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NEWSPAPERS, INC.

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

COMMUNITY BRONX NEWS

"Good News You Can Use"

Vol. 31 No. 29

July 17, 2025 - July 23, 2025

FREE



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Free Summer For
the City Programs
thru Aug 9**

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OUR MISSION STATEMENT

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

Free copies distributed in your community weekly

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PAT STEVENSON

This week in Harlem News, we’re excited to introduce one of the neighborhood’s newest must-see attractions: The Harlem Rocket.. (see page 11)

Be sure to check out harlem is.... newest exhibit...“People in the Community.”. This powerful showcase celebrates the stories, style, and strength of Harlem residents, past and present.

Summer is heating up, and so is the fun. Free outdoor concerts by Lincoln Center are running until August 9th, bringing the sounds of jazz, soul, classical, and more right to our doorstep. (see age 9)

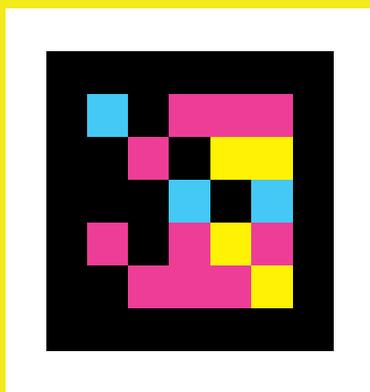
It’s a perfect time to make the most of the season, go swimming, take a walk in the park, plan a picnic, or just hang out with friends and family. Whether you’re discovering a new exhibit or dancing under the stars, Harlem is alive with energy and joy. Let’s soak it all in, celebrate our culture, connect with our neighbors, and enjoy everything this incredible community has to offer. Happy summer, Harlem!

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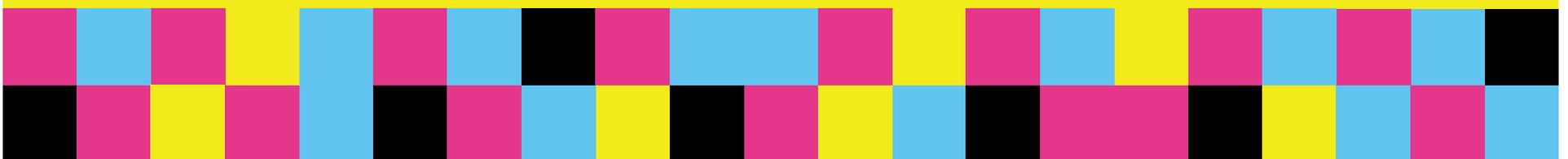
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PONDER THIS! What you Think Determines What You Do



By Hazel Rosetta Smith

Every thought creates something. Thinking is not something we choose to do; it is as natural as breathing and as consistent as an automatic pilot. What we think is the crux of everything.

Our brain was created to be the command center, headquarters of the thought processor of the body.

When the brain is functioning properly, it transmits either a GO or NO instruction that activates a chain reaction to engage the gears of this profound locomotive, that is our body.

Even when we are at rest, the commands are still coming forth. From the outer skin to the deepest bone, to the blood cascading from the pumping of the heart, every organ, muscle, artery, and joint knows its duty.

Well educated, medical geniuses and scientists remain puzzled at the workings of this wonderful creation, which is the human body. If there is any weak link anywhere within, it is because of what we bring to the plate.

Like a seed, our thoughts can grow into plants like Audrey II, the giant man-eat-

ing plant that demands to be fed human blood in the 1986 off-Broadway musical, Little Shop of Horrors.

As the story goes, Audrey II becomes more demanding and manipulative, as it grows. This is the way our thoughts evolve and change our focus on the good that is present yet not practiced.

We are weak to our intake. We ingest to appease our appetite and then in hindsight, when our health fails, we are conflicted and ask, what was I thinking? I believe our thoughts can either make us or break us.

Above all other advice I have been given by medical specialists diagnosing my health dilemmas, the words that resound with good common sense remain the same – dis-ease will bring

disease.

It is not easy to think positive all the time, yet we must give good thoughts the best shot for sanity's sake. We are engulfed by frustration, our own and others. We are embedded in global daily news in our face, twenty-four hours a day. We receive personal commentary wherever we are, via high tech handheld devices that demand immediate answers, and we obey instantly.

If you think the worst, you may open the door for just that. Dwelling on disaster can create an environmental dilemma in your head before it manifests itself.

There will always be voices competing for our attention – the voice of hope and the voice of de-

feat. If you listen carefully, the voice of faith is the most powerful of all. Some thoughts that hold you back and keep you downtrodden may seem louder, but you can override them.

Listen for the voice that speaks goodness and kindness, wholeness, and wellness, uplifting and encouraging words that strike a chord in your heart and head. We are not created to live in paranoia and separation from each other. Give positive thinking a try, you just might save your own life.

[Hazel Rosetta Smith is a journalist, playwright, and director with Help Somebody Theatrical Ministries. Retired former Women's Editor and Managing Editor of the New York Beacon News. Contact: misshazel@twc.com

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BRONX EVENTS

July 25, 2025 @ 9:30 PM

Pregones PRTT and the Nuyorican Poets Café are proud to present the Final Friday Slam at the historic Puerto Rican Traveling Theater. Competing poets for the Final Friday Slam consist of weekly Nuyorican Bowery Slam winners, one lottery-selected poet from the audience and curated competitors. The tournament-bracket-style slam will see participants exchange their poetry head to head until only one is left! Final Friday winners receive \$100 and an invitation to compete in the end-of-year Grand Slam for \$1,000 and a produced show at the Nuyorican Poets Cafe when it re-opens in 2026. The slam is immediately followed by the Twilight Hour Open Mic, where anyone in the audience can perform on this legendary stage. Tickets are \$35 online or at the door upon arrival. We look forward to having you join us for what is sure to be a legendary and magical evening! OPEN SEATING \$35 Tickets Late night! 9:30pm to 1am!

July 17, 6:00–8:30 PM

Latin American Foto Festival: Open Mic

A vibrant open mic night featuring Nuyorican Poets Café artists, celebrating Latin American voices through spoken word and photography. Being held at Bronx Documentary Center Annex, 364 E 151st St

July 17-Oct 25

Van Gogh's Flowers Exhibit at New York Botanical Garden

Immersive floral installations inspired by Van Gogh's masterpieces. Wander through living recreations of his iconic sunflower paintings.

