” said Richard Cordray, CFPB Director. “Our study found that these arbitration clauses restrict consumer relief in disputes with financial companies by limiting class actions that provide millions of dollars in redress each year.”

In reaction to CFPB's new report, business lobbyists and organizations spoke up on how arbitration remains a cost-saving tool and as a result, helps to preserve affordability in financial services.

Yet many consumer advocates held a near-opposite view.

“Forced arbitration isn't an alternative forum for resolving disputes; it's a get-out-of-jail-free card for corporations,” said Ellen Taverna, legislative director of the National Association of Consumer Advocates.

“The findings of the CFPB study are crystal clear,” said David Seligman, an attorney with the National Consumer Law Center. “These clauses are written by corporations to set up a secret and lawless process that prevents consumers from holding corporations accountable for unlawful conduct.”

Over a five-year period, CFPB analyzed evidence from consumer contracts, court data, surveys and more to determine whether arbitration clauses offered a fair and transparent resolution of consumer complaints in six consumer financial markets. The findings were as eye-opening as they were broad in impact. Payday loans and prepaid cards were found to have the highest usage of arbitration clauses, at 99 and 92 percent, respectively. It should be noted that in California and in Texas, two states with some of the highest numbers of payday stores, CFPB obtained data on more than 99 percent of store locations.

The remaining credit areas studied still made significant use of arbitration agreements: mobile wireless (88 percent), private student loans (86 percent), credit cards (53 percent) and checking accounts (44 percent).

Other CFPB findings include: Over the five years stud-

ied, 1,847 arbitration disputes were filed but the total amount of relief and debt forbearance that consumers received was less than \$400,000;

Corporations obtained decisions that required consumers to pay \$2.8 million, largely for disputed debts during the same period;

Nearly 34 million consumers could have been eligible for at least \$1.1 billion in cash payments; and

At the same time, among those not affected by forced arbitration clauses, at least 160 million class action members, were eligible for \$2.7 billion in cash, in-kind relief, expenses and fees through federal legal proceedings.

“Companies claim that arbitration is simpler, easier, and cheaper – but they fail to mention that forced arbitration rarely provides the impartiality or meaningful review that a consumer can get in a court of law,” says Mitria Wilson, a vice-president with the Center for Responsible Lending.

“In the worst examples, we've seen consumers being asked to travel to faraway places to try to enforce their rights only to find out that the ‘impartial’ arbiters were selected exclusively by the companies that their dispute is with. These proceedings are virtually impossible to get overturned through a court of law – even if blatant mistakes are made.”

In 2010 and as part of the Dodd-Frank Wall Street Reform Act, Congress directed CFPB to conduct a study and provide a report on the use of pre-dispute arbitration clauses in consumer financial contracts. Dodd-Frank also banned the use of arbitration clauses in most residential mortgage loans. The issue of arbitration's effects on consumers was also brought before Congress in 2007 when it enacted the Military Lending Act.

“This report is an important one – and we hope it serves as a precursor to a strong and robust rule prohibiting this practice,” concluded Wilson. •

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Virgo Students Place in Top 3 of North Carolina Bar Association's Law Day Competition



(Pictured left: NC Supreme Court Judge Cheri Beasley with Malik Gordon of Virgo Preparatory Academy, 1st place winner in the Photo Essay Contest. Pictured right: NC Supreme Court Judge Cheri Beasley with Willie Mack, Jr. of Virgo Preparatory Academy, 3rd place winner in the Photo Essay Contest.)

Malik Gordon and Willie Mack, Jr., students from

Virgo Preparatory Academy, where among students from across the state gathered in Raleigh on May 1, 2015, as the North Carolina Bar Association (NCBA) observed Law Day 2015. The students were recognized for their efforts in essay writing, poster art and moot court. Malik, a sixth grade student, won first

place in the Photo Essay Contest. Willie, also a sixth grade student, won third place in the Photo Essay Contest. The competition was followed by an awards luncheon at the City Club where NCBA President Catharine Arrowood presented the Law Day Proclamation issued by Gov. Pat McCrory. •

The City of Portsmouth is proud to host the 25th Annual Umoja Festival at the nTelos Wireless Pavilion and Festival Park May 22-24. The free festival will kick off Friday evening with a drum call and a ceremonial procession. Afterwards, as dictated by African tradition, the event will be blessed by elder members of the Portsmouth community. Starting at 6:15pm on Friday evening music will fill the night air, including a tribute to legendary Motown artists Gladys Knight and Stevie Wonder.

The free live music will continue on Saturday starting at Noon. Visitors will also be able to step back in history by taking a tour of the Portsmouth Community Colored Library Museum, located off site. The children's corner will come alive from Noon to 5 pm with activities for even the youngest family members, including face painting, bounce houses, games, arts and crafts, and a climbing wall.

