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NEWSPAPERS, INC.

"GOOD NEWS YOU CAN USE"

The Harlem Community Newspapers, Inc. Connecting Harlem, Queens, Brooklyn and The Bronx

COMMUNITY

BROOKLYN NEWS

"Good News You Can Use"

Vol. 31 No. 26

June 26, 2025 - July 3, 2025

FREE



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HARLEM COMMUNITY NEWSPAPERS

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The Harlem Community Newspapers, Inc. will publish positive news and information. Our mission is to deliver “good” and informative news to our readers focusing on health, education, housing, business and employment opportunities. We look for and publish results, not problems. We promote businesses, opportunities and events happening in the communities we serve. We are dedicated to providing our readers with valuable information they can use to improve the quality of life for themselves, their families and our communities.

HARLEM COMMUNITY NEWS
BROOKLYN COMMUNITY NEWS
BRONX COMMUNITY NEWS
QUEENS COMMUNITY NEWS

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PAT STEVENSON

Before and during June 19th there were celebration all over the nation as Black Americans and other’s celebrated the end of Slavery in the United States. On July 4th we will celebrate Independence Day, which marked the adoption of the Declaration of Independence in 1776, when the thirteen American colonies declared freedom from British rule. It symbolizes liberty, democracy, and the birth of the United States. Americans celebrate with fireworks, parades, barbecues, and patriotic displays. Cities host concerts and festivals, while families gather for picnics and outdoor fun. Red, white, and blue decorations fill streets and homes. The day is a reminder of the nation’s founding ideals and the on-going pursuit of freedom. Hopefully, this July 4th will unite Americans in pride and celebration of their shared history and values.

In this issue we have an op-ed from former president Biden regarding his commemoration of June-teenth. (see page 14)

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PONDER THIS! A World in Peace Somewhere



By Hazel Rosetta Smith

As I attempt to find a word that would describe our greatest need in these trying times, I think of peace. Thoughts of peace speak to numerous aspects of what is most desired everywhere, far, and near.

A cry for peace can be heard from all quarters of the world. In desperation, we search for peaceful

means, seeking some sense of the why and therefore of several wars taking place at this current time. We fall on our knees and pray fervently for peace and yet upon rising from that prostrated position, peace remains a fleeting fantasy.

It is insane that one dictator with an overactive ego could create such cruel chaos for his neighbor. Or a group of like-minded individuals could grow into a multitude of followers willing to cause destruction and bring death to an entire country, all the while sacrificing their own people along the way.

There is only one horrific conclusion to any war. The possibility of total devastation is imminent. As powerful and multiple as

one side may be, most assuredly it will open the door to robust and brutal retaliation. No one is the winner. Both sides will bury their dead and grieve for the loss of innocent lives.

Webster's dictionary offers several words to define peace. Freedom from war, and an agreement to end war, law and order, harmony, concord, serenity, and quiet. Interestingly the first two definitions refer to war. Freedom from, and an agreement to end. The people of the world need peace of mind and that is referenced in four words, harmony, concord, serenity, and quiet.

We cannot hope for the world to revolve in peace if we are not finding ways to create a fertile environ-

ment for peace to grow. It falls upon every human to plant seeds of positivity and harvest prosperity for all. Humanity is mortally wounded by hate. Help often comes too late. We must seek ways to touch that place of calmness within ourselves to inherit what is available to each of us. We must affirm wholeness within for the sake of lives to survive and thrive.

What you plant in your mind will come to the surface and permeate every portion of life, yours, and others. You may not be a reader of biblical scripture, but at least acknowledge the wisdom found within Philippians 4:8: Whatever is true, whatever is honorable, whatever is just, whatever is pure, whatever

is pleasing, whatever is commendable...think about these things.

Peace demands that we live honestly in the light of our conscience. It cannot merely find fulfillment in our personal success. We can only achieve our human potential by seeking ways to love our neighbor as ourselves. If there is peace, let it begin from within.

Hazel Rosetta Smith is a journalist, playwright, and artistic director for Help Somebody Theatrical Ministries and HRS Speaks! Retired, former Managing Editor and Woman's Editor of the New York Beacon News. Contact: misshazel@twc.com and online www.hazelrosettasmith.com

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HOME SERVICES

Q-Teams: Addressing Quality of Life Issues



By Mayor Eric Adams

New Yorkers love their city, but they are very clear about what they don't love about living here: noise, trash, illegal vending, open-air drug use, reckless driving, double parking, and other everyday offenses. These and many other quality-of-life issues affect not just the reality of public safety, but the feeling of safety that makes life in our city possible.

As we have so often said, public safety is about more than just crime statistics; it's about what people see and feel when they walk out their front door. That is why, earlier this year, we launched a pilot program launching our new NYPD Quality of Life Division, and the first 60

days have been a resounding success.

In just six pilot commands, our localized, precinct-based "Q-Teams" have answered more than 7,500 complaints for quality-of-life related offenses. Using "Q-Stat" — a program modeled after CompStat — our Q-teams have made more than 350 arrests and issued over 6,100 summonses. They've towed nearly 3,500 abandoned vehicles, seized approximately 200 illegal e-bikes, mopeds and scooters, shut down problematic smoke shops, cleaned up encampments, and helped people living on the streets connect with services.

The impact was immediate and undeniable, and now we are gearing up to expand our Q-teams citywide. Starting next month, Manhattan, the Bronx, and Brooklyn will start seeing Q-teams on the streets, combating the low-level crime, disorder and chaos that, left unchecked, can undermine public safety and public confidence. Queens, Staten Island, and all remaining Police Service Areas will follow shortly in

August.

This expansion can't happen soon enough. When we look at what these teams have already accomplished in just two months and all the problems that they've solved, it's clear why we are scaling it up on such an aggressive timeline.

But while our timeline may be aggressive, our methods and motivations are not. These efforts are not about making arrests or bringing back the "broken windows" style policing of the past; it's about responding to real complaints from real people in real time, and fixing the issues they're dealing with every day. This program isn't about making arrests; it's about making a difference.

Since day one, our administration has been clear: We will not tolerate an atmosphere where anything goes, and we have made record progress in delivering a safer city for New Yorkers. We are now in our sixth straight quarter of decreasing crime, with the lowest number of shootings and homicides in recorded history for the first five months of this year.

The reality is that the vast majority of New Yorkers haven't been the victim of crime; most haven't even witnessed one. But what all of us have lived with is the slow and gradual breakdown of the things that make a neighborhood feel like home. That's what our Q-Teams are out to change. Going forward, New Yorkers can be confident that we are addressing chaos and disorder whenever we find it. Whether it is scooters flying down the sidewalk, noise that keeps you up at night, or an abandoned car that hasn't moved in a month, our Q-Teams will respond.