Now through August

Salsa Pa' La Cultura: Live Concert Series

High-energy salsa concerts hosted by The Salsa Project + License to Love. Dance, sip, and celebrate Latin culture. Being held at The Bronx Brewery

July 19, 10:00 AM–12:00 PM

Super Seedlings Kids Gardening Program at Van Cortlandt Park

Free drop-in gardening for kids ages 3–7 and their caregivers. Hands-on planting and nature play.

July 27, 4:00–10:00 PM

Bronx Night Market at Fordham Plaza

A bustling open-air market with food vendors, local artisans, and live entertainment. One of the final events of the season.

July 20, 11:00 AM–7:00 PM

Bronx Pride Festival & Health Fair at Crotona Park Amphitheater

The 13th annual celebration of LGBTQ+ pride in the Bronx, featuring performances, community resources, and health screenings.

July 26, 1:00 – 3:00 PM

Family Day at Bronx Museum

For All Ages, FREE! Drop-In. Everyone is welcome to join Bronx Museum Educators for art-making activities inspired by the interactive exhibition WORKING KNOWLEDGE: Shared Imaginings, New Futures. The Museum's Family Programs are designed to be fun for all ages while being accessible to young children and their caretakers. No RSVP is needed; just drop by the Museum to participate! Questions? Please email education@bronxmuseum.org *Due to space limitations, we are unable to accommodate large parties (10 or more individuals arriving together as a group) for this program. If you are planning a visit for 10+ people, please visit our Group Tours page and complete the required forms.

HARLEM COMMUNITY NEWSPAPERS



Jul 25 Pregones Theater



July 26 Family Time at Bronx Museum



Aug 8 60 & Counting Salsa Concert at Lehman Center

Bringing New York City Closer to Universal Childcare



By Mayor Eric Adams

The best way to make the American Dream a reality for all New Yorkers is by making our city more affordable for working-class families. Childcare costs have skyrocketed across New York City, putting pressure on monthly bills and family budgets. Working families are struggling to afford these high costs, resulting in many leaving the five boroughs. Parents deserve better, and our administration is delivering for them.

Last week, we announced an additional \$80 million investment, as part of our recently passed “Best Budget Ever,” to support working families and ensure

that every child has access to early childhood education programs. Here’s how that money breaks down:

For too long, universal pre-K wasn’t fully universal, since it left out students with disabilities. But we are changing that. As part of our “Best Budget Ever,” we are investing another \$70 million towards supporting pre-K special education students who require occupational therapy, speech therapy, and other related services.

We are also investing \$10 million in a groundbreaking pilot program to provide free childcare for children aged two and under. If successful, this program could put New York City on the path to universal childcare for low-income families.

Affordable childcare means that families can stay in the city, and it means that parents can continue to work. We know that when mothers leave the workforce to care for a child, they forgo \$145,000 in earnings throughout their lifetime on average. If parents are forced

to leave the workforce, their families struggle, and our economy is weakened. The size of your paycheck or your bank account shouldn’t determine whether your child gets the childcare you and they need.

This issue is personal to me. My mom couldn’t afford childcare, even though she worked three jobs to put food on the table for her six kids. My sister raised me and my siblings because the city was not there to help us when we needed it. That’s why we made this budget one that will deliver for working-class families — one that would have helped my mom and my family when we were growing up.

Affordable childcare and early childhood education is more than just a babysitter, it’s essential for a strong society, a thriving and equitable economy, and the development of our kids. No child deserves to start their life a step behind.

That’s why we have made historic investments in early childhood education time and time again.

We have dedicated almost \$170 million more in funding for early childhood education permanent in our city budget, meaning critical programs like pre-K special education and the expansion of our citywide 3-K program will be supported forever. And we have driven down the cost of subsidized childcare by over 90 percent. Thanks to our efforts, a family earning \$55,000 a year went from spending \$55 a week on childcare in 2022 to just \$4.80 a week today.

Our administration understands that in New York, it takes a city to raise a child. We are expanding childcare to younger children and ensuring that families have access to childcare across the five boroughs because we know that to make New York City the best place to raise a family we must make childcare more affordable and universal. That is exactly what we are doing — every day, everywhere, as we continue to deliver for New Yorkers.



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Home Buying in Harlem Be Prepared to Buy Now



By Rev. Dr. Charles Butler

A common mistake made by many first-time prospective home buyers is taking out a larger mortgage amount than they can afford. This is an easy mistake to make because the lenders are basing your pre-approval on your gross monthly income. However, you live on your net monthly income, which is usually 30-35% less than the gross amount. This additional amount can make a significant difference in having a comfortable mortgage payment or struggling to pay your mortgage and meet other monthly obligations.

Here are some tips to help avoid making costly mistakes: (1) Do not borrow more than you can comfortably pay. You want a monthly mortgage payment that you can manage even when facing financial hardship. (2) Shop around before deciding on a mortgage product. Not every lender offers the same mortgage prod-

ucts, and their rates will vary. Comparison shopping can assist you in finding the best deal. (3) Use your resources. Work closely with your housing counselor. He/she knows the various mortgage products and can assist you in finding the best program to meet your needs.

Most lenders are calculating pre-approval amounts based on 3- 4 times your annual income depending on minimum monthly credit debt. However, lenders will increase this amount if you are planning to purchase a multi-family home. They will add about 70% of the projected rental income into your monthly gross amount.

Lenders will only consider your total housing cost. These costs are the mortgage principal, interest, taxes, and insurance. The housing costs will also include monthly maintenance fees if you are purchasing a cooperative unit and monthly homeowner association fees or common charges if you are purchasing a condominium. Your minimum monthly credit debt will also be calculated in your debt-to-income ratio (DTI).

You will need to review your monthly budget to estimate the amount of money

you can comfortably afford to spend on a mortgage payment. After reviewing your monthly budget, you should have a realistic idea of the mortgage amount you can handle. Also, if you are planning on a down payment amount that is less than 20% of the purchase price you may have to pay Private Mortgage Insurance (PMI). This insurance is to remain part of the mortgage payment until you have paid off 20% of the outstanding principal balance.

However, some lenders have a first-time mortgage product that will waive the PMI if you have a certificate of completion from a HUD approved housing counseling agency. Harlem Congregations for Community Improvement, Inc. (HCCI) is approved. All our housing counselors are HUD certified and are trained to assist you through the home buying process. HCCI offers a 4-part virtual seminar series on Thursday evening from 7:00 – 9:30 p.m. You can register on our website – hcci.org.

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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Harlem Community Newspapers July 17, 2025

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HARLEM CALENDAR OF EVENTS

July 17, 11 AM–6 PM

Allie B's Community Give Back with Art in the Park Inc.