On Saturday night award-winning national R&B artists Peabo Bryson and Jazmine Sullivan will take the stage. They will be joined by Portsmouth's own, CaReam, at the nTelos Wireless Pavilion. (While the rest of the weekend's events are free, the concert on Saturday night is not and requires ticket purchase.)

The excitement peaks when the festival swings into its third and final day. Spirits will soar on "Unity Sunday" as the Piney Grove Baptist Church Choir and the award winning Earl Bynum and the Mount Unity Choir raises hands and voices to the Lord. Children's activities will resume in the afternoon and visitors will once again be able to take a tour of the past, this time at the Emanuel A.M.E. Church Underground Railroad, located off site. In the evening Portsmouth's own Peggy Britt and Company will take the stage, followed by national gospel artist and Grammy Award-winning singer Vickie Winans, who will close out

three days of African culture, cuisine, music and unity.

For the duration of the festival, the event grounds will be decorated to look like Portsmouth's sister city of Eldoret, Kenya. Visitors will be immersed in the sights and sounds of Africa as they stroll through the marketplace offering an array of traditional African wares including sculptures, paintings, prints, baskets, jewelry and other handcrafted items. Food vendors will also be on site to offer mouthwatering selections for purchase.

The annual Umoja Festival, put on by the City of Portsmouth, brings the African experience to its citizens. Umoja is a Kiswahili word that means

"unity" and is the first principle of the African American holiday of Kwanzaa. For more information about the festival, including how to purchase tickets for Saturday night's concert, visit www.UmojaFestPortsmouth.com.

About the City of Portsmouth, Virginia

The City of Portsmouth, Virginia is the geographical center of Hampton Roads located in the southeastern corner of Virginia. Over 250 years old, the city is a true historical gem with stories and architecture dating back to the American Revolution and earlier. For more information, call 757-393-8000 or visit www.PortsmouthVa.gov. •

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On Sunday, May 17, 2015, Life Changing Ministries Family Worship Center invites you to Evangelistic Service at 5 pm. The speaker for this great outpouring of God's anointing is Evangelist Tamatha Washington, Faith Tabernacle Christian Center, St. Pauls, NC. Our church location is 4875 New Centre Dr. Wilmington, NC. Thank you in advance for your presence. For more information contact Elder Hazel Miller 910-352-5048 or 910-392-3206.

Tuesday, May 19, 2015

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Maturity Matters

By James Washington
Special to the NNPA from the Houston Forward Times

As someone who has come to Christ as a hopefully mature adult, I'm challenged from time to time as ministers and bible study leaders and others of faith talk about the process of becoming a mature Christian. The challenge is in knowing what it means to mature as a person and applying some of those same principles to the maturation process as they relate to faith and knowledge. Faith as a concept is pretty easy to understand. The knowledge I'm speaking about accompanies the experience of knowing God's word. As such, just like a mature adult, your behavior is most assuredly dictated by your experience, your knowledge. In other words your decisions are affected and

guided by what you know. For the mature Christian, your faith is easily expressed in words. However, your deeds, your actions now have parameters set in stone due to the experience of faith.

So the more you know about God's word and God's will, the more responsive you become in what you do, don't do, say, don't say etc. Forgiveness for instance is an example of what I'm talking about. The more you accept the truth of Christ in your life, the more mandatory it becomes to forgive those who have in some way 'trespassed' against you. You see a mature Christian knows if you don't forgive your enemies, God will not forgive you. How dare you not at least undertake the notion of forgiveness when Jesus paid the ultimate sacrifice so we all could be forgiven!

when I grow up



Some people refer to this as knowing that you know that you know. It is a process however. It does take time. Maturity requires action and it is

this action that I'm saying challenges me more often than not. It is not always easy to do the right thing. But for the mature Christian, it is purely a matter

of knowledge that easily lets you know what the right thing is. It's what you're supposed to do in all situations and circumstances. The more mature you

The Living Word

John 6:29
Easy-to-Read Version (ERV)

29: Jesus answered, "The work God wants you to do is this: to believe in the one he sent." •

become in your faith, the more evident it becomes in your behavior. However, I think you pass the real test when your maturity readily surfaces in what you think. The thought process of the mature Christian is where I find myself these days. I guess you can say I am now a proponent of 'you are what you think.' I believe faith does move mountains. And as I start to move mine, I'll be living proof of what they say about mustard seeds. Believe me. I'm working on it every day.

May God bless and keep you always. •

The Lord is Our Protector, Shelter and Shepherd

By Gigi Tinsley
Special to the NNPA from The Miami Times

Our God has promised, throughout his word, he will protect us.