We are committed to keeping New York the safest big city in America, and the best place to raise a family. We are doing that by making it even safer, cleaner, and more responsive to the people who live and work here. We'll keep listening and we'll keep adapting, working closely with communities to build neighborhoods where everyone feels safe and at home.



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Home Buying in Harlem Be Prepared to Buy Now



By Rev. Dr. Charles Butler

Can anyone afford to buy a home in Harlem? The values of Harlem properties are steadily increasing. But for low to moderate income families there may be some help on the horizon. The city is planning some new construction projects within the next few months. These units will be classified as mixed income residences with an 80-20% designation, meaning the 20% will be set aside for low to moderate income families.

The city also has an ambitious plan of renovating several apartment buildings in Harlem and converting them to Housing Development Fund Corporation (HDFC) Cooperative units. Many of these buildings will be in Central Harlem. The income qualification will be between 100-165% area median income (AMI). These limited equity coop units will provide low- and moderate-in-

come families with an opportunity for homeownership when it seemed previously impossible.

How soon before these units are available? Calculate the completion date to be usually somewhere between 2 1/2 to 3 years from the time they start the process. Plus, the contractor will be required to secure approvals from various city agencies and the construction financing must be in place before the project can officially start. So, at a minimum time you're looking at somewhere around the year 2027-2029. But when you think of it 2027 is not as far as it seems.

This year is nearly half over. When you think about it, this decade is now a third of the way over! Start planning now. By early planning, you can now have time to set a monthly savings goal to increase your savings. You also have time to reduce your monthly credit debt and to improve your credit score. Again, these will be lottery programs, but by doing these necessary preplanning strategies you are positioning yourself to be approved if you are selected.

It is estimated about 10,000 households will en-

ter the lottery. The process will be very competitive. You cannot make any mistakes in filling out your application, or you will be disqualified. You must have your application postmarked by the deadline or you will forfeit your opportunity to become a first-time homeowner. You want to give yourself every opportunity to take advantage of these programs.

The lottery is not a sure thing, but the beauty of the lottery program is that the properties are subsidized and so you will have a significant amount of equity just by completing the purchase. Plus, with condominiums, single and multi-family homes usually the city will give you a tax abatement for a substantial number of years, which is another advantage for a first-time home buyer. With home values on the rise, the New York City Housing lotteries programs are becoming more important in creating stability within our communities.

If you are interested in attending the workshop or have questions regarding the home buying process, contact Rev. Dr. Charles Butler at (212) 281 4887 ext. 231 or email at cbutler@hcci.org.

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Session B: July 21st - Aug 1st
Session C: Aug 4th - Aug 15th

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Remembered Abolitionist John Brown on Juneteenth

By Hazel Rosetta Smith

John Brown was an American abolitionist in the decades preceding the Civil War. He was profoundly influenced by a personal belief that he was an “an instrument of God”, to end slavery in the United States. He believed it was his sacred obligation.

In the American abolitionist movement, Brown took action to support his belief that decades of peaceful efforts had failed. Working to free the enslaved was in keeping with Christian ethics, including the Golden Rule and the Declaration of Independence, which state that “all men are created equal.” Brown knew the Bible thoroughly and voiced his view that these two prin-

ciples meant the same thing.

In 1846, Brown moved to Springfield, Massachusetts, to build relationships with the white leadership there who were deeply involved in the anti-slavery movement as a means of developing his intentions for the emancipation of the enslaved.

Those connections yielded financial support that allowed him to hear and meet nationally famous abolitionists Frederick Douglass and Sojourner Truth.

His commitments evolved as he observed the success of the city’s Underground Railroad and made his first venture into militant, anti-slavery community organizing with the forming of

the League of Gileadites, a militant group to prevent the recapture of fugitives, operated by free Black people.

Later, Brown bought two hundred acres of land, cleared an eighth of it, and quickly built a cabin, and a two-story tannery with a barn that offered a secret room to hide escaping slaves.

For ten years, his farm was a stop on the Underground Railroad, during which, it is estimated to have helped 2,500 enslaved people on their journey to Canada, according to the Pennsylvania Department of Community and Economic Development. Brown recruited other Underground Railroad stationmasters to strengthen the network.

He was dissatisfied with abolitionist pacifism, and was heard publicly saying, “These men are all talk. What we need is action—action!”

The radical action that cost the abolitionist his life happened on October 16, 1859. John Brown led a raid on the federal armory at Harpers Ferry, Virginia intending to start a slave liberation movement that would spread south. He had prepared a Provisional Constitution for the revised, slavery-free United States that he believed it would bring about.

Union troops commanded by Colonel Robert E. Lee arrived. Brown was captured, and was tried for treason against the Com-

monwealth of Virginia, the murder of five men, and inciting a slave insurrection.

At the trial, Brown was permitted to make a speech, which was printed in December 1859 by the abolitionist newspaper, the Liberator. He said that he “never intended murder, or treason, or the destruction of property, or to excite or incite slaves to rebellion, or to make insurrection,” but rather wanted only to “free slaves.”

He was at peace with his actions and their consequences, proclaiming: “Now if it is deemed necessary that I should forfeit my life for the furtherance of the ends of justice and mingle my blood further with the blood of my children, and with the blood



of millions in this slave country whose rights are disregarded by wicked, cruel, and unjust enactments – I submit, so let it be done.” Brown was hanged on December 2, 1859.

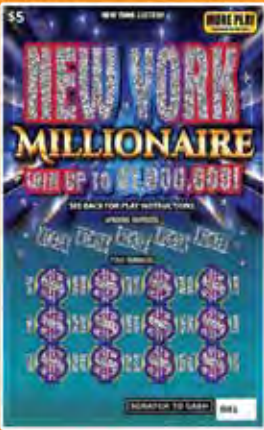
[Hazel Rosetta Smith is a journalist, playwright, and artistic director of Help Somebody Theatrical Ministries. Contact: misshazel@twc.com]



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Apollo Spring Benefit Gala Salutes Trailblazers Clive Davis and Teyana Taylor, Gala Raised \$5.7M

By Audrey J. Bernard, Society Editor

On Wednesday, June 4, 2025 the iconic Apollo Theater hosted its signature Spring Benefit Gala which attracted the crème de la crème of New York influencers in business, entertainment, fashion, and philanthropy to celebrate America's cultural cornerstone for Black artistry. The event was bitter sweet as it was The Apollo's final fundraiser in the historic theater before embarking on the first full-scale renovation and modernization in its 90-year history. This event was the most successful one to date raising a total of \$5.7 million. This includes an initial \$3.2 million raised during the event and an additional \$2.5 million contribution from Bloomberg Philanthropies, according to Black Enterprise. The funds will support the theater's ongoing

community and education initiatives.