A day of free art activities hosted by Allie B's and Art in the Park, ideal for creativity and community connection. Participants include: Get Healthy Harlem, Art In The Park 128, Columbia Neighbors. Event being held at E 128th St & 3rd Ave, Harlem

July 17, 5 PM–7 PM

Summer Stage in Harlem – Jazz & Swing Night

Free outdoor jazz and swing concert in the plaza. Event being held at : Adam Clayton Powell Jr. State Office Building Plaza, 163 W 125th St

July 19, 10 AM

Go Africa Carnival 2025

A vibrant street carnival celebrating African, African-American, and Caribbean cultures. Event being held at 116th St (between ACP Blvd & Frederick Douglass Blvd)

July 20, 2 PM–4 PM

Harlem Meer Performance Festival – Wula Drum

Live multicultural drum performance, part of the weekly music series Office of General Services. Event being held at Charles A. Dana Discovery Center, Harlem Meer (Central Park North)

July 23, 5 PM

Harlem Heart Healthy Workshop

Free health workshop on heart-healthy diets, hosted by Mount Sinai physicians

July 24, 5 PM–7 PM

Summer Stage in Harlem – Gospel Night

Free gospel concert in the Summer Stage. Event to be held at ACP State Office Building Plaza, 163 W 125th St.

July 25, 6 PM–7:30 PM

Jazz Series in Historic Harlem Parks

Free jazz concert series continuing through August. Event being held at St. Nicholas Park, James Baldwin Lawn.

July 25, 7 PM–8 PM

Sugar Hill Salon Park Concert

Free summer concert in the historic park setting.

July 27, 2 PM–4 PM

Harlem Meer Performance Festival – M.A.R. Quintet

Jazz quintet performance in the park's summer concert series being held at Charles A. Dana Discovery Center, Harlem Meer

July 31, 5 PM–7 PM

Summer Stage in Harlem – R&B Night

Free R&B night as part of the weekly summer concert series. Being held at ACP State Office Building Plaza, 163 W 125th St

August 1, 6 PM–7:30 PM

Jazz Series in Historic Harlem Parks

Free concluding summer jazz concert at Jackie Robinson Park Bandshell.

**Phil Young Experience at Langston Hughes House, 20 W. 127th St
Every Thursday - \$20 Suggested Donation**

Lincoln Center 2025 Summer for the City Festival - Now thru Aug 9

Having welcomed over one million visitors since its launch in 2022, Lincoln Center's Summer for the City festival will celebrate its fourth edition highlighting New York City's diverse cultural traditions with performances of both contemporary and classic works. All events are free or on a pay-what-you-can basis.

Among the artists to make their Lincoln Center debut will be the American Modern Opera Company collective of musicians and dancers, who will present 12 productions and several New York premieres.

To celebrate its 20th anniversary, the Brooklyn Rider string quartet will be presenting a series of six concerts that will include their most recent commissioning project, *The Four Elements: Earth & Air, Fire & Water*.

The PUBLIQuartet will also be joining the Peabody Award-winning producer Nadia Sirota's *Living Music Underground* series featuring an array of artists pushing the boundaries of classical, jazz, experimental, and pop genres.

Additionally, the Festival Orchestra of Lincoln Center will present its second season under its Music and Artistic Director Jonathon Heyward, with premieres and commissions paired with traditional classics.

The orchestra's program involves works by Beethoven, Louise Farrenc, Clara and Robert Schumann, and W.A. Mozart. Among the living composers will include Michael Abels, Osvaldo Golijov, Iman Habibi, Gabriela Lena Frank, plus a New York premiere by Anna Clyne, and a world premiere commission by James Lee III.

Guest conductors Dame Jane Glover, Karen Kamensek,



Jul 16 Lincoln Center Summerfest

and Joana Carneiro, will also be joined by featured soloists including Jess Gillam, Gabriella Reyes, James Ehnes, Leonora Armellini, Yeol Eum Son, and singers from the Metropolitan Opera's Lindemann Young Artist Development Program. Cellist Sterling Elliott will also perform solo in *The Avery Fisher Legacy Concert*.

This festival season will continue to support deaf and disabled artists and audiences with the return of *Deaf Broadway*, *Big Umbrella Day*, and performances centering disability artistry from guest curator Ryan J. Haddad.

Lincoln Center's Artist-in-Residence and Summer for the City's Visual Director Clint Ramos will again be designing the outdoor space for the festival, and is focusing on the theme of birds.

"For this year's Summer for the City festival, we continue our reflection on nature and what wisdom it could impart on our urban lives," Ramos said. "Birds are the main inspiration this year. We meditate on the freedom of their flight and the collective importance of the flock. Birds remind us all to look up and imagine how we, ourselves together, could take flight. This summer is an invitation to soar."

"The live performing arts are fundamental to who we are

and to summer in New York City," added Mariko Silver, President and CEO of Lincoln Center. "Nowhere do the rhythms of the world come together like here in New York. Summer for the City is such a beautiful expression of the international cultural crossroads we call home."

"Summer for the City is a celebration of Lincoln Center's founding promise to always enliven the city with arts for all New Yorkers. We invite you to experience the inspiration and artistry of incredible performers from around the country and around the world," said Shanta Thake, Lincoln Center's Ehrenkranz Chief Artistic Officer.

