



April 2021

Inspire, Inform & Educate

164TH Edition



Scrubs To The Rescue Changes the Trajectory of the Medical Apparel Retail Market

FROM LEFT TO RIGHT: Natishia Holly, Keosha Austin, Tennille Johnson

12, 29

INSIDE



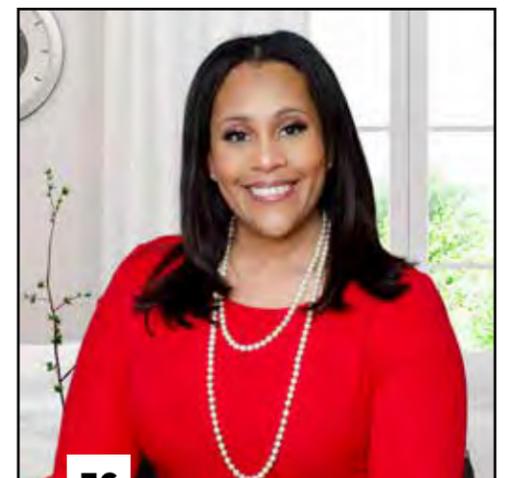
06

Grand Opening of New State-of-the-Art Facility for Bo Porter's Future All-Stars Baseball Development Academy Provides Unique Opportunity to Learn from the Pros



21-28

2021 Top 50 Black Professionals And Entrepreneurs



36

Prospective Buyers and Renters: Are You Being Treated Fairly?



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Trey Harris
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PUBLISHER'S MESSAGE



MR. D-MARS

d-mars.com is proud to continue our partnership with the community, publishing positive content and success stories promoting the advancement of our African American businesses and civic and community leaders.

One of my favorite quotes on teamwork is from Michael Jordan. He said, "Talent wins games, but teamwork and intelligence wins championships." I can speak from experience, working with my dedicated team, that there is a certain and special level of greatness achieved when you work together. You can only do so much solo. So if you haven't already, I encourage you to collaborate with other entrepreneurs and professionals in the community. There are many examples in business of how collaborations have proven successful. And collaborations are not just a benefit for you, but for the community and those around you.

This month's cover story highlights Scrubs To The Rescue, a successful business collaboration that sparked from a conversation. Co-owners Tennille

Johnson, Keosha Austin, and Natisha Holly, coming together with a passion and purpose to fundamentally change the trajectory of the medical apparel retail market, have leveraged a non-traditional shopping model that has proven to be ahead of the curve for a valuable and convenient experience for medical professionals. Through their varied backgrounds and skill sets that compliment each other, the co-owners of Scrubs To The Rescue have set a trend and stellar example of how women working together can create success, being a shining example for other females and all entrepreneurs to follow.

There is an African proverb that tells us, "If you want to go fast, go alone. If you want to go far, go together." We hope that this cover story on Scrubs To The Rescue inspires and drives you to get out of your comfort zone and start to collaborate. It starts with sending one email or having one conversation. The choice is yours. And I hope you choose to collaborate to help propel your business to great prosperity.

As always, thank you for your continued support of d-mars.com, progressing our publication's efforts to highlight the communities in which we serve, live, and work. Partnering together, we succeed in making positive things happen.

"Teamwork divides the task and multiplies the success."

—Unknown



BEHIND THE JOURNAL

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CONTENTS

04 BUSINESS

04 The American Rescue Plan Provides Relief for Small Businesses

06 COMMUNITY

06 Grand Opening of New State-of-the-Art Facility for Bo Porter's Future All-Stars Baseball Development Academy Provides Unique Opportunity to Learn from the Pros

06 Mayor Sylvester Turner Announces HPD Executive Assistant Chief Troy Finner as New Chief of Police

08 George Floyd Family Receives Historic Civil Rights Wrongful Death Settlement

12 NFL Hires First Black Woman Referee

12 EDUCATION & CAREER

12 Twelve Additional HISD Middle Schools Join the Verizon Innovative Learning Schools Program

12-29 COVER STORY

12-29 Black Girls Rock! Women of Color Collaborating = Sustainability and Success