The night was long, lavish, and overflowed with luminaries who wanted to be a part of history. The evening began with an exclusive cocktail reception at The Apollo Stages at the Victoria where storied music industry veteran Larry Jackson and Pat Houston inducted music mogul Clive Davis into The Apollo's legendary Walk of Fame. This ceremony set the tone for a memorable evening celebrating legacy, innovation, and the enduring power of Black creativity.

Following the induction ceremony, guests moved to The Apollo's Historic Theater for the evening's main program. The excitement surrounding the theater was palpable! Guests were treated to

posh popcorn and designer's water before taking their plush seats. Comedian Kym Whitley who kept the laughs coming all night long introduced The Apollo President and CEO, Michelle Ebanks who kicked off the show with a commemoration of The Apollo's recent milestone community impact -- from the institution's new work and education programs, to the Kennedy Center Award earned this past December -- before previewing what The Apollo's new era has in store through its upcoming renovation.

Then it was showtime! Tony Award-nominated orchestrator and Image Award winner Adam Blackstone served as the musical director for this evening's phenomenal show. First up, Sherrese Clarke looked back at Clive Davis' storied legacy followed by Grammy award winning artists Babyface and Monica presenting him with the Legacy Award. Davis was visibly shaken. In his acceptance speech he memorialized his

extraordinary career and all the artists he helped shape. "Black music is an essential part of American culture," he said. "Receiving the Legacy Award and being inducted in the Walk of Fame is a true cultural treasure." Shoshana Bean and Deborah Cox performed a showstopping musical tribute to Davis.

Next, Teyana Taylor, the multi-talented singer, songwriter, actor, and director, received the inaugural Innovator Award, recognizing her trailblazing contributions to music, film, and culture. Fashion icon, designer, and fellow Harlem native, Dapper Dan and comedian Sherri Shepherd presented Taylor with the distinguished award. During her acceptance speech Taylor gave thanks back to The Apollo. "Thank you for the village you have placed in my life. I'm filled with so much gratitude," she said. Rap icon Method Man followed with a special tribute performance to her. Other showstopping performances featured Martha Red-



bone, Avery Sunshine, Camille A. Brown & Dancers, and Busta Rhymes who closed out the show and tribute performance.

Rev. Al Sharpton appeared onstage to offer words celebrating close friend Richard Parsons who served as The Apollo's Chairman of the Board of Directors from 1999-2020. Adam Blackstone and the Grammy nominated group The Baylor Project performed a moving tribute to the beloved leader.

After the concert, guests sashayed over to the State Office Building Plaza for the afterparty which took place in a cavernous space beautifully designed by celebrated event

designer and Apollo board member Bronson van Wyck. Partygoers were treated to special surprise performances from Black Sheep, Deborah Cox, and others during DJ D-Nice's set. They also enjoyed finger food, desert and drinks provided by Armand de Brignac champagne, Tito's Handmade Vodka and D'USSÉ. The Apollo wishes to thank its benefit committee, premier sponsors, vice chairs, benefactors, sponsors, patrons and donors for their generous support resulting in an unforgettable evening. (Photo credit: Shahar Azran/Ivan Piedra/Denise Stephanie for The Apollo)



Sherrese Clarke Soares, Kenneth "Babyface" Edmonds, Clive Davis, Monica



Dan, Teyana Taylor, Sheri Shepherd, Kwanza Jones



Michelle Ebanks, Reverend Al Sharpton, Greg Parsons



Bevy Smith, Terrel Jones



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A Promising Future: While inflation is causing many Americans to worry about their wallets, financial advisors are shielded from some of these concerns. That's because their 2022-2023 year-to-year compensation outpaced inflation by 10%. With demand for financial professionals high and expected to grow, working toward CFP® certification can offer security in the years to come.

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Annual Meeting of the 125th Street BID Highlights a Safer, Progressive, Harlem

On June 17, 2025, the 125th Street Business Improvement District (BID) convened its 32nd annual meeting, bringing together over 100 members, including property and business owners, community leaders, residents, and local government representatives. The gathering was held at Native Restaurant and Lounge, a prominent new BID member and Harlem venue and centered around the BID's mission to promote economic vitality, cultural vibrancy, and neighborhood improvements along the iconic corridor of West 125th Street.

The event opened with a welcome address from BID President and CEO Barbara Askins who highlighted the BID's key accomplishments over the past year, including enhanced streetscape improvements, expanded marketing initiatives, and elevated sanitation standards. The meeting was called to order, with the adoption of minutes and a message from the Chairman, Mukaram A. Taherally,

property owner and owner of Mushtari Hardware.

A major focus of the meeting was the BID's expanded sanitation program, dubbed "Harlem Neat Streets," which has significantly improved cleanliness along 125th St. These efforts complement a pioneering public safety and ambassador program, which bridges communications among local businesses, NYPD, New York City Mayor's Office of Mental Health, other city agencies and outreach teams. Meeting participants acknowledged measurable improvements in public cleanliness and safer public spaces. Manhattan District Attorney Alvin Bragg spoke about his collaboration with the 125th Street BID to improve safety in the area and the efforts of his office to address alternative programs in his approach to address ongoing problems with shoplifting.

Dynishai Gross, Commissioner of the NYC Dept of Small Business Services (SBS) was introduced and spoke about her responsibility

for overseeing commercial corridors citywide and her commitment to work with the 125th St BID. The Commissioner said that she has over 77 BIDs in New York City and 125th Street is one of their star BIDs. She described several of the programs that her office offers to help small businesses and announced a new Adam Administration award of \$50,000 to the 125th Street BID through its Public Realm Grants program to enhance wayfinding in the BID corridor.

Marketing and promotion received strong emphasis as Leah Abraham, property owner and Chair of marketing expressed that the BID continues its mission to spotlight small businesses, cultural destinations, and community events via robust social media campaigns and live broadcasts. Upcoming initiatives were teased, including themed events and holiday programming designed to attract tourists and bolster local commerce.

Planning for physical enhancements was also on

the agenda. The BID reaffirmed its commitment to coordinated infrastructure improvements, such as upgraded signage, streetscape aesthetics, waste solutions, and plans for possible boundary expansion westward from Morningside Ave to Twelfth Ave. The goal is to elevate the corridor's visual identity and accessibility.

The meeting underscored the BID's role in securing meaningful partnerships, both with the City of New York and local developers, orchestrating redevelopment that respects Harlem's cultural heritage. Members applauded the BID's advocacy efforts around incentives, density bonuses for cultural projects, and renewed infrastructure funding.

BID leadership provided an optimistic fiscal report, thanks to steady funding from assessments on the 98 properties and 250 businesses within the designated corridor. Several property owners and non-profits supported plans for a modest budget increase to enhance sanitation, public safety, and marketing.