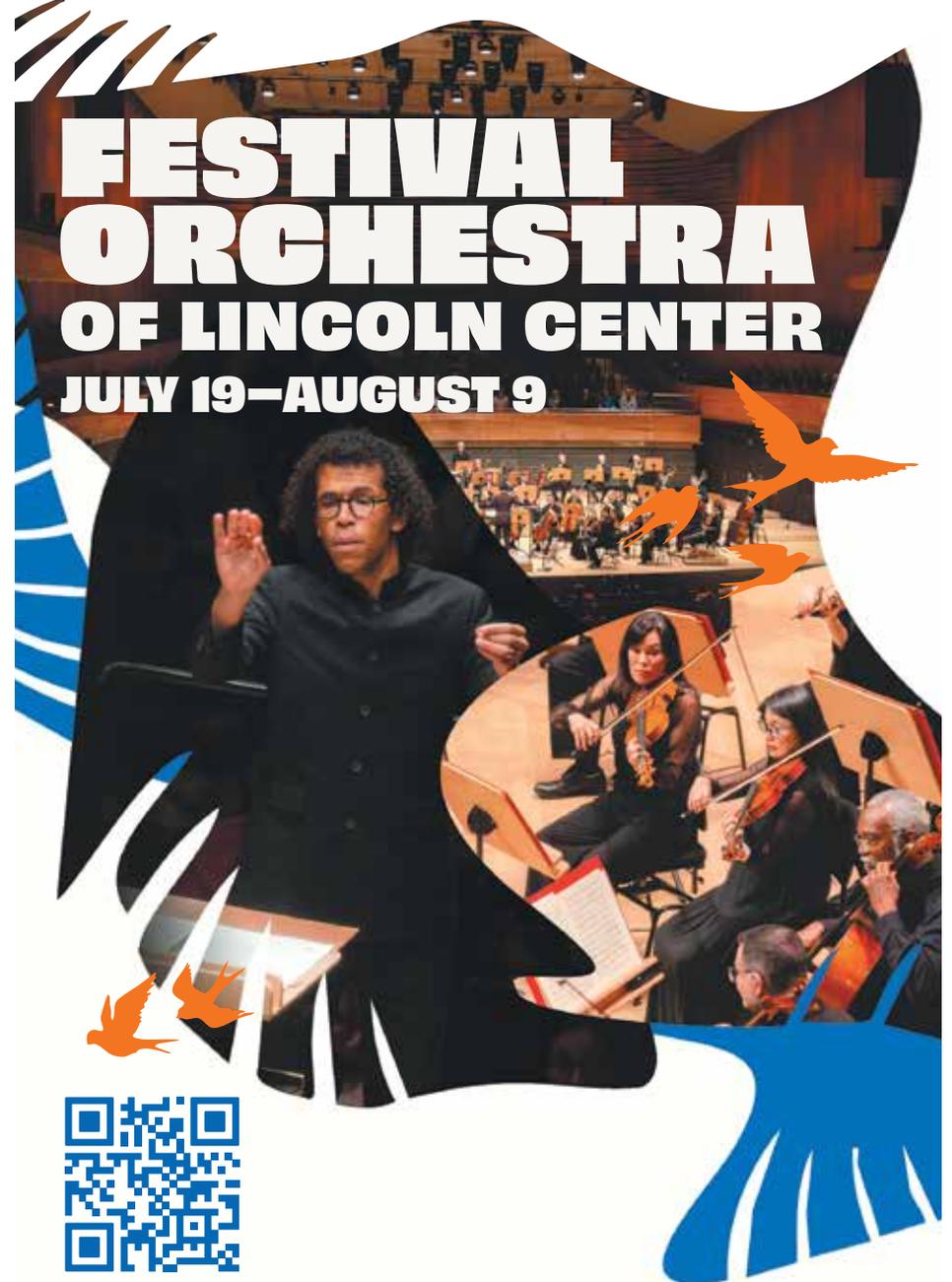
"This year's festival brings artists whose visions of the future inspire and bring joy," Thake continued. "Just as the energy of New York City connects us, we hope New Yorkers of all ages will feel moved by this reminder of shared humanity in an interconnected world. We invite you to come as you are, experience global rhythms, and embrace new perspectives — all without ever leaving New York."

For more information and to attend the festival, go to <https://www.lincolncenter.org/series/summer-for-the-city>. All events are free or on a pay-what-you-can basis.

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harlem Is..People in the Community

Community Works NYC and New Heritage Theatre Group are proud to announce the launch of harlem is...People in the Community, a series of digital storytelling interviews by young people with local storekeepers and others in their own neighborhood who make Harlem a "community".

Building on decades of telling Harlem's stories through our landmark exhibit on theater, music and dance at Harlem Hospital Center, to the profiles of local heroes during the pandemic, this project launches a program for young people to discover even more about what makes community work.

Much as the harlem is...Healing campaign reflected a response to the pandem-

ic, this program guided by educator/photographer Tau Battice is a response to a present need, as democracy and community feel at risk.

Students had their first interview this week with Bunn of Hats by Bunn located at 2283 Adam Clayton Powell Jr Blvd. Bunn, born in Brooklyn, came to Harlem and started as a street vendor in the 1980s with a table at 125th Street and Lenox Ave before opening his current store in 2002. He explained the opportunity and energy of Harlem back then: "Everyone was selling something, whether it be incense, jewelry, black soap or African fabrics. It was an exciting time."

Almost four decades later, he not only has dedicated customers from Harlem but this landmark has custom-

ers from around the country coming for his beautiful hand crafted hats made right there in his shop.

The students were moved by their time with Bunn and touched by his warmth and a love for his craft and his community. He told them that they each must find their passion and that what was most important in life was hard work and not "money." Finally he explained that yes, Harlem is changing and you the youth will make the difference.

The afternoon also included a community walk of the majestic Strivers Row with a stop at New Heritage Theatre and a short visit with its producer Voza Rivers and a look at the magnificent mural tribute to Dizzy Gillespie that

adorns his building.

Future interviewees include Katrina Parris, owner of NiLu, a shop at 191 Malcolm X Blvd. selling African-based gifts; Leah Abraham, co-founder of the Italian restaurant Settepani on Lenox Avenue; Aliyyah Baylor, of the family-owned Make My Cake on 125th Street; Dr. Maurice E. Wright, chief medical officer, New York City Health and Hospitals, Harlem and the Medical Director of City University of New York; LaZette McCants, founder of Volunteer Divas & Divos Plus.

The hope is that this program will serve as a pilot for continuing student interviews and intergenerational learning across Harlem.

Our permanent harlem is...Music, Theater, & Dance exhibition at the Harlem Hospital Center offers free tours, workshops, and public programs including our Saturdays@harlem program series.

For further information on harlem is..., call Barbara Horowitz, Founder and President, 917-757-2242



(l-r) Barbara Horowitz and Voza Rivers

or email bh@community-worksny.org.

The program is underwritten by the Harlem Community Development Corporation.

Harlem is..programming is dedicated to former Community Works Board chair Michael Davidson.



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Harlem Rocket - New York's Newest Sight Seeing Tour Operations

Harlem Tourism adds New York's first African American-owned maritime tour boat, focused on history, culture, and community, to West 125th Street and the Harlem Pier. This new and innovative addition to uptown Manhattan will usher in economic and workforce development, tourism, and community reinvestment, while also contributing to the ever-changing mosaic and cultural significance of Upper Manhattan.

This first-of-its-kind entertainment vessel based uptown, The Harlem Rocket's first tour boat, was christened and posthumously dedicated in honor of civil rights icon, the Honorable Hazel N. Dukes, longtime President of the NAACP, New York State Conference. The launch of this momentous and history-making African American maritime endeavor and cultural contribution to New York City took place on May 6th with a boat christening ceremony at Derecktor Shipyard in Mamaroneck, New York.