13-20 HEALTH & WELLNESS SECTION

14 Don't Let COVID-19 Stop You From Seeking Critical Healthcare

15 President Biden to Direct States, Tribes and Territories to Open Vaccinations to All Adults by May

16 Healthy Home: The Correct Way To Clean Your Light Switches and Wallplates

26 Need Surgery During the Pandemic? Ask These 6 Questions

26 Making Daylight Saving Time Work for You

17-24 SPECIAL SECTION

17-24 2021 Top 50 Black Professionals And Entrepreneurs

30 POLITICS

30 TSU's Center for Justice Research Congratulates

32 U.S. House of Representatives Passes Milestone Voting and Ethics Legislation

32 Senate Confirms Marcia Fudge as HUD Secretary

34 FINANCE

34 OP-ED: Energy Policies and Potential Impacts on Household Budgets

36 REAL ESTATE

36 Prospective Buyers and Renters: Are You Being Treated Fairly?

38 As Mortgage Relief Plans End, What Comes Next for Homeowners?

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- Health & Wellness Journal
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- Top 50 Black Health, Medical & Wellness Professionals
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BUSINESS



Caption for photo: The American Rescue Plan will change the course of the pandemic, deliver immediate relief for small businesses and American workers, and build a bridge towards economic recovery.

The American Rescue Plan Provides Relief for Small Businesses

By d-mars.com

News Provider

The White House on Tuesday released a fact sheet on President Joe Biden's \$1.9 trillion American Rescue Plan, noting that millions of main street small businesses are struggling to make ends meet in the wake of the COVID-19 pandemic and resulting economic crisis.

The White House "especially noted" the struggles of Black- and Brown-owned businesses. Without additional government assistance, these challenges could worsen in the months ahead and the national vaccination program would be hobbled, administration officials noted.

The American Rescue Plan will change the course of the pandemic, deliver immediate relief for small businesses and American workers, and build a bridge towards economic recovery.

Many Americans already have received a \$1,400 stimulus check, making good on President Biden's pre-inaugural promise of \$2,000 payments – Americans received \$600 in the weeks prior to the new administration.

The White House fact sheet noted full support for small businesses through the current crisis. "Since the beginning of this pandemic, 400,000 small businesses have closed and millions more are hanging by a thread," the administration offered in the fact sheet.

"President Biden's plan will provide emergency grants, lending, and investment to hard-hit small businesses so they can rehire and retain workers and purchase the health and sanitation equipment they need to keep

workers safe," the statement continued.

Further, the American Rescue Plan will:

- Deploy community navigators to increase awareness of the participation in COVID-19 relief programs for small business owners who currently lack access, especially underserved entrepreneurs without banking relationships,

The White House concluded:
"The American Rescue Plan will address the immediate crises facing small businesses. In the coming weeks, President Biden will lay out his economic recovery plan to invest in America, create millions of additional good-paying jobs, and build back better than before."

lawyers, accountants, and consultants.

- Allocate \$15 billion in flexible grants to help the smallest, most severely impacted businesses persevere through the pandemic.
- Provide \$28 billion for a new grant program to support hard-hit small restaurants and other food and drinking establishments.
- Bolster the Paycheck Protection Program with

an additional \$7.25 billion in funding to support small businesses and nonprofits that were previously excluded.

- Devote an additional \$1.25 billion in funding to support live venue operators, theatrical producers, live performing arts organization operators, museum operators, motion picture theatre operators, and talent representatives that are struggling to make ends meet.
- Invest \$10 billion in successful state, local, and tribal small business financing programs to help small businesses innovate, create and maintain jobs, and provide the essential goods and services that communities depend on.
- Help small businesses rehire and retain workers by extending the employee retention credit through the end of 2021.

In addition to providing direct relief to hard hit small businesses, the American Rescue Plan will bolster a whole-of-government COVID-19 response that will change the course of the public health crisis, administration officials wrote in the fact sheet.