New members voted on the board of directors were Donald Felix, President of Carver Bank, Tamisha McPherson, Chief External Affairs and Development Officer for Harlem United and Monifa Benison, Owner of European Wax Center.

The evening concluded with closing remarks highlighting upcoming projects: Holiday Lights parades, ongoing "Singing Trees" installations during the winter season, and expanded community outreach efforts. The President called on members to stay actively



(l-r) Sade Lythcott (National Black Theatre) Barbara Askins, and District Attorney Bragg

involved, reinforcing the BID's unified vision for sustainable growth and cultural enrichment.

The June 17th Annual Meeting reinforced the 125th Street BID's commitment to its founding goals: enhancing cleanliness, public safety, streetscapes, marketing, and cultural celebration. The collaborative spirit was evident, with stakeholders aligned on a shared vision to elevate Harlem's premier corridor. With robust plans ahead—from holiday activations to strategic infrastructure projects—the BID is poised for another impactful year.

Over the past 3 decades, 125th Street in Harlem has undergone a vibrant transformation, emerging as a bustling shopping and entertainment hub for uptown residents. Once known primarily for its cultural legacy, the corridor now boasts a mix of major retailers and popular restaurant chains that have revitalized the area. Stores like Target, H&M, Raymour & Flanigan, Trader Joe's, Whole Foods, and Sephora have brought convenience and variety, reducing the need for residents to travel down-

town or to outer boroughs for their shopping needs.

Despite this commercial expansion, 125th Street has managed to retain its historic character. Many legacy small businesses, some family-owned and in operation for over ten years, have held their ground, contributing to a dynamic blend of old and new. Local boutiques, barbershops, and soul food eateries sit side by side with national brands, maintaining Harlem's unique identity.

Beyond retail, the street is experiencing a renaissance in nightlife and entertainment. Jazz clubs, rooftop lounges, and live music venues are drawing crowds well into the night, restoring Harlem's reputation as a cultural epicenter. With its expanding retail landscape and thriving social scene, 125th Street is once again a vital artery of New York City life, serving both its long-standing community and a new wave of visitors.

For more information about the 125th Street BID go to <https://harlembid.com>

Photos By:
Nadezda Tavodova
Tezgor



(l-r) P.O. Searcy; Sgt. Benson; P.O. Hall; and Commanding Officer Whitlock, NYPD 28th Precinct

125th St BID Annual Meeting cont'd



Leah Abraham, Owner
Settepani Restaurant



Calvin Solomon, NYC
Office of the Special
Narcotics Prosecutor



Mukaram Taheraly, BID Board Chairman



Commissioner Dynishal
Gross, NYC Dept of SBS



Anne Comeau,
Native Harlem



Brian Adams, NYC
Community Links



Laquisha Grant, NYC
Mayor's Office of
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Anthony Thomas, Gap Inc; Maria Mendez, Old Navy
Adam Doyno, CUNY



Debra Alligood White,
Studio Museum in Harlem



Daniel Blumenstein and
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Op Ed: President Joe Biden Commemorating Juneteenth

By Joseph R. Biden, Jr.



The people of Galveston, Texas, have been commemorating Juneteenth since the Civil War ended. Yesterday, in honor of the 160th anniversary, I went there to join them.

You can read about the events of Juneteenth, but there's nothing quite like going to Galveston and seeing where it all happened.

After General Robert E. Lee surrendered at Appomattox Court House on April 9, 1865, Union troops marched across the South for two months, freeing enslaved people along the way. Their final stop was Galveston, an island off the Gulf coast of Texas. There, on June 19, 1865, Union troops went to Reedy Chapel, a church founded in 1848 by enslaved people, and posted a document titled simply "General Order #3."

"The people of Texas are informed," it said, "that, in accor-

dance with a Proclamation from the Executive of the United States, all slaves are free."

We can only imagine the joy that spread through Galveston – and across the state and nation – on that day and those that followed.

Yesterday, there was once again joy in Galveston, with a parade, picnic, and fireworks. There was also great solemnity, because Juneteenth is a sacred day – a day of weight and power.

The Book of Psalms tells us: "Weeping may endure for a night, but joy cometh in the morning." Juneteenth marks both the long, hard night of slavery and subjugation, and the promise of that joyful morning to come.

As President, I had the great honor of signing the law declaring Juneteenth a federal holiday. It was our nation's first new federal holiday since Martin Luther King, Jr. Day was created in 1983.

Our federal holidays say a lot about who we are as a nation. We have holidays celebrating our independence... the laborers who build this nation... the servicemembers who served and died in its defense.

And now, we also have a national holiday dedicated to the emancipation of enslaved Black Americans.

Signing that law was one of my proudest acts as President.

Yet for 156 years, Juneteenth was not written about in textbooks or taught in classrooms. Still today, there are those who say it does not deserve a holiday. They don't want to remember the moral stain of slavery and the terrible harm it did to our country.

I've always believed that we need to be honest about our history, especially in the face of ongoing efforts to erase it. Darkness can hide much, but it erases nothing. Only with truth can come healing, justice,

and repair.

I also believe that it's not enough to commemorate the past. We must also embrace the obligation we have to the future. As Scripture says, "Faith without works is dead." And right now, we Americans need to keep the faith and do the work.

In honor of Juneteenth, let's help people register to vote.

For decades, we fought to expand voting rights in America. Now we're living in an era when relentless obstacles are being thrown in the way of people trying to vote. We can't let those tactics defeat us. In America, the power

belongs with the people. And the way we show that power is by voting.

So let's reach out to family, friends and neighbors – especially those who have never voted before. Remind them that with voting, anything is possible. And without it, nothing is possible.

Yesterday in Galveston, we gathered in Reedy Chapel to commemorate Juneteenth, just like people have done for 160 years and counting. We prayed, sang, and read General Order #3 again. The pews were full of families. How many people must have prayed for freedom inside those

walls. How many must have sent fervent thanks to God when slavery finally ended.

I remembered the words of my late friend John Lewis. He said, "Freedom is not a state. It is an act."

Juneteenth did not mark the end of America's work to deliver on the promise of equality. It only marked the beginning. To honor the true meaning of Juneteenth, we must continue to work toward that promise. For our freedom. For our democracy. And for America itself.

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EVENT

Reclaiming Juneteenth

By Cicely Gay,, Chair
Black Lives Matter
Global Network Found.

Juneteenth, America's newest federal holiday, was meant to symbolize a national reckoning with history and a celebration of freedom when President Joe Biden signed the bipartisan legislation into law in 2021. Yet, just a few years later, we find Juneteenth events canceled in cities across Indiana, Illinois, and Oregon, as backlash against diversity, equity, and inclusion (DEI) initiatives intensifies. This is not just an administrative shift, it's a cultural one. As some seek to erase or diminish Black joy, we must remember that indulging in joy itself has always been an act of resistance.