Psalm 91 reminds us that we who are faithfully committed to God are blessed to dwell, that is, to live, in a wonderful place of eternal security and protection. In that shelter we shall find peace in the shadow of the omnipotent God, the creator of the universe, as he works on our behalf. The real essence of this verse is found in the personal note from God in verses 14-16. What awesome promises for those who "dwell in the secret place of the most high!" You "shall abide under the shadow of the Almighty."

There is nothing sneaky about the place he asks us to abide in. The "secret" part of the scripture means you don't have to worry about him telling anyone what you tell him.

Verse 2: "I will say to the Lord, he is my refuge and my fortress: My God; in him will I trust."

Refuge is "a place of protection;" fortress is a place pro-

tected by someone or people."

Verses 3, 4, and 5 tell us, God will "deliver" us from many things, situations and people. He will not have us afraid of the darkness nor worrying about the foes that might try to come against us during the day.

During our lifetime, if we are under his shadow, we will see thousands fall but we will not be harmed by any of the things that are taking place. We will witness a lot of things, particularly see the wicked getting their rewards.

Verse 10 tells us, "There shall no evil befall thee, neither shall any plague come nigh thy dwelling."

Why?

Verse 11 explains: "For he shall give his angels charge over thee, to keep thee in all thy ways." Isn't it beautiful that the angels will keep us steady on our feet?

He's our Protector

Verse 14 says, "Because he hath set his love upon me, therefore will I deliver him, and honor him." Verse 16 says: "With long life will I satisfy him, and show him my salvation."

In most instances, we want the Lord to protect us, even when we do none of his requirements. We run to him when we are in trouble and

other times, we do what pleases us. That will never work.

As in anything that is successful, there are rules and regulations.

God has his rules and regulations, too.

First, if we want to build a relationship with God, we first must respect, worship

and praise his son, Jesus, the Christ.

Second, we must know what the rules and regulations are in order to follow them. And, last, we must daily do all that is within our power to stay in his will.

He is our Shepherd. •

Greater Diversity News

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Economic

continued from page 5

But my intention is not to make anyone feel that this form of racism cannot be effectively challenged and overcome. I learned a long time ago, that before you can solve a problem, you first have to understand the root of the problem.

The solution to economic racism and injustice is to build a participatory sustainable movement for economic equality and justice. The economic situation and condition of Black America is not hopeless. Remember Black Americans spend annually more than \$1.2 trillion in the economy of the United States.

Wealth building in the Black American community will take place when more of us exercise greater self-control over how, where and when we spend the money that we have. We should focus on investing financially in our families and communities. Yes, the government also

has a responsibility on this issue. Likewise, corporate America that financially benefits from Black American consumerism certainly has a responsibility to contribute to the sustainable economic development of the Black community.

Economic racism and all the other forms of racial injustice must be challenged forthrightly. We have come too far on our journey to secure freedom, justice and equality to get weary or tired now. I am optimistic that we will rise to the occasion. Let's increase our pace in the building and strengthening the movement for economic equality and justice.

Benjamin F. Chavis, Jr. is the President and CEO of the National Newspaper Publishers Association (NNPA) and can be reached for national advertisement sales and partnership proposals at: dr.bchavis@nnpa.org; and for lectures and other professional consultations at: http://drbenjaminfchavisjr.wix.com/drbcfc. •



ADVERTISEMENT FOR BIDS

IFB NO. 15-021

ROOF REPLACEMENT AT THE COOPERATIVE EXTENSION BUILDING AND THE DURHAM HEAD START BUILDING

Bids will be received by the County of Durham Purchasing Division, Durham County Administrative Complex, 200 East Main Street, 4th Floor, Durham, North Carolina 27701, until 2:00 P.M., on June 16, 2015. The work contemplated will include the removal of the existing rolled asphalt roofing and existing insulation down to the concrete deck at the Cooperative Extension Building, then install new tapered extruded polystyrene insulation over the sloped concrete deck, new 5/8" waterproof recovery board over the insulation and .60 mil. Reinforced EPDM roofing. At the Durham Head Start Building- remove the existing rubber roofing and insulation down to the existing wood deck, install new plywood decking where existing is deteriorated, then install a minimum of 2" rigid extruded polystyrene tapered insulation, cover with 5/8" waterproof recovery board and then .60 mil reinforced EPDM roofing.

A Pre-Bid Conference will be held on Wednesday, May 20, 2015 at 2:00 P. M., in the Durham County Purchasing Division Conference Room, Durham County Administrative Complex, 4th Floor, 200 East Main Street, Durham, NC 27701. All bidders who intend to bid are encouraged to attend. Site visits will be held following the Pre-Bid Conference.