The American Rescue Plan will "devote \$1 trillion toward building a bridge to economic recovery for working families, including those who work for small businesses; and provide critical support to communities that are struggling in the wake of the pandemic."

Source: NNPA

UNIVERSITY of HOUSTON

HISTORICALLY UNDERUTILIZED BUSINESS OPERATIONS



The Historically Underutilized Business (HUB) Program at the University of Houston was established to identify and encourage HUBs to participate in the competitive bid process with the objective of increasing the number of contracts and subcontracts awarded to Texas HUB Vendors.

The University of Houston HUB Program is committed to expanding business opportunities available in order to promote the successful development of growing businesses, to have a positive impact on improving our local economy and to give back to our community.

For more information about how to do business with the University of Houston, bid opportunities, or to learn about events, workshops and seminars, visit: www.uh.edu/hub

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COMMUNITY

Grand Opening of New State-of-the-Art Facility for Bo Porter's Future All-Stars Baseball Development Academy Provides Unique Opportunity to Learn from the Pros

By d-mars.com

News Provider

Bo Porter, president and CEO of Bo Porter Enterprise, recently announced the April 2021 grand opening of the new home of Bo Porter's Future All-Stars Baseball Development Academy.

Established in 1998, Porter's highly acclaimed program is relocating to its new **12,000-square-foot indoor** training facility at 15122 Highway 6 in Rosharon, Texas, to further elevate the academy's one-on-one and team instructional programs, competitive year-round select and travel baseball and softball teams, interactive virtual learning platform, clinics, elite training camps and development summits, as well as multi-sports camps and retreats.

The academy's state-of-the-art facilities include five hitting tunnels, a pitching development center, a multipurpose turf field, a dedicated space for strength and conditioning, a broadcast media training center, and two event rooms.

Team tryouts for summer 2021 will begin on Sunday, April 25 for 8U and 10U local and national travel teams, and 12U, 14U, 16U and 18U local, national and international showcase and travel teams. A comprehensive tryout schedule is posted on the academy's website.

Reflecting the impact of its holistic development process, Bo Porter's Future All-Stars Baseball Development Academy's exemplary, time-proven system has helped

student-athletes secure more than \$20 million in scholarships since its launch 23 years ago. Importantly, alumni players have consistently become distinguished champions in the spaces they occupy.

Every team is coached by two professionals, including instructional leagues and local, national and international select and showcase teams for **8U, 10U, 12U, 14U, 16U and 18U**. Players can also receive private instruction and have members-only access to the academy's extension range of player amenities focused on the whole person.

The academy's impressive roster of coaches and educators includes professionals with impressive histories as baseball players, coaches, teachers and managers at the highest levels. In addition to the development program's professional coaching staff, players receive periodic instruction from special guests.

For players, student-athletes, coaches and parents seeking the highest level of understanding and interaction with accomplished baseball professionals, the academy's CLUBHOUSE membership is a



national members-only baseball community that meets monthly to interact with current and former MLB players, coaches, managers and executives who break down fundamentals, discuss the game and share their wisdom, experiences and insights. In addition to guest speakers, CLUBHOUSE membership also offers interactive learning and instructional videos. Monthly CLUBHOUSE events are held in-person at the academy and are streamed live to members who participate remotely.

"Sports is an institution of higher learning, and Bo Porter's Future All-Stars Baseball Development Academy provides a one-of-a-kind opportunity for players to take their skills, games and lives to the highest level."

Porter observed.

To share their skills and expertise, and to give back to the community, Porter and members of the academy's coaching staff host free annual coaching clinics for local Little League coaches.

For more information, please visit boporterfutureallstarsbaseball.com.

COMMUNITY

Mayor Sylvester Turner Announces HPD Executive Assistant Chief Troy Finner as New Chief of Police

By d-mars.com

News Provider

Mayor Sylvester Turner recently announced the appointment of Houston native and 31-year Houston Police Department veteran, Executive Assistant Chief Troy Finner, as the City of Houston's next Police Chief.