The historic dedication ceremony was attended by dignitaries, elected officials, civic, social, and not-for-profit leaders including Garry A. Johnson, Founder, and Michael A. Preston, Co-Founder, of Paradise Ferry, the parent company of The Harlem Rocket alongside guest speakers: L. Joy Williams, NAACP Rep.; Ronald Dukes, Son of Hon. Hazel N. Dukes; Micah Tucker, Marine Naval Architect; Max Taffet, NYC Economic Development Corporation and Rev. Jacques DeGraff, Canaan Baptist Church.

"We are proud to introduce the Harlem Rocket and launch the Harlem Gateway Waterfront Initiative," said Garry Anthony Johnson, Founder & CEO of Paradise Express Ferry, LLC, parent company for the Harlem Rocket. "This project is more than a boat tour, it's about economic empowerment, cultural pride, and creating sustainable opportunities for Harlem's future. Our waterfront has long been an underutilized asset, and we are excited to bring new life, jobs, and experiences to the community."

The Harlem Rocket will host up to 100 passengers on vibrant 40-minute journey tours, 6 days per week, along the Hudson River, departing from West Harlem Piers at 125th Street and

traveling north to Spuyten Duyvil Creek before returning to the pier. The tour will operate eight times a day, offering locals and visitors alike a memorable way to explore the waterfront along Harlem and Washington Heights, and its significant yet often untold role in New York's maritime history. Along the route, guests will learn about key figures like Crispus Attucks and Matthew Henson, while taking in stunning views of the Manhattan skyline and surrounding landmarks.

More than a sightseeing attraction, the Harlem Rocket is the first step in the Harlem Gateway Waterfront Initiative, a comprehensive vision to reestablish Harlem's waterfront as a vital economic, cultural, and educational hub. The

initiative aims to create new pathways into maritime careers, foster small business growth through tourism, offer enriching cultural tours, and lay the groundwork for future food distribution solutions in waterfront communities, particularly those affected by food insecurity.

"Harlem has always been a beacon for culture, resilience, and innovation," said Michael A. Preston, Harlem Rocket Co-Founder and VP Government Affairs & Customer Experience, Paradise Express Ferry, LLC. "This initiative allows us to showcase our past while charting a bold course for future generations."

Paradise Express Ferry, the parent company of the Harlem Rocket operation, is dedicated to making the



(l-r) Gary A. Johnson and Michael A. Preston

Harlem Rocket a lasting symbol of community-led

growth, cultural celebration, and economic opportunity with support from sponsors including Raymarine Marine and UniverSoul

Circus.

Tickets are on sale now for Harlem Rocket: Adults \$40, Children \$35 and Seniors \$35. Go to www.harlemrocket.com.



How to Spot Financial Misinformation on Social Media

(StatePoint)

Thanks to content being delivered nonstop over social media channels such as TikTok, YouTube and Instagram, financial advice is more accessible than ever before. The bad news? Much of it can be misinformation.

According to CERTIFIED FINANCIAL PLANNER® professionals, here are some red flags to watch out for, so you can stay on track with your goals:

Lack of qualifications: Someone simply calling themselves an expert does not make it so. Look for credentials such as CFP® certification to indicate that the social media influencer has formal financial planning education and experience.

Guaranteed returns: Offers that sound too good

to be true typically are. Be wary of “no risk, high reward” claims.

Pressure: Applying pressure on viewers to act fast could be a sign that you’re watching a scam artist. CFP® professionals can work with you to plan years and even decades ahead, on goals such as retirement or buying a home. Financial planning can take time.

Sensational language: Is a financial influencer, or “finfluencer,” dismissing traditional retirement accounts as obsolete? Advising that you tie up all your assets in real estate? Be suspicious of bold claims challenging prevailing financial wisdom. It’s important to remember that many influencers operate with one goal in mind: getting views, likes, comments and re-shares. While such content

is entertaining, it doesn’t necessarily constitute sound financial advice.

Paid promotions: If the influencer is touting a specific solution or product, it could be a sign they are being paid to do so. Financial advice should be delivered with your best interests in mind.

Anecdotal evidence: Every financial situation is unique, so use caution before following advice based on someone’s personal experience. What worked for the content creator may not work for you.

Of course, knowledgeable financial influencers can exist. While their insights can provide general education, there is no substitute for financial advice tailored to your unique situation, delivered by a qualified professional com-



mitted to acting in your best interests. To find your CFP® professional, visit LetsMakeAPlan.org.

While social media has the power to help consumers, there is a lot of distracting background noise out there. Before acting on ad-

vice from social media, always pause to consider how it aligns with your long-term financial goals.



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Cultural Tourism Summit in Harlem - August 14th

On Thursday August 14th during **H A R L E M WEEK** the Harlem Tourism Board will host a Cultural Tourism and Hospitality conference at the Harlem Renaissance Marriott Hotel. The conference will focus on three segments with a Cultural Tourism focus.

The Greater Harlem Tourism and Hospitality Industry.

HTB will introduce the “A City Within a City” marketing initiative at the conference. A strategy to strengthen the Harlem Tourism and Hospitality Industry’s ability to become a major Economic, Career and Job Development tool in the Great-

er Harlem area.

The population in the Greater Harlem Area {community boards of 9,10,11, & 12} is 634,250 making this area equivalent to the 26th largest city population in America. A population that is larger than Atlanta, Miami and Portland.

The Greater Harlem area is truly a City Within a City. This initiative will focus on allowing many of the 634,250 residents in the Greater Harlem area to explore other restaurants, cultural activities, and events that’s only a short bus ride away in their City Within a City.

A Connect Harlem App is being developed. Joseph Thompson creator of the App will give a demonstration of the App at the conference. The App will place 100’s of restaurants, museums, historic landmarks, the many festivals and entertainment facilities in Greater Harlem Area on a phone that the world can see.

Harlem The Birthplace of the Big Apple

The second segment of the August 14th conference will introduce the “Harlem the Birthplace of the Big Apple” marketing campaign. Recognition will be given to the legendary Cab Calloway for making Harlem the

birthplace of the Big Apple phrase in his famous Hepster’s Dictionary of Harlemese.

A special reconnection will be given to Gwen Barrett a Harlemite who developed the Big Apple PSA in the early 1970’s while working as the Public Affairs director at WNYW. The PSA launched the NYC Big Apple Brand and tourism campaign.