Instructions for submitting bids, specifications, a complete description of the work involved, and the apparatus, supplies, materials, and equipment for which bids are invited can be examined at the office of Durham County Purchasing Division, Telephone No.: (919) 560-0051 and at the following locations:

City of Durham Equal Opportunity and Equal Assurance Office
Durham, NC 27701

McGraw-Hill Construction
Raleigh, NC 27606

Carolina's AGC, Inc.
Raleigh, NC 28762-4859

Raleigh Business & Technology Center
Raleigh, NC 27601

Construction Data Corporation (CDC News)
Cary, NC 27518

Minority Contractors Resource Center
800 N. Mangum Street
Durham, NC 27701

Questions concerning administrative matters should be directed to Rishanda Fowler, Procurement Specialist, at (919) 560-0041.

Contractors may secure document sets after 8:30 A.M., Monday through Friday at the Purchasing office of Durham County, 200 East Main Street, Durham, NC 27701, or by sending your request via email to purchasinggroup@dcon.gov.

PROJECT DESCRIPTION:

The work contemplated will include the removal of the existing rolled asphalt roofing and existing insulation down to the concrete deck at the Cooperative Extension Building. Then install new extruded polystyrene insulation over the sloped concrete deck, new 5/8" waterproof recovery board over the insulation and .60 mil. Reinforced EPDM roofing. At the Durham Headstart Building remove the existing rubber roofing and insulation down to the existing wood deck. Install new plywood decking where existing is deteriorated, then install a minimum of 2" rigid extruded polystyrene tapered insulation, cover with 5/8" waterproof recovery board and then .60 mil reinforced EPDM roofing.

Contractors who bid must be licensed to do work in the State of North Carolina under the Act to Regulate the Practice of General Contracting. The Contractor's North Carolina License number shall be designated on the outside of the envelope containing the Bid.

As provided by Statute, cash, Bid Bond, cashier's check or certified check in the amount of 5% of the bid must be attached to each bid/contract. Payee shall be the "County of Durham". Said deposit shall guarantee that the Contract will be entered into by the successful bidder if the award is made.

Such deposit of cash, cashier's check, or certified check may be held by the County of Durham until the successful bidder has executed and delivered the Contract documents, including Performance and Payment Bonds, to the County of Durham. Bid deposits submitted in the form of cash, cashier's check or certified check will be deposited in the County's account as required by North Carolina Local Government Budget and Fiscal Control Act (N.C. General Statute Chapter 159, Article 3). The bids will be evaluated and the Contract will be awarded in accordance with statutory public contract requirements as supplemented or altered by the Minority/Women Business Enterprise Utilization Ordinance of the County of Durham (M/WBE).

The County reserves the right to reject any and/or all bids, waive informalities, and/or accept such bid as appears in its judgement to be in the best interest of the County.

Publication Date: May 14, 2015



INVITATION TO BID

WeaverCooke Construction invites all qualified MWBE / HUB subcontractors and vendors to submit proposals for the following project: **Biltmore Town Square Apartments in Asheville, NC** - The new construction of a 4-story multi-family apartment building in the existing mixed-used Biltmore Park development. The building will house 56 units, including an amenity lobby and private plaza area. **Bids due Thursday, May 21, 2015 by 5:00 pm** Contact: Courtney Field at 336-378-7900, email cfield@weavercooke.com or fax 336-378-7901 for information on this and other projects and for assistance with plans and specifications. Davis Bacon and Section 3 Program compliance may be required. **WeaverCooke, LLC** is an equal opportunity employer.

SPECIAL NOTICE

STATE OF NORTH CAROLINA DEPARTMENT OF TRANSPORTATION RALEIGH, NC

DESIGN-BUILD REQUEST FOR QUALIFICATIONS (RFQ)

The North Carolina Department of Transportation (NCDOT) is requesting interested Design-Build Teams submit qualifications for a Design-Build Project. The project, **I-3802B/I-3610/B-5365**, reconstructs and widens I-85 from north of Lane Street (Exit 63) to north of the US 29/US 601 Connector; improves the I-85/NC 152 interchange and the NC 152 / US 29 / US 601 Connector interchange; and replaces Bridge No. 21 on US 29 over the Norfolk Southern Railway / North Carolina Railroad and Bridge No. 34 on NC 152 / US 29 over NC 152 / US 29 / US 601 Connector in Cabarrus and Rowan Counties.