But Juneteenth also reminds us that freedom in America has never been granted equally. It was delayed for enslaved Black people even after it was declared. Today, for many immigrants, especially Black and brown families, freedom is once again being delayed and denied at borders, in detention centers, and through discriminatory policies. The struggle for liberation is ongoing, and it is interconnected.

Juneteenth itself commemorates the moment when freedom finally reached the enslaved in Galveston, Texas, two and a half years after the Emancipation Proclamation. That delay was not just a historical footnote; it was a wound that echoes across generations. Today, asylum seekers and migrants, many of them Black and brown, live in limbo, waiting for freedom. The delay may look different, but the harm is the same.

At Black Lives Matter, we believe that in the face of attempts to silence and suppress, investing in joy is a radical, necessary form of protest. This Juneteenth, we invite all to join us in celebrating and investing in Black and brown joy as a cornerstone of true liberation, while also standing in solidarity with all who are still waiting for freedom to be realized.

The attacks on DEI and the cancellation of Juneteenth events are not isolated incidents; they are part of a larger movement to strip Black communities, and other marginalized groups, of resources and visibility. In this climate, our resistance must evolve. Our response cannot be limited to protest alone. It must also include reclaiming the right to thrive, to play, and to experience joy.

From the earliest Juneteenth celebrations to today's block parties and art festivals, play and happiness have been tools for survival and defiance. For Black and brown communities, joy has always been revolutionary. BLM was founded in 2013 in response to unspeakable tragedies, ones where ruthless oppression, abuse of power, and brutalities flooded our social media timelines following the murder of innocent young men like Trayvon Martin and Michael Brown. Yet even in mourning, our communities found ways to laugh, dance, and dream together. The movement's global resonance is rooted in this duality, the courage to confront injustice, and the audacity to celebrate life.

Juneteenth also invites us to ask, who in America is still fighting for our freedom? Black and brown immigrants, refugees, and asylum seekers face family separation, lack of running water, lack of due process, unsanitary conditions, and more. Undeniably, the same forces that once delayed emancipation, white supremacy, and profit-driven policy, now shape immigration enforcement and send troops when we have the audacity to rise up in cities like Los Angeles.

True freedom is not just the absence of harm; it is the presence of opportunity, creativity, and fulfillment. BLM is evolving to meet the needs of our most vulnerable, investing in programs that provide access to art, wellness, and community spaces. We will continue to advocate for divestment from police, prisons, and punishment paradigms while also pushing for investment into justice, joy, and



culture.

More recently, we've invested in youth sports programs in local communities and abroad, from Brooklyn, New York to Ghana, to ensure we are building from the inside out and advocating for the most vulnerable. We are guided by the wisdom of our ancestors, who, even in the darkest times, found ways to nurture hope and rebuild. This Juneteenth, let us do more than remember the past. Let us build the future. Migration is a declaration of hope. Just as Black Americans fled the South during the Great Migration seeking dignity, safety, and opportunity, today's immigrants are doing the same. We call on local leaders, philanthropists, and allies to invest in Black communities and to stand in solidarity with all who are still fighting for freedom. The right to give, to gather, and to celebrate, are as vital as any policy change.

Let this Juneteenth serve as a vision for what America can become. In the face of those who would turn back the clock, we choose to move forward, fueled by the power of joy as resistance. This year, and every year, let us honor Juneteenth with bold action and the unwavering belief that freedom includes the right for everyone to play, to dream, and to live fully.

Will you join us in shaping the future on our own terms, until all are free?

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The Constitution and Immigration Chaos

By April Ryan, NNPA



The nation's democratic state attorney generals are conferring with one another over these unprecedented tense and escalating migrant raids conducted by ICE agents, the FBI, DEA, and other federal and local au-

thorities. Migrant captures happen in hardware stores, construction sites, immigration courts, farms, vacation resorts, and hotels. The most recent chaos surrounds aggressive ice raids on Mexicans, Brazilians, and others who are said to

be illegal in this nation by overstaying a visa or being undocumented.

As for Los Angeles and the recent tensions stemming from the ICE raids, Democratic ranking member of the House Foreign Affairs Committee, New

York Congressman Greg Meeks, says President Trump "decided to enflame the situation" by sending in the Marines "for what?" Meeks says the president's actions on the National Guard and military presence in LA are "overreach" and "unconstitutional." The Constitution is the standard reference Democratic state attorney generals are leaning on amid this current Trump immigration deportation controversy. Aaron Ford, Democratic Nevada State Attorney General, says the focus is to "uphold the law" and "if they [ICE and Trump administration] are unconstitutional, we have to stand up against that."

Over the weekend in Las Vegas, Black Press USA talked to Ford, who

laments, "There is a lot of trepidation and fear." Among the group of democratic state attorney generals is Keith Ellison of Minnesota, who most recently was on a list of lawmakers targeted by the Trump-supporting, right-wing evangelical preacher 57-year-old Vance Boelter, who allegedly shot and killed a state lawmaker and her husband Saturday and wounded another state lawmaker and their spouse as well.

The horrific events happened at 2 AM on Saturday, the day the president celebrated his birthday with the military review in front of the White House. Amid this immigration raid chaos, the president's poll numbers are underwater. A recent NBC News poll

shows President Donald Trump's disapproval rating is 55%.

One of those who actively disapprove of President Trump's immigration policy is former CNN Anchor and now independent journalist Jim Acosta, who asked, "Where are the ICE raids at the Trump properties? Could somebody call ICE on the Trump golf course in Virginia? You're telling me there's nobody in there that is undocumented or has some kind of squirrelness going on with their paperwork?" He commented Saturday on Substack's Contrarian program. White House Press Secretary Karoline Leavitt responded to Acosta, calling him "a disgraceful human being."



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Empowering Contraceptive Choices

(StatePoint)

Modern contraception has transformed women's lives over the past century. Since the birth control pill was introduced nearly 60 years ago, global fertility rates have dropped from 5 children per woman in 1960 to 2.5 today, driven by medical innovation and the growing empowerment of women, according to research published in "Science."

The non-profit Power to Decide reports that despite progress, more than 19 million women in the United States live in "contraceptive deserts," where provider shortages, restrictive policies and cost barriers limit access. Transportation challenges, long wait times and clinic shortages can also prevent patients from receiving necessary care.

At a recent roundtable sponsored by the Rowan

Foundation and hosted by the University of Houston Student Health Center, clinicians and women's health experts emphasized that contraceptive care must be personalized to each woman's individual goals, lifestyle and health needs.