Ms. Barrett never received credit for this accomplishment. Noted journalist and historian Regi Taylor will announce the “Harlem Birthplace of the Big Apple” marketing campaign; and will be one of the presenters to Ms. Barrett.

A delegation from Ghana will participate in the third segment of the conference to promote the December 2025 Cultural Oneness Festival in Northern Ghana {www.culturaloneness.com}.

His Royal Majesty Buipe Wura Jinapor II who is vice chair of the Ghana Council of Chiefs and advisor to the Honorable John Mamana The newly elected President of Ghana will lead the delegation and receive a Key to Harlem

Jinapor plans to visit the Harlem African Burial Ground site to recognize where his African ancestors landed just as African and Caribbean Americans

visit the Cape Coast Castle in Ghana to see where their ancestors were taken.

The honorable Jinapor II will also announce a Cultural travel partnership between the Harlem Tourism Board and Northern Ghana at the Cultural Tourism Conference on August 14th. HTB will present His Royal Majesty with a Key to Harlem.

To learn more about the Cultural Tourism conference send an email to harlemtourismboard@gmail.com or visit Eventbrite to register.



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THE TASTE OF AFRIKA

HTB African Tourism Board

Down Payment Options are Unlocking Homeownership

(Statepoint)
Saving for a down payment is one of the biggest barriers to buying a home, but it doesn't have to be. Not only are down payment assistance programs helping people unlock homeownership, but some mortgage programs make it possible to put down as little as 3%. Here's what to know:

Contrary to the popular belief that down payments must be 20% or more, the typical homebuyer makes a down payment between 5% and 20%. However, if you make a down payment of less than 20%, you may have to pay private mortgage insurance (PMI). PMI, which protects the lender if you are unable to pay your mortgage, is a monthly fee rolled into your mortgage

payment. If it's required, you'll only need this insurance until you've built up 20% equity in your home.

There are many types of private and government-sponsored low down payment loan options available. For example, some private lenders have options designed specifically for low- to moderate-income borrowers. Freddie Mac's Home Possible mortgage provides down payment options as low as 3%, financial flexibility and reduced PMI. Some qualified buyers can even attain this mortgage without a credit score. Likewise, Freddie Mac's HomeOne loans, meant for first-time homebuyers and borrowers who need flexible financing, offer similar benefits.

The Federal Housing Administration (FHA) offers down payment options as low as 3.5%. Obtained through lenders but insured by the federal government, they allow lower credit scores than most conventional loans. However, they require PMI and tend to be more expensive.

Looking to build or buy a home in a rural area? The United States Department of Agriculture's (USDA) two loan types make doing so more affordable for eligible low- and moderate-income buyers. The Single-Family Housing Guaranteed Loan Program has a PMI premium but no down payment, whereas the Single-Family Housing Direct Home Loan Program provides down payment assistance to increase appli-

cants' repayment ability.

U.S. Department of Veterans Affairs (VA) Loans are made to eligible members of the military community. VA loans may not require a down payment or PMI and have additional features that can make homebuying more affordable for military families.

Speak with your lender to learn more about these loan options.

If you're short on cash for your down payment, help may be available. Many state, county and city governments provide financial assistance for well-qualified people in their communities ready for homeownership. This help can come in the form of grants, second mortgage loans that come with low or no interest rates



and deferred payments, as well as tax credits that free up more of your money for your down payment or closing costs. Having a certain kind of job, such as being a teacher or firefighter, or moving to a specific neighborhood, such as one that has been identified as needing economic growth, could also qualify you for down payment assistance. Your housing counselor or

lender can help determine which programs you are eligible for.

For more homebuying insights and information about affordable homeownership, visit myhome.freddiemac.com.

With low down payment loans, PMI solutions and support from assistance programs, owning a home is more accessible than you may realize.

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Tuesday P. Brooks

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-Tuesday P. Brooks

To learn more, go to
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Saving Money While Setting Up a Smart Home

(StatePoint)

Whether you're setting up a smart home in new digs this moving season, or simply looking to get better connected, making your home smart doesn't have to break the bank with these practical ways to get connected and save.

Get Connected

A smart home all starts with fast, hassle-free internet, and these days, there are options available that can help you get connected with no downtime.

Rather than waiting for an installation appointment or technician, solutions like T-Mobile 5G Home Internet offer easy setup right out of the box. Simply plug it in, power it on and you're online within minutes. Now is an especially good time

to make this switch, thanks to current promotions. With all T-Mobile Home Internet plans there are no annual contracts or monthly equipment fees. Additional savings are available when bundling with T-Mobile voice plans, making this a solid choice if you also happen to be shopping for a wireless plan.

Moving into a new home can mean making adjustments to your budget, and unexpected bill increases can make planning difficult. Unlike some other internet options, T-Mobile doesn't have introductory promo pricing that increases later, making it easy to account for this line item into the future. Select plans even come with extras, like streaming services, so you

can save on these monthly expenses too.

Get Smart

Now that you have internet that can support your smart home, it's time to select a smart home ecosystem on which to run it, along with devices you'd like to connect it to. Just be sure the ecosystem and devices you choose are compatible.

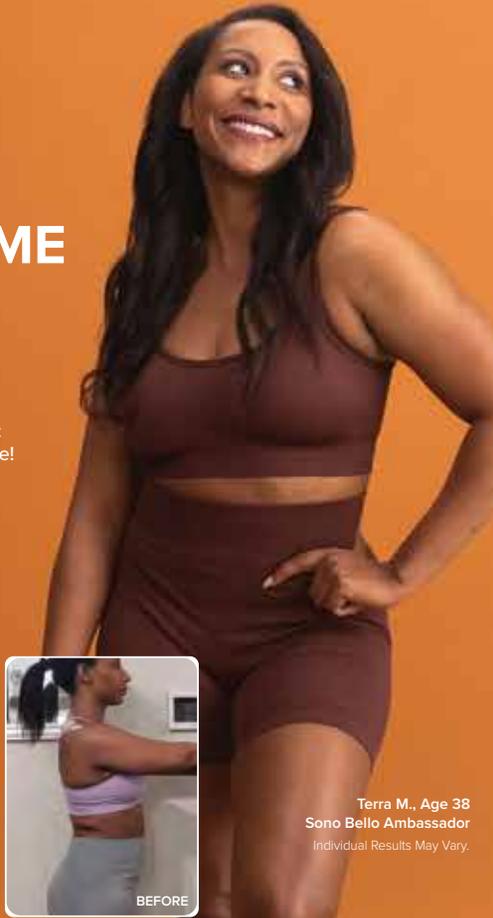
The good news? While this technology that adds seamless convenience to your life comes with a price tag, many smart home features can help you save on monthly expenses, offsetting the cost of your new smart home. For example, devices that make your home more secure, such as smart locks, doorbells, cameras and security systems, could potentially



score you a discount on renters or homeowners insurance. Other devices, such as thermostats, lights and appliances, can be programmed to help reduce energy usage and bills. Of

course, you should be sure to protect all your smart devices from hackers by using strong passwords and two-factor authentication, and by keeping systems up to date.