Interested parties should send a request, **by e-mail only**, to torfq_package_request@ncdot.gov for a formal package detailing the requirements for submitting a Statement of Qualifications. The following contact information must be included in the e-mail request: company name, physical address, city, state, zip code, contact person, phone number and current e-mail address. The Statements of Qualifications must be received by **4:00p.m., June 16, 2015** at the address shown below:

Mr. Randy Garris, PE
State Contract Officer
NCDOT - Contract Standards and Development
Century Center - Building B
Entrance B2
1020 Birch Ridge Drive
Raleigh, NC 27610

All available Design-Build Project information is on the NCDOT website at <https://connect.ncdot.gov/letting/Pages/Design-Build.aspx>. Project information is continually being added, so it is advisable to monitor this website for the most up to date information.

Technical questions related to the RFQ package, or other project related questions, should be sent via e-mail to designbuild@ncdot.gov. For tracking purposes, questions will **only** be answered through e-mail requests.

When making requests by e-mail, it is advisable to request a return receipt for your records.

ADVERTISEMENT FOR BIDS

Yadkin Valley Paving Inc. Is requesting bids from certified MBE/WBE firms on the **Forsyth county resurfacing contract that bids on May 19, 2015 at 2:00 P.M.**

We are soliciting sub-contractors bids for hauling, striping, milling, and various other trades, bid documents may be reviewed at 121 Cloverleaf Drive Winston-Salem, N.C. 27103. Please contact Mr. Todd FERGUSON@ (336)765-7900 no later than May 18, 2015 by noon. Any interested bidders are urged to contact Yadkin Valley Paving Inc. To discuss policies re-guarding further assistance to qualified bidders where appropriate.

ADVERTISEMENT FOR BIDS

JIMMY R. LYNCH & SONS, INC., AN EQUAL EMPLOYMENT OPPORTUNITY CONTRACTOR, IS SOLICITING BIDS FOR M/W/DBE PARTICIPATION FOR THE FOLLOWING PROJECT:

WE WOULD APPRECIATE A QUOTATION FROM YOUR FIRM FOR ANY AND ALL WORK AND/OR MATERIALS ON THE FOLLOWING PROJECT:

(1) Carroll County - Cliffview Community Water Extensions Contract 1 (Water Lines) & Contract 2 (Water Storage Tank) Bids: 6-3-15 @ 2:00 PM

Work May include, but not Limited to:

Materials, Paving, Seeding, pipe work, Water, Sewer, Pavement Marking, Pavement Removal, Earthwork, Milling, Bituminous Pavement, Electrical, Pump Station, Hauling, Clearing & Grubbing, Erosion Control, Traffic Control Signs, Concrete work, Subgrade Prep., & other incidental Items necessary for construction to complete the project

Please contact Daniel@dlynch@jrylynch andsons.com for a link to a website where you will be able to download a digital copy of the bid documents, including plans and specifications.

****If you need plans, specs., equip., credit lines, secure loans, joint payments, insurance or quick payments—call Daniel @ J.R.L. (J.R.L. will furnish bonds for all projects & will help you obtain the proper certification, (if you are not certified.) ****

Please Submit Quote the Day Prior to Bid Opening

Phone: 336-368-4047 Fax: 336-368-4613



SOLID WASTE SERVICES FOR DURHAM COUNTY BUILDINGS AND CONVENIENCE SITES

REQUEST FOR PROPOSALS RFP NO. 15-025

The County of Durham will receive proposals for **Solid Waste Services for Durham County Buildings and Convenience Sites until 2:00 P.M., on June 9, 2015** in the Durham County Purchasing Division, 200 East Main Street, 4th Floor, Durham, North Carolina 27701. No proposals will be accepted after the official time and date.

A Pre-Proposal Conference will be held on May 20, 2015 at 10:00 A.M., in the Durham County Purchasing Division's Conference Room, 200 East Main Street, 4th Floor, Durham, North Carolina 27701.

Copies of the solicitation may be obtained in the Durham County Purchasing Division, County Administrative Complex, 200 East Main Street, 4th Floor, Durham, North Carolina, from 8:30 A.M. until 5:00 P.M., Monday through Friday. An electronic copy of this RFP can be obtained by sending your request to purchasinggroup@dcon.gov.

Questions concerning administrative matters should be directed to Anita Satterfield Torian, at (919) 560-0741.

The County reserves the right to accept or reject, in whole or in part, such proposals as appears in its judgment to be in the best interest of the County.

Publication Date: May 14, 2015



ADVERTISEMENT FOR BIDS

HOLLOW ROCK NATURE PARK PEDESTRIAN BRIDGES IFB NO. 15-026

Bids will be received by the County of Durham Purchasing Division, Durham County Administrative Complex, 200 East Main Street, 4th Floor, Durham, North Carolina 27701, until 2:00 P.M., on June 11, 2015. The work contemplated will include the following tasks:

TASK No. 1- The establishment of a Staging Area Driveway Access, associated clearing and grubbing and the placement of a temporary gravel surface course suitable for the daily use for delivery of building materials to the job site. This will be an unsecured area and any security measures needed by the Contractor shall be provided at the Contractor's expense.