"Genuine reproductive autonomy starts with informed and supported contraceptive choices," says Vian Nguyen, MD, F.A.C.O.G., medical advisor to the Rowan Foundation and a panelist at the roundtable. "This involves having access to reliable information, receiving respectful counseling, and having the ability to select a contraceptive method that aligns with a woman's individual preferences and health requirements."

Education is Essential

Panelists emphasized that access begins with education. Only 20 states require contra-

ception to be included in sex education, and even fewer mandate medically accurate information be taught, according to the Guttmacher Institute. Myths and misinformation flourish in that void, often disseminated through social media or peer discussions.

Clinicians are encouraged to create open, judgment-free spaces for honest discussions with their patients. When young women feel empowered to ask questions, they are more likely to make informed and confident decisions.

Understanding Risks and Side Effects

A critical aspect of personalized care is helping patients understand side effect variability. Weight gain often concerns young women, especially on social media, but not all birth control methods cause it. For example, one person may experience headaches or water

retention from a contraceptive pill, while another may not. This highlights the individualized nature of contraceptive communication.

Common side effects, such as weight gain, are well-known. However, serious risks, including high blood pressure, deep vein thrombosis (blood clot in a limb), and pulmonary embolism (blood clot in a lung), are largely overlooked, creating a substantial information gap. Addressing these risks requires sensitivity and clarity.

Improving Satisfaction Through Shared Decision-Making

When patients feel heard and supported, they are more likely to be satisfied with their choices. Shared decision-making and clear communication build trust and improve outcomes.

Providers should guide patients through options -- short-



term, long-acting, hormonal and nonhormonal -- focusing on the individual's health history and preferences.

The roundtable proceedings can be viewed at www.alexrowanfoundation.org/roundtable.

Call to Action

The roundtable concluded with a clear call to action:

- Providers should audit their counseling to ensure it includes all contraceptive methods, including nonhormonal options, and offer patient-centered care tailored to individuals.

- Schools should imple-

ment evidence-based sex education that includes information about contraceptive options.

- Policymakers should prioritize short-term funding to expand telehealth and mobile clinic access in underserved areas, as well as support pilot programs that test new decision-support tools for personalized contraceptive counseling.

- Patients and advocates should seek accurate information and use contraceptive decision aids to find methods that align with their needs.

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An Opportunity to Improve Health Nationwide

(StatePoint)
Walking into a grocery store can feel overwhelming – especially for those trying to buy healthier food. There are so many choices, eye-catching marketing and health claims, and confusing ingredients, making it hard to know what’s healthy and what isn’t. Grocery store aisles can actually be a place to fight preventable diet-related disease and illness – as long as nutrition information is readily available and easy to understand.

Other countries successfully use simple and clear nutrition labels on the front of food packaging to draw attention

to foods that are high in sugar, saturated fat or salt – three nutrients most people eat too much of. These labels are helping consumers make healthier choices.

After years of consumer engagement and research, the Food and Drug Administration (FDA) has proposed easy-to-read labels on the front of most packaged foods here in the United States. The proposed label would appear on foods intended for people aged 4 years and older and focus on three nutrients to limit: saturated fat, sodium (salt) and added sugars. Each would be rated as high, medium or low, and include the percentage of

the recommended daily amount. The label would be placed on the front of the package in bold, easy-to-see text so shoppers could quickly understand what is in their food and compare products.

Even though similar labels have worked well in other countries, some food companies oppose implementing them here in the United States. While these labels certainly could impact the sales of less healthy foods, advocates say that these companies should recognize that their customers want to make healthier choices and purchase healthier products. Clearer labels will help them do just that.

“Eating healthy should be less complicated and consumers should be able to walk down grocery store aisles and be able to easily compare how nutritious different foods are,” says Nancy Brown, CEO of the American Heart Association. “This will give everyone more control over their food choices and health.”

Right now, the FDA is asking people to share their thoughts on this new proposed label. Between now and May 16, 2025, you can visit [yourethecure.org/label](https://www.heart.org/label) for more information from the American Heart Association and to provide feedback to the FDA.



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-Tuesday P. Brooks

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Tuesday P. Brooks

Prosthetists, Orthotists and Pedorthists: A Healthcare Sector that Moves Millions

(StatePoint)
Children wearing back braces, veterans walking with artificial limbs and Paralympic athletes all likely receive care from a prosthetist, orthotist or pedorthist—or POP—professional. Certified POP professionals help nearly 6 million people in America with limb loss or limb difference move better. They create devices to restore independence for people of all ages while boosting confidence and well-being.

The 15,000 professionals in this vibrant and vital healthcare field make it possible for millions to over-

come mobility challenges and improve their quality of life.

“POP professionals make a lasting difference in the lives of their patients,” said Catherine Carter, executive director at the American Board for Certification in Orthotics, Prosthetics & Pedorthics (ABC), the credentialing organization for professionals in the field. “They help people return to everyday life and the activities they love. No matter the mobility challenge, POP professionals meet their patients where they are and help them move forward.”

The Best Healthcare

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POP professionals are committed to helping people reach their mobility goals. They do it by designing devices, creating treatment plans, leading rehabilitation and working with insurance companies to ensure coverage.

POP is the 16th “Best Health Care Job” and 49th “Best Job” according to a “U.S. News & World Report” ranking of best jobs in 2025. Yet awareness of the profession, and the many achievements of its professionals, who use expertise in medical care, art and engineering to improve

mobility, is lower than for many other healthcare jobs.

How POP Professionals Change Lives

From patient care to making devices that improve mobility, POP involves an exciting blend of technology and healthcare. Visit WhatIsPOP.org to watch day-in-the-life videos, explore career paths, learn about schools and programs, and meet POP ambassadors who can answer questions about the profession. Follow WhatIsPOP on social media for a peek behind the curtain to see what POP professionals do.

People who work



with prosthetics, orthotics and pedorthics make a profound difference for patients, families and communities. There are many resources available to help you learn more about this vital, life-changing work and step into a career with purpose, opportunity and potential.



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URBANOLOGY: Post Traumatic Slave Disorder (PTSD)



By William A. Rogers

My good friend Matt McCoy CEO/Founder of the Soul City TV Network (www.soulcity.me) sent me a link to a 2008 YouTube lecture by Dr. Joy Degruy Leary, a nationally and internationally renowned researcher, educator and author. Dr. Leary's talk was based on

her views on post traumatic slave disorder.

With advanced degrees in Clinical Psychology, social work and a Ph. D in social work research Dr. Leary used her book "Post Traumatic Slave Syndrome: Multigenerational Trauma as a foundation for her talk. Post Traumatic Stress Disorder is a clinical term used to identify actions by individuals or groups who have undergone a traumatic experience of experiences over a period of time.