There are endless details to manage when settling into a new residence. Fortunately, setting up internet and smart home technology no longer needs to be stressful.



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URBANOLOGY: Abundance



By William A. Rogers

We are now in the age of the creative mind, and our thoughts have more power than ever before. We are at the beginning of this new cycle, but in time it will become more apparent that the frequency of thought will liberate or imprison us. This concept is not new; thought manifestation has been a guard-

ed secret for centuries because only a few have truly understood the power of thought. In 1912 Charles F. Haanel published the Master Key System a guide to self-empowerment through thought manifestation.

Haanel considered abundance to be a universal law and those who placed themselves in harmony with that law would share in its benefits. According to Haanel, the mind shapes and controls matter. Every form which matter takes is but the expression of some preexisting thought. You can originate thought, and since thoughts are creative, you can create for yourself the things you desire.

The universal law of thought manifestation is

stronger now, which means we have to become more aware of the power that our thoughts have on our internal and external environments. Now more than ever your thoughts should be on what you desire not what you fear. In 1912 Haanel wrote that fear and doubt were the greatest obstacles to the human development of thought manifestation. In 2025 those who are not aware of the power of thought will self-destruct from negative thinking influenced by fear and doubt.

Health and money will be two important factors affected by this new age of creative thought. People think that I am over optimistic when I say that in time compassion will overcome greed. Perhaps

not in my lifetime, but if greed and fear become a major cause of the loss of both wealth and health; while a holistic approach to life becomes more profitable and healthier, many will adapt and change. Others will not, but nature is selective; only the species that can adapt will reach the next stage of development.

People throughout the world are turning to a holistic approach to health, which means finding ways to balance mind, body, and spirit. When we talk of creative abundance, the wellness industry is growing faster than it has ever been before.

Holistic Wellness is a way of life. A focus on bringing balance to the mind the body and the

spirit is becoming more important than ever to live a healthy life. Compassion and love are two of the strongest healing energies.

Negative thinking is still a part of the health crisis in America. Fear and doubt are projected in the media as a means of control. If you believe you are helpless and not able to change the quality of your life, you are never well.

Try to think of what you want in life not what you fear, don't allow doubt to stop you from creating abundance in your life. You are what you think so always be careful of what you think about often. We are in the age of the creative mind. If you are depressed or unhappy change the way you think.

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By Zakiyyah

HERBS ARE NATURE'S REMEDY

Yarrow - Part 1 - The Herb

As an often-overlooked herb, yarrow is very potent and versatile. It has been used as a wound liniment to treat cuts, bruises, abscesses, and other injuries. Because of the volatile oils found in yarrow, its healing influences also contain anti-inflammatory and anti-allergenic (including hay-fever) properties.

When blended with other herbs, yarrow stimulates digestion and relieves colic, lowers high blood pressure, enhancing venous blood circulation, relieving cramps arising out of tensions, wind, colic, or nervous dyspepsia.

Yarrow can also be used as a stimulant for the circulatory system and helps in healing varicose veins, hemorrhoids, phlebitis, and thrombosis. When consumed hot, yarrow is a superb medication that helps in getting relief from fevers and contagions like colds, flu, coughs as well as sore throats.

The herb is also an efficient diuretic, helps to get relief from cystitis, irritable bladder, stones, and irritation. The herb contains sterols, which have actions similar to hormones and aids in controlling the menstrual cycle as well as being healing to uterine blockages.

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Answers to Crossword on page 17

S	T	A	R			E	R	E			P	A	R	R											
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GAMES

See answers on pages 16

CROSSWORD

1	2	3	4	5	6	7	8	9	10	11	
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59						60			61		
62						63			64		

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StatePoint Media
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 19

HARLEM COMMUNITY NEWSPAPERS

Statepoint Crossword THEME: AT THE CIRCUS

ACROSS

- *Jumbo The Elephant or Sirius in space
- “But I heard him exclaim ‘___ he drove out of sight’
- Young salmon
- Blood component
- What Lizzie Borden did
- Leather razor sharpener
- “The Famous Five” author ___ Blyton
- Back of the neck
- Letter-shaped girder
- *Feats-of-strength circus performer
- Indian restaurant bread
- In need of a muffler
- Away’s partner
- Backward
- Same as ruin
- Greek R
- Net sales minus cost

- of goods sold
- Europe/Asia mountain divide
 - Approximately, as in date
 - Overnight lodging
 - Inflicted a blow
 - Celestial bear
 - Goose egg
 - ___-AFTRA
 - Frying pan
 - Eating establishment
 - Type of English crs.
 - Traffic accident
 - Wading bird
 - *Sara Gruen’s novel “Water for ___”
 - *Lion tamer’s tool or counter seat
 - Justice’s garb
 - Hit it on the head
 - Run off, as in couple
 - Was in the hole
 - Japanese zither
 - Something ___
 - Movie “Saturday Night” subject matter, acr.
 - FedEx, verb

DOWN

- Tom Jones’ “___ a Lady”
- *Big Top
- Gulf V.I.P.
- Remodeled
- Tests
- Settle a debt
- Biblical place of bliss
- *“The Greatest Show man” protagonist
- Equals length times width
- Multicolored horse
- Dashboard acronym
- Type of heart pain
- Moses’ mountain
- Hollywood legend ___ Shearer
- *Like circus audience’s experience, hopefully
- Bow-like structure
- Dodge
- Trunks
- *Three-___ circus
- What phoenix did
- Batu Khan’s people
- JD Vance’s “Hillbilly ___”
- Civil disorder
- African grazer
- *Sound of circus
- Money under mattress, e.g.
- *Aerialist’s bouncy safety device
- Piled
- Twisted cotton thread
- Give it generously
- *Funny one
- James Dean’s famous role
- It will
- *Unwelcome reception, pl.
- Cupid, to the Greeks
- Sodium hydroxide
- ___caca, South American lake
- Trough stuff
- Witness

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Memoirs by Various Black Authors

Review by Terri Schlichenmeyer, Harlem News contributor

Sometimes, you just don't want to know any more.