Chief Finner began his career with the Houston Police Department in 1990 and has worked in every aspect of the department, serving the citizens of Houston in the Office of Public Affairs, Southwest Division, South Gessner Division, and the Internal Investigation Command. Chief Finner has also worked as Assistant Chief of South Patrol Command. As Executive Chief, Finner oversees the HPD Field & Support Operations, which includes responsibility for three patrol region commands and one support command encompassing 15 patrol divisions, the Traffic Enforcement Division, Emergency Communications Division, Mental Health Division, and the Gang Division.

His oversight encompasses approximately 3,550 classified and sworn personnel and 230 civilian support staff.

"Executive Assistant Chief Finner is highly regarded in the Houston Police Department and has earned the

trust and respect of our diverse community. He possesses a style of leadership best described as quiet with a strong demeanor," said Mayor Turner. "He has never hesitated to lead from the front during major events, civil unrest, and protests. He embraces the use of technology and data-driven analysis in the reduction of crime."

Troy Finner was born in Houston's 5th Ward, raised in Hiram Clarke, and graduated from Madison High School. He earned a Bachelor of Science in Criminal Justice from Sam Houston State University and a Master of Criminal Justice from the University



Troy Finner, the City of Houston's new chief of police.

of Houston-Clear Lake.

Throughout his career, Chief Finner has completed specialized training through enrollment in elite professional development courses. He is a Senior Management Institute for Police (SMIP) graduate and attended the Police Executive Leadership Institute (PELI) and the Federal Bureau of Investigation National Executive Institute (NEI).

"I am grateful to Mayor Turner for this opportunity to lead the men and women of the Houston Police Department. I have spent my entire career preparing for this moment, and I will not let down the mayor or the people of Houston," said Executive Assistant Chief Finner. "I have a proven track record of bringing unity within the community balanced with leading operational improvements and initiatives, which have enhanced departmental productivity and reduced costs."

"I am confident Chief Finner is the right person for the job at this time. I know he will focus first on the needs of the Houston Police Department," Mayor Turner said. "I have asked him to stay focused on relational policing and bridging the gaps in trust and communication between Houstonians and our police department."

For more information, please visit www.houstontx.gov.



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COMMUNITY

Caption for image: George's legacy for those who loved him will always be his spirit of optimism that things can get better, and we hope this agreement does just that - that it makes things a little better in Minneapolis and holds up a light for communities around the country.

George Floyd Family Receives Historic Civil Rights Wrongful Death Settlement

By Stacy M. Brown

NNPA Newswire Senior

Civil rights attorneys Ben Crump, Antonio Romanucci, L. Chris Stewart, Jeff Storms and other co-counsel on behalf of the family of George Floyd and officials from the City of Minneapolis have announced the settlement of a civil lawsuit against the City of Minneapolis and the four officers involved in Mr. Floyd's death.

The **\$27 million** settlement is the largest pre-trial settlement in a civil rights' wrongful death case in U.S. history.

It includes \$500,000 to be directed to enhance the 38th St. & Chicago Ave. business district where George Floyd died.

The legal team praised police reforms adopted by the city after Floyd's death and pledged support for further reforms.

"George Floyd's horrific death, witnessed by millions of people around the world, unleashed a deep longing and undeniable demand for justice and change," Crump said in a news release.

"That the largest pre-trial settlement in a wrongful death case ever would be for the life of a Black man sends a powerful message that Black lives do matter and police brutality against people of color must end."

After Floyd's death, the City of Minneapolis adopted sweeping police reforms, including comprehensive use-of-force reporting, a requirement to keep body-worn cameras on all the time, a policy for officers to de-escalate non-threatening encounters with citizens by disengaging or walking away, and recruitment of officers based on a holistic evaluation that favors those who live in the areas they would police and who have social service experience.

"We are encouraged both by the progressive police reforms already adopted and the ambitious changes city of Minneapolis leaders still hope to create," added Romanucci.