Some of the symptoms of Post Traumatic Stress Disorder are: blaming self or others for the trauma, Negative feelings about self and the world, engaging in destructive behavior, feelings of isolation,

substance abuse aggression and/or irritability, A heightened startle response, emotional detachment and social alienation. Many war veterans suffer from PTSD.

A question that Dr. Leary proposed was: if from the beginning of enslavement in America around the 16th century Africans were hunted like animals, captured, sold, tortured, and raped. With the physical, emotional, psychological, and spiritual abuse that they suffered; isn't it likely that many of the enslaved were severely traumatized?

Leary also points out that after Emancipation Africans were subjugated by the enactment of Black codes and Jim Crow laws,

convict leasing, domestic terrorism, and lynchings. In her book Dr. Leary addresses what happens after repeated traumas, endured generation after generation by a people? What impact have these ordeals had on African Americans. She labels the multigenerational trauma as Post Traumatic Slave Disorder.

This issue mental disorder is also experienced by whites' states Dr. Leary. The clinical term is called Cognitive Dissonance, a mental disorder caused by the psychological stress an individual experiences due to contradictory beliefs, ideas or values and the actions taken against those beliefs, ideas and values. In the case of slavery Africans had to be de-

humanized to balance and address issues of Cognitive Dissonance.

All men are created equal with certain unalienable rights among these are life, liberty, and the pursuit of happiness words of The Declaration of Independence written by slave holders. An example of a mental disorder caused by cognitive dissonance a part of American culture. When we talk about Black Lives Matter, police brutality is only the tip of the iceberg.

The issues of poor education, health care, and economic opportunity in Black communities are issues that are a part of conversations and actions that must take place before individuals of African

decent can heal from the trauma of just being Black (PTSD). Whites must also address the conscience and subconscious mental disorders caused by cognitive dissonance that allows for the continued dehumanizing of Blacks.

I believe America is at the point that these conversations can take place, I also believe it will be young people that will be the motivation force for the possibility of a meaningful change. I am encouraged by the conversations that young people are having about the traumatic culture of American racism, for both blacks and whites; perhaps for the first time in American history.



By Zakiyyah

HERBS ARE NATURE'S REMEDY

HYSSOP - Good for Colds, Flu, and Respiratory Distress

One of my all -time favorite herbs is Hyssop. It is so powerful for a variety of respiratory ailments. I use it with other herbs to make an herbal honey, where I blend and powder it along with wild cherry bark, mullein, coltsfoot and a bit of Echinacea to totally eliminate infection, and chronic coughing; and along with slippery elm to add nutrients to a body depleted from deep, debilitating bronchitis, and chronic colds and flu.

Hyssop can be used as a tea of the leaves (taken 3-4x a day), powdered in capsules (or you can take the powder and mix it with

honey for potent cup of tea to heal the lungs), or as a tincture or chest compress (with other herbs to loosen phlegm) along with ginger.

As an essential oil, HYSSOP DECUMBENS is a specific remedy that relaxes the diaphragm, which reduces the tightness in the lungs and eases the difficult and painful breathing of asthma. Taken regularly, you can almost reduce asthma attacks to almost nothing, along with other dietary changes and conscious control of the emotions that often trigger asthma attacks.

You will be able to sleep better as your lungs will

become better oxygenated, energy will flow with ease, reduced shortness of breath and bronchial constriction, alleviating COPD, wheezing, reducing inflammation, and spasms.

MAKE NATURE'S MEDICINE YOUR OWN

This information is to help balance your body's natural healing energies, and is not intended as diagnosis, treatment or cure. Please do your own research. Email: theherbalist1750@gmail.com; phone: 347-407-4312; blog: www.herbsarenaturesmedicine.blogspot.com.

Answers to Crossword on page 21

S	C	O	T	T		I	B	S			S	P	A	R
A	L	G	E	R		R	A	W			C	E	A	S
T	O	R	S	I		I	R	E			H	E	L	I
		P	E	L	V	I	S			P	L	A	S	M
				A	I	R			A	T	O	P		
T	E	D			A	I	D	S			G	E	N	E
R	E	A	M			S	O	S	O		L	A	D	E
U	R	G	E			H	E	A	R	T		M	I	R
N	I	G	E	R			R	U	S	H		E	T	U
K	E	A	T	O	N			L	O	R	E		S	N
					B	U	T	T			U	R	N	
		D	I	G	I	T	S			S	M	O	O	T
L	E	D	O	N			A	L	I			D	R	E
A	L	O	N	G			R	A	G			E	M	E
B	I	L	E				S	O	N			D	A	N

GAMES

See answers on pages 20

CROSSWORD

1 2 3 4 5 6 7 8 9 10 11 12

13 14 15

16 17 18

19 20 21 22

23 24

25 26 27 28 29 30 31 32 33 34

35 36 37 38 39

40 41 42 43

44 45 46 47

48 49 50 51 52

53 54 55 56

57 58 59 60 61 62

63 64 65 66 67

68 69 70

71 72 73

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5 7 3

3 2 8

8 5 7

2 1

8 5 2 7 9 4

1 9

9 2 3

3 5 1

4 5 7

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

See answers on pages 23

Statepoint Crossword

THEME:
HUMAN BODY

ACROSS

- Composer Joplin's first name
- Stomach pain-causing acronym
- Boxing practice
- Horatio ____ of "Ragged Dick" fame
- Not cooked
- This and desist
- *Torso, pl.
- Wrath
- *DNA half
- *Body part, not Elvis
- *Part of blood, not type of TV
- *Lung filler
- Same as on top
- Seth MacFarlane's bear
- Helps
- Genus, pl.
- Paper unit
- Comme ci, comme ça
- Burdened

- Egg on
- *Pumps blood, not tires
- Type of nuclear missile, acr.
- River in West Africa
- Fraternity recruitment season
- Purse to go with evening gown
- "Annie Hall" star
- Urban myth, e.g.
- Kenan Thompson's TV show, acr.
- Target of a joke
- Cemetery jar
- *Fingers, not numbers
- *Muscle, not skeletal or cardiac
- Enticed (2 words)
- ____ Baba
- Scary movie consequence
- "____ came a spider..."
- Old towel, e.g.
- Nail salon file
- *Gallbladder contents

- ____ of Sam
- Poet ____ Alighieri

DOWN

- Fri follower
- Hoofbeat sound
- Princess Fiona, by night
- Unit of magnetic flux density
- Ken Jennings' forte
- *Part of an eye, not a flower
- "Cheers," e.g.
- Moved under the rug
- Witnesses
- *Part of a hand, not a tree
- Continent
- Tyrannosaurus follower
- "____ of Love" by The Dixie Cups
- Like one from Dublin
- Lincoln lumber
- Battery's partner
- *Torso, not part of a tree
- Fear-inspiring
- Cannabis, in South Africa
- Not talker?
- Umberto Eco's "The ____ of the Rose"
- Marks on a manuscript
- Old episode
- *Part of an ear, not blacksmith's block
- Swimming competition
- Guesstimate phrase (2 words)
- Monotonous hum
- Dressing a priest, e.g.
- Bolt's partner
- Washed away
- Nicholas I and Alexander III
- Marilyn Monroe's original name
- Cold cuts shop
- Graven image
- Departed
- Manual communication gesture
- Thirteen-year-old, e.g.