TASK No. 2 - All site work and construction work associated with the construction of a Wooden, "stick-built" Pedestrian Foot Bridge #1 as detailed on the Plans and as Specified in the Project Manual, complete-in-place and ready for use.

TASK No. 3 - All site work and construction work associated with the construction of a Wooden, "stick-built" Pedestrian Foot Bridge #2 as detailed on the Plans and as Specified in the Project Manual, complete-in-place and ready for use.

TASK No. 4 - All site work and construction work associated with the construction of a Wooden, "stick-built" Pedestrian Foot Bridge #3 as detailed on the Plans and as Specified in the Project Manual, complete-in-place and ready for use.

TASK No. 5 - All site work and construction work associated with the construction of a Wooden, "stick-built" Pedestrian Foot Bridge #4 as detailed on the Plans and as Specified in the Project Manual, complete-in-place and ready for use.

A Pre-Bid Conference will be held on Thursday, May 21, 2015 at 10:00 A.M., in the Durham County Purchasing Division Conference Room, Durham County Administrative Complex, 4th Floor, 200 East Main Street, Durham, NC 27701. All bidders who intend to bid are encouraged to attend.

Instructions for submitting bids, specifications, a complete description of the work involved, and the apparatus, supplies, materials, and equipment for which bids are invited can be examined at the office of Durham County Purchasing Division, Telephone No.: (919) 560-0051; Coulter, Jewell, Thames, PA, Telephone No: 919-682-0368, and at the following locations:

City of Durham Equal Opportunity and Equal Assurance Office
Durham, NC 27701

McGraw-Hill Construction
Raleigh, NC 27606

HCAC/iSqFt Plan Room
Raleigh, NC 28762-4859

Raleigh Business & Technology Center
Raleigh, NC 27601

Construction Data Corporation (CDC News)
Cary, NC 27518

Questions concerning administrative matters should be directed to Hilda W. Williams, Senior Procurement Specialist, (919) 560-0054.

Plans, Specifications and other contract documents may be obtained by those qualified and who will make a bid, upon a deposit of **\$100.00** for each set issued to Contractors. Deposit checks shall be made payable to the "County of Durham". **Contractors may secure document sets after 8:30 A.M., Monday through Friday at the office of Coulter, Jewell, Thames, PA, 111 West Main Street, Durham NC, 27701, 919-682-0368.** The full deposit shall be returned to those Contractors who return the Specifications and Plans in good condition within ten (10) days after the date set for receiving bids. Plans and Specifications are to be returned to the office of the Coulter, Jewell, Thames, PA.

PROJECT DESCRIPTION:

Wooden "Stick-built" pedestrian foot bridges will be constructed and installed as identified and detailed on the drawings. Due to the County's sensitivity for minimizing the environmental impacts of bridge construction within the New Hope Preserve, the bridge design approach methodology, set out in the drawings, reflects a simplicity of detail

that will hopefully translate into a low environmental impact construction process.

The foot bridges are designed for pedestrian foot traffic only, and a live load capacity of 40 psf. The work effort includes four (4) bridges, two of which are located in the Durham County section of the Hollow Rock Access Area/New Hope Preserve and two are located in the Orange County section. The location of a Staging for the bridge construction is located in the Orange County section of the Hollow Rock Access Area and is accessed off Erwin Road, as shown on the Plans. The Contractor will have to establish the temporary staging area prior to start of work on the bridges.

Contractors who bid must be licensed to do work in the State of North Carolina under the Act to Regulate the Practice of General Contracting. The Contractor's North Carolina License number shall be designated on the outside of the envelope containing the Bid.

As provided by Statute, cash, Bid Bond, cashier's check or certified check in the amount of 5% of the bid must be attached to each bid/contract. Payee shall be the "County of Durham". Said deposit shall guarantee that the Contract will be entered into by the successful bidder if the award is made.

Such deposit of cash, cashier's check, or certified check may be held by the County of Durham until the successful bidder has executed and delivered the Contract documents, including Performance and Payment Bonds, to the County of Durham. Bid deposits submitted in the form of cash, cashier's check or certified check will be deposited in the County's account as required by North Carolina Local Government Budget and Fiscal Control Act (N.C. General Statute Chapter 159, Article 3). The bids will be evaluated and the Contract will be awarded in accordance with statutory public contract requirements as supplemented or altered by the Minority/Women Business Enterprise Utilization Ordinance of the County of Durham (M/WBE).