"After being identified with George Floyd for tragic reasons, Minneapolis will be remembered for progressive changes that can lead the nation in how to reform and reframe the relationship between police and communities of color."

Even as the trial against former officer Derek Chauvin moves forward and the family waits for justice in the criminal courts, the settlement imparts a measure of justice that is meaningful, important and necessary, attorney L. Chris Stewart stated.

"It provides a path forward for our clients and ensures that George Floyd's death will result in substantive, positive change."

The federal lawsuit was filed July 15, 2020, in the U.S. District Court for the District of Minnesota on behalf of Minnesota plaintiff attorney Kaarin Nelson Schaffer, who was named trustee for the Floyd family.

The complaint named the city as the responsible party for the Minneapolis Police Department, which the city uses to fulfill its policing functions.

The defendants also included Minneapolis police officers Derek Chauvin, Tou Thao, Thomas Lane, and J. Alexander Kueng.

According to the news release, the lawsuit stated they

were acting in their individual capacities and/or under color of state law, and within the scope of their employment.

Floyd died May 25, 2020, at approximately 8:00 p.m., at the 3700 block of South Chicago Avenue South in Minneapolis.

"He died face down in the street, handcuffed and compliant, having committed no violent crime and posing no threat to anyone. He died slowly under the weight of Minneapolis police officers Chauvin, Lane, and Kueng," the attorneys noted.

While Floyd was unlawfully maintained in this dangerous prone position with Chauvin kneeling on Floyd's neck, Thao not only idly stood by and did nothing to help Floyd, but actively prevented bystanders from intervening in the unlawful death occurring before their eyes, the lawyers argued.

They said Floyd died begging for help, saying that he could not breathe, pleading for his life, and asking for his mother.

The complaint stated Mr. Floyd was deprived, under color of state law, of his clearly established rights as secured by the Fourth and Fourteenth Amendments to the United States Constitution.

"Our family is grateful for all those who care so deeply about George's life and our loss, and this agreement is a necessary step for all of us to begin to get some closure," Floyd's brother, Rodney Floyd, stated.

"George's legacy for those who loved him will always be his spirit of optimism that things can get better, and we hope this agreement does just that - that it makes things a little better in Minneapolis and holds up a light for communities around the country."

Source: NNPA



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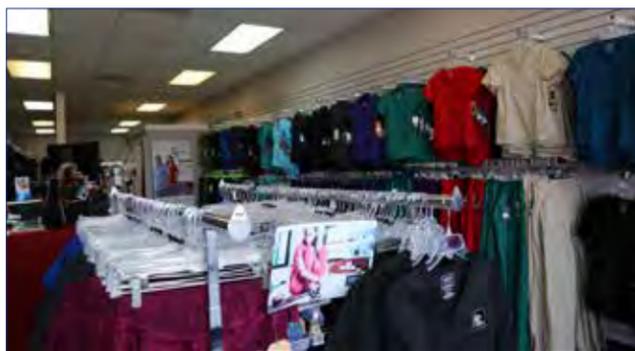


SCRUBS TO THE RESCUE

Women of Color Collaborating = Sustainability and Success

By d-mars.com
News Provider

Where some believe the stigma that the Black woman cannot collaborate with other sisters, there is an exemplary enterprise right in the heart of our city combatting that stereotype. A group of like-minded and like-spirited female colleagues of color in the medical profession birthed a business in 2019 over a conversation in the hospital cafeteria. That simple chat, sharing dreams and goals over lunch, organically turned into a rewarding business partnership - Scrubs To The Rescue. **Co-owners Tennille Johnson, Keosha Austin, and Natishia Holly**, coming together with a passion and purpose to fundamentally change the trajectory of the medical apparel retail market, have leveraged a non-traditional shopping model that has proven to be ahead of the curve for a valuable and convenient experience for medical professionals. Through their varied backgrounds and skill sets that compliment each other, the co-owners of Scrubs To The Rescue have set a trend and stellar example of how women working together can create success,



being a shining example for other females and all entrepreneurs to follow. "Just remember that being strong does not mean you have to do everything on your own. We as women can work together, using our different God-given gifts and talents for something greater than ourselves. I am proud that this is what Scrubs To The Rescue represents," Tennille said.