You've had it with bad news, up to your eyebrows and no more. So maybe it's time for some good news. Maybe it's time for some memoirs, biographies, and the goodness you'll find inside these great books...

What goes better with a warm summer evening than a few tunes? A book about a musician, that's what, and "From the Shadow of the Blues: My Story of Music, Addiction and Redemption" by John Lee Hooker Jr. with Julia Simon (Rowman & Littlefield, \$34) is a great summertime read. It's the story of a born singer,

the son of a sharecropper who struggled and got through it to become a Grammy Award winning bluesman. Inspirational and lively, this memoir is as entertaining as are its author's performances.

No doubt, you've read some of Toni Morrison's work and you might be eager to learn more about her long career. In "Toni at Random: The Iconic Writer's Legendary Editorship" by Dana A. Williams (Amistad, \$29.99), you'll understand about the great author's somewhat-hidden career, work that many of her fans don't know much about. Working at the publisher Random House gave Morrison a chance to nourish the careers of

many Black authors and, in doing so, she helped change the entire publishing world, making it more open to diversity for readers, both Black and white. With its insight to Toni Morrison's career and the behind-the-scenes of publishing past, this is truly a reader's book.

If you can't help yourself, you have to watch politics, you'll want to read "Trailblazer: Perseverance in Life and Politics" by former Ambassador Carol Moseley Braun (Hanover Square Press, \$32.99). Here, readers are taken back to Braun's childhood, to see what launched her to success. There were many barriers that Braun smashed through: she made history as the first Black woman elected to the Senate. First woman representing Illinois in Washington. First senator to be appointed as an ambassador (to New Zealand). And even if you're not particularly a politics-watcher, this book is inspiring and empowering.

And, finally, if you haven't exhausted your examination of racism yet, "The Science of Racism: Everything You Need to Know but Probably Don't - Yet" by Keon West (Abrams Press, \$28.00) offers a very different way of looking at the subject. West, who has "always been Black," argues that we've left science out of the topic of racism for far too long. By adding scientific measures to the realities of racism, we

can understand the issue a little better, he says, and we might be able to have a different conversation about it.. Go into this book with an open mind; it's full of examples, thought-provokers, smart words, and ideas. Look closely, and you'll also find a bit of humor to get you through...

If you need additional books on Black history or you want another memoir by a Black authors, then head to your favorite bookstore or library. Ask the friendly face there, and you'll find lots more.

Memoirs
by various Black authors
c.2025,
various publishers
\$28.00 - \$34.00



Answers to Sudoku on page 17

SUDOKU ANSWERS

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

"Dental health, like success, is not a destination but a continuous journey"

Dr. George Williams

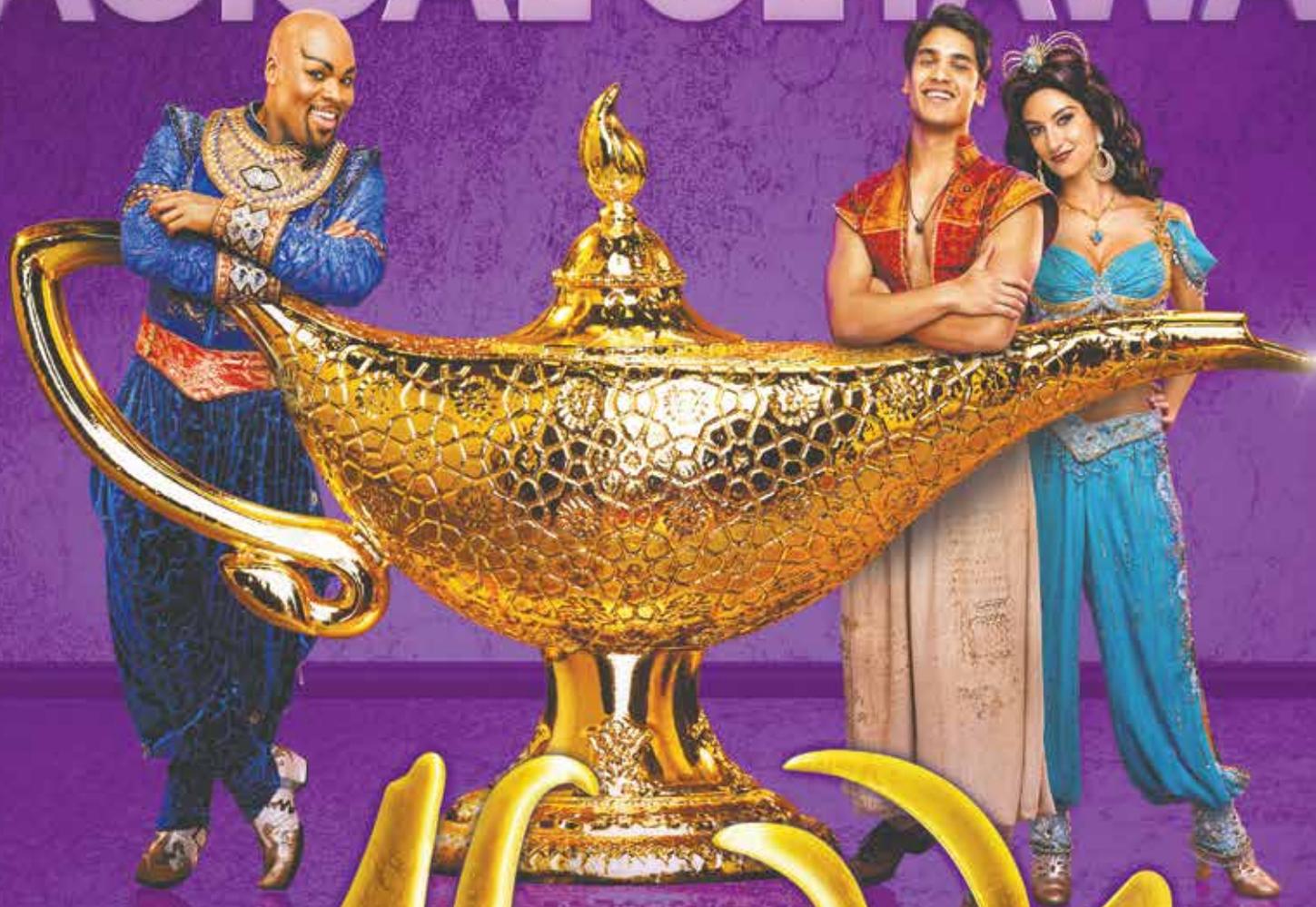


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