The County reserves the right to reject any and/or all bids, waive informalities, and/or accept such bid as appears in its judgement to be in the best interest of the County.

Publication Date: May 14, 2015

MWBE BID SOLICITATION

DeVere Construction Company, Inc. is currently soliciting quotes from interested MBE and WBE subcontractors and suppliers for the following project bidding on Thursday, June 11, 2015 @ 3:00 PM. Please submit prices to estimating@deverec.com or Fax to 989-356-1198 no later than 12:00 noon on bid day.

Project: Roanoke Island Aquarium Phase II Galleries Renovation, Manteo, NC

Scopes: paint, electrical, glazing, HVAC, masonry, landscaping, roofing and drywall.

Plans, specs and detailed bidding requirements can be viewed at the following:

DeVere office at 8541A Glenwood Avenue, Raleigh, 27612 www.deverec.com us/bid, folder: Roanoke Island Aquarium, password: GALLERIES.

For more information or to quote prices contact Tom Bennett (Estimator) @ 989-356-4411.

DEVERE CONSTRUCTION COMPANY INC. IS AN EQUAL OPPORTUNITY EMPLOYER - WE DO NOT DISCRIMINATE ON THE BASIS OF RACE, RELIGION, SEX, COLOR, NATIONAL ORIGIN, AGE OR DISABILITY.

INVITATION TO BID MWBE/SDBE SUBCONTRACTORS

Bar Construction Co., Inc. is soliciting quotations for the following: **High Point Courthouse - Alterations Phase I. Bids are due at 3:00 pm on 05/29/2015.** Interested subcontractors should contact Bruce Guarini at 611-A Industrial Ave, Greensboro, NC 27406, (336)-274-2477, or bguarini@barconstruction.com.

INVITATION TO BID MWBE/SDBE SUBCONTRACTORS

Bar Construction Co., Inc. is soliciting quotations for the following: **City of Greensboro - Maple Street Parking Lot Repairs. Bids are due at 2:00 pm on 05/21/2015.** Interested subcontractors should contact Mike Schultz at 611-A Industrial Ave, Greensboro, NC 27406, (336)-274-2477, or mschultz@barconstruction.com.



INVITATION TO BID

MWBE/SDBE SUBCONTRACTORS

Bar Construction Co., Inc. is soliciting quotations for the following: **City of Greensboro – War Memorial Auditorium and 2210 High Point Road Repairs from Demolition. Bids are due at 2:00 pm on 05/28/2015.** Interested subcontractors should contact Bruce Guarini at 611-A Industrial Ave, Greensboro, NC 27406, (336)-274-2477, or bguarini@barconstruction.com.

ADVERTISEMENT FOR BIFDS

We are requesting bids for the following project to include but not limited to Metal Building Supplier, HVAC, Plumbing, Electrical, Concrete Placing & Finishing, Metal Doors, Overhead Doors, Windows, Gypsum Wall Board Placing & Finishing, and Masonary.

Project:
Madison County Schools – Madison High New Weight Room Facility

Bid Date:
May 20, 2015

Bid Time:
3:00 PM

Engineer:
Padgett & Freeman Architects, PA

Plans Available:
Patton Construction Group – 828-687-7087

Please contact Tyler Holland with any project questions or Susan Stevens with payment procedures.

We are an equal opportunity employer

MEDICAL

ROBESON COMMUNITY COLLEGE

EMERGENCY MEDICAL SCIENCE CLINICAL COORDINATOR

Minimum Qualifications:
Educational Level: Associate of Applied Science (AAS) degree for Emergency Medical Science-Paramedic from a regionally accredited institution.

Certifications: Current North Carolina Paramedic Certification (NCOEMS) or Nationally Registered Emergency Medical Technician - Paramedic (NREMT-P), and NCOEMS Level I Paramedic Instructor, Advanced Cardiac Life Support (ACLS) instructor, Pediatric Advance Life Support (PALS), AHACPR Instructor or ability to obtain certifications within one year of hire.

Work Experience: Three or more years as a Paramedic and two or more year’s post-secondary teaching experience in EMS or related field.

Preferred Qualifications:
Educational Level: Bachelor of Science in Emergency Medical Care from a regionally accredited institution.

Certifications: Current North Carolina Paramedic Certification (NCOEMS) or Nationally Registered Emergency Medical Technician - Paramedic (NREMT-P), and NCOEMS Level II Paramedic Instructor, ACLS, PALS, and AHACPR Instructor or ability to obtain certifications within one year of hire.