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"The Ghosts of Gwendolyn Montgomery"

by Clarence A. Haynes

Review by Terri Schlichenmeyer, Harlem News contributor

You fit right in. Whatever it takes, that's alright. It's human nature to change your mind and be one with the group. To relax your presence to maintain good will. To stay quiet and under the radar – but be careful. As in the new book, **"The Ghosts of Gwendolyn Montgomery" by Clarence A. Haynes**, denying who you really are can be deadly.

Beautiful, talented, and driven, Gwendolyn Montgomery's touch was magic.

Everyone who wanted to be famous knew that she alone could make it happen, that her work at Sublime Creative could make someone a legend like Gwendolyn herself.

Yes, she was a superstar. Personally, though, things were different. Working long hours with whiny, demanding stars was fine, but Gwendolyn wanted companionship. She was lucky she met James, who was sweet and kinda geeky, not perfect, but better than another one-night stand.

And there was that other problem: someone or some thing was trying to ruin Gwendolyn's career.

It was horrible when a fashion show she'd organized at the Brooklyn Museum was trashed by a red substance that the police said was blood. It was terrible when the same thing happened at an event she'd done for her baddest, most spoiled client. But the gory

Spanish words scrawled on the wall of both venues were what scared her the most.

"TRAIDORA," they said. Traitor.

Ever since he was a teenager, Fonsi Harewood talked to ghosts; recently, he learned that he could sleep with one, too. That super-hot incubus was literally only the man of Fonsi's *dreams, though*, and so Fonsi renounced love and threw himself into being a part-time psychic and running La Playa, a store for believers in the spiritual.

He loved that store and his customers but lately, he'd noticed that something was wrong and his BFF's mother, Estelle, also a psychic, confirmed it. El Intermedio, the spirit world, was roiling and they needed someone with more power to help hold the spirits back.

Someone like Fonsi's long-estranged cousin, also a Guardián, wherever she was...

If you're like a lot of people, you pick up a book, skim the first few pages, and make your decision: to read or not to read. Do that with the beginning of "The Ghosts of Gwendolyn Montgomery" and you'll be tempted to put it back.

Trust this, though: despite that it's a jumble at first, you won't be sorry if you stay.

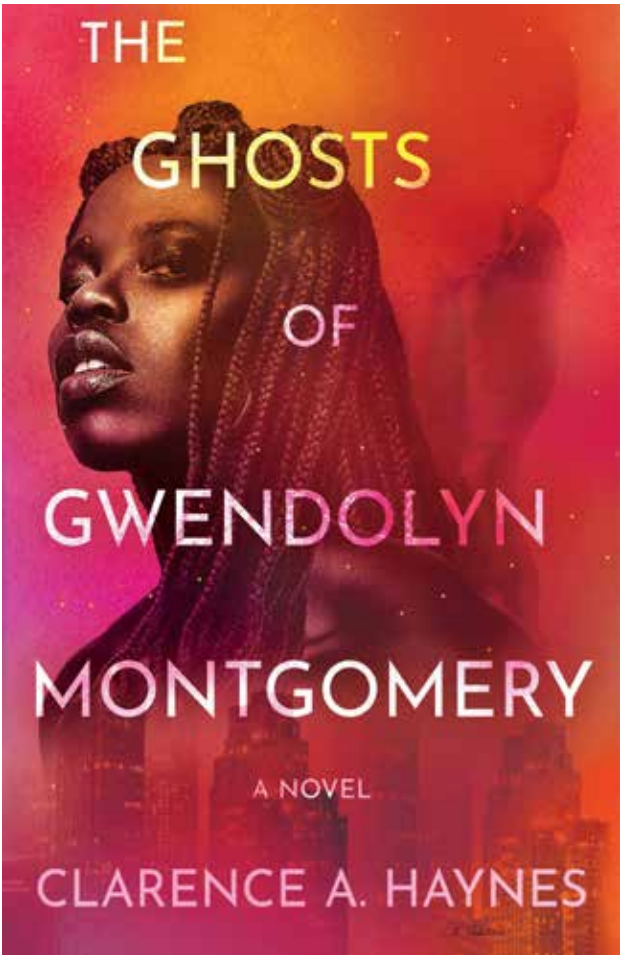
Whether you believe in ghosts or you scoff at the idea of a spirit world, this novel will satisfy your cravings with lots of hair-raising moments and one or two moderately-explicit eyebrow-raisers, along with an intriguing back-story that includes a bit of mystery.

But it's not all boo-who: author Clarence A. Haynes injects enough excitement and humor to keep even the most sober-minded reader entranced with a plot that's twisty fun.

For your vacation this year, you know you're going to want to take a good book along and you can't go wrong with "The Ghosts of Gwendolyn Montgomery."

Check your suitcase. It'll fit right in.

"The Ghosts of Gwendolyn Montgomery" by Clarence A. Haynes
C.2026, *LEGACY LIT*
\$29.00
240 PAGES



Answers to Sudoku on page 21

SUDOKU ANSWERS

5	7	6	9	1	3	2	4	8
1	3	4	6	2	8	5	7	9
2	8	9	5	7	4	3	6	1
6	9	7	2	4	5	1	8	3
8	5	2	1	3	6	7	9	4
3	4	1	7	8	9	6	2	5
7	1	5	8	9	2	4	3	6
4	6	8	3	5	7	9	1	2
9	2	3	4	6	1	8	5	7

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¹ **Down Payment program and America's Home Grant program:** Qualified borrowers must meet eligibility requirements such as being owner-occupants and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. The home loan must fund with Bank of America. Bank of America may change or discontinue the Bank of America Down Payment Grant program or America's Home Grant program or any portion of either without notice. Not available with all loan products, please ask for details.

² **Additional information about the Down Payment program:** Down Payment program is available with one mortgage product. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income, and a 1099-MISC will be issued; consult with your tax advisor. May be combined with other offers. The Bank of America Down Payment Grant program may only be applied once to an eligible mortgage/property, regardless of the number of applicants. Homebuyer education is required.

³ **Additional information about the America's Home Grant program:** The America's Home Grant program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points which can be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back.

⁴ Maximum income and loan amount limits apply. Fixed-rate mortgages (purchases or no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV >95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.

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