Work Experience: Five or more years in EMS field experience and three or more year’s post-secondary teaching experience in EMS or related field;

Candidate must be knowledgeable of NC Office of Emergency Medical Services (OEMS) rules and regulations, possess a valid Class C Driver’s License, familiar with the criteria Standards and Guidelines for the Accreditation of Educational Programs in the Emergency Medical Services Professions and the Committee on Accreditation of Educational Programs for the Emergency Medical Services Professions Standards (CoAEMSP).

All applicants must submit a RCC application, resume and a copy of unofficial transcripts. For a listing of duties and an application, visit www.robeson.edu or contact Personnel Services at 910.272.3531. **Closing date: Friday, May 15, 2015 or until filled.**

AN EQUAL OPPORTUNITY EMPLOYER

PROFESSIONAL

GOLDSBORO HOUSING AUTHORITY

PERSONNEL MANAGER/PR

Goldsboro Housing Authority is seeking a qualified candidate for Personnel Manager/Public Relations position. Master’s degree preferred. Bachelors in Human Resource Management, Business Administration, or BA of Arts in Journalism, Mass Communications required. Must possess excellent communication skills both written and verbal; ability to multi-task; act as assistant to CEO; act as public relations contact for agency; coordinates employment, benefits, record keeping system with confidentiality, etc. Position open until filled. To apply or request full job description at twilkerson@hacg.org. “This job is covered under the requirements of section 3 of the HUD Act of 1968.”

THE CITY OF ELIZABETH CITY

ELIZABETH CITY DOWNTOWN, INC.

EXECUTIVE DIRECTOR

The City of Elizabeth City, in conjunction with Elizabeth City Downtown, Inc. (ECDI), a non-profit 501 C (3) Corporation affiliated with the North Carolina Main Street Program, is seeking an enthusiastic professional capable of functioning effectively in an independent situation to initiate and promote programs that improve, preserve and enhance Downtown Elizabeth City while marketing improvements, overall appearance, tourism and economic vitality of Elizabeth City in general. The successful candidate will possess the excellent interpersonal skills required to work with merchants, property owners, public and elected officials, potential new businesses, developers, real estate agents, granting agencies, financial institutions, and other community partners. The position requires education and/or experience equivalent to a BA/BS in business administration, public administration, urban planning, marketing or a similar field with knowledge of governmental relations, historic preservation, fund raising, and grant writing desired. Computer proficiency is required. The executive director is a city employee and shall fall under the City’s Personnel Policy Manual and will be entitled to the same benefits package as all other city employees. Salary range DOQ. A comprehensive job description and application for employment can be obtained by contacting Rich Olson, City Manager.

A completed application with supporting materials must be returned to Rich Olson, City Manager, City of Elizabeth City, P.O. Box 347, Elizabeth City, N.C. 27907-0347 by June 19th, 2015. The City of Elizabeth City is an Equal Employment Opportunity Employer.

TECHNICAL

ORANGE WATER AND SEWER AUTHORITY

UTILITY MECHANIC I

The Orange Water and Sewer Authority (OWASA), a progressive water utility providing water, wastewater and reclaimed water services to the Towns of Chapel Hill, Carrboro and to the University of North Carolina at Chapel Hill, seeks highly motivated and qualified candidates for a Utility Mechanic I.

Position requires semi-skilled work in the construction, maintenance and repair of water and sewer lines while using heavy and medium sized equipment. Responsible for reading meters using a handheld device, uploading/downloading data as well as connect/disconnect services. Position provides basic customer service. Requires the ability to work outdoors in all kinds of weather and respond to after-hour situations as appropriate.

Position requires a High School Diploma or equivalent and a Valid NC Driver’s License. Candidate must be able to obtain a Commercial Driver’s License (CDL).

Salary range: \$32,159 - \$49,526. To apply, submit a completed application to OWASA-HR, 400 Jones Ferry Rd, Carrboro, NC 27510 or apply online at www.owasa.org. Closing date is May 27, 2015. EOE.



Fayetteville Technical Community College is now accepting applications for the following positions:

Programmer/Analyst II

For detailed information and to apply, please visit our employment portal at: <https://faytechcc.peopleadmin.com/>

Human Resources Office
Phone: (910) 678-8378
Internet: <http://www.faytechcc.edu>
An Equal Opportunity Employer

EDUCATION

Position Vacancies

Business Administration

Instructor



Also seeking part-time Continuing Education Instructors

Job Description & Application

at www.pamlicocc.edu/employment

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Peter Grear, Attorney at Law
272 N. Front Street, Suite 300
Post Office Box 2279
Wilmington, North Carolina 28402-2279

Email: pgrear@grearlaw.com
Phone: (910) 763-4671
Facsimile: (910) 763-0925
Toll Free: (800) 222-8009

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