Co-leading Scrubs To The Rescue as CEO, she is guided by her faith and stands on one of her favorite quotes by the late Mother Teresa, reminding us, "I can do things you cannot, you can do things I cannot; together we can do great things." Scrubs To The Rescue is run by influential female leaders with over 20 years of combined experience in the healthcare industry. They



use their own individual dexterity gained as healthcare, corporate, and retail professionals to bring expert knowledge, innovation, technology, and the most desired products and services to meet the needs of busy healthcare professionals, like doctors, nurses, and other medical support staff. The business ultimately helps medical professionals and all professionals requiring scrubs to look and feel their best while at work in their demanding careers. Scrubs To The Rescue wants to be a part of empowering these professionals with chic and quality attire, adding value to a field that takes pride in serving others.

Scrubs To The Rescue is already widely recognized, being the proud recipient of the

Houston Area Urban League Small Business University 2019 Pitch Competition and honored as a 2021 d-mars.com Top 50 Black Professional & Entrepreneur.

Get to know the Scrubs To The Rescue leadership and team

Born in the windy city of Chicago, Tennille Johnson came to Houston to attend Texas Southern University. She earned her Doctor of Pharmacy degree and has worked as a pharmacist for over 16 years. She prides herself on being a lifelong learner and community activist. She is a proud and active member of the esteemed Delta Sigma Theta Sorority, Inc. Fort Bend Alumni Chapter. Tennille

also has been a part of numerous community and professional organizations that include the Houston Area Urban League and the Texas Pharmacy Association. As CEO, she wants Scrubs To The Rescue to be known worldwide for providing durable, but trendy and fashion-forward medical apparel.

Keosha Austin hails from Arkansas, earning her degree from Arkansas State University and relocated to Houston in 2015. Keosha has held many leadership roles in product procurement and supply chain management. As Scrubs To The Rescue's uniform fashion expert, she provides guidance on all of their product line selections.





Q&A with Scrubs To The Rescue

D-MARS: Where there's this stigma about how Black women cannot work well together, talk about how you all as female co-owners of Scrubs To The Rescue combat that stereotype?

SCRUBS: We came together originally with one common goal, to start a small business incorporating our love for fashion, our healthcare backgrounds, and our drive for success. I will never forget that conversation we had during our lunch break about starting our own business. After further discussion, we committed, made a plan, and have not turned back since. What sustains us is that we started off as friends with a mutual respect for each other. And though we have different personalities and ways of accomplishing things, we remove all personal feelings for a common goal to serve our customers with excellence, resulting in exponential growth for Scrubs To The Rescue. We communicate often, and we each understand our roles in this partnership. What helps the most is that we are all mature enough to work together in business. Communication is very important, and we meet on a weekly basis to discuss our business plans and to make sure we stay on track. Determination, hard work, mutual respect, and staying in line with that one common goal is what has contributed to our success as a female and Black-owned business. This mindset drives us now and will continue to drive us into the future.

D-MARS: As co-owners of Scrubs To The Rescue, how do you all successfully work together and stay within your key roles, not overlapping into each other's responsibilities?

SCRUBS: We have mentors, and the best advice we received was to create a partnership agreement with very specific roles and responsibilities. Yes, we could have just filed that document, but instead we use it as a guide and reminder to stay on track whenever there are differences. I cannot stress enough the mutual respect and level of maturity we all have. Not to mention, we leave our egos at the door. We are one team, working within our strategic plan to accomplish our goals. Having good documentation of our processes and a well-constructed business plan guides all of our decision-making. Organization and focus are the keys to winning.

D-MARS: What would you say has been your strategy from the beginning that has resulted in your company's impressive growth in a short amount of time?

SCRUBS: Creating our business plan at the very beginning and updating it as needed has been our guiding light, even when it appeared dark and grim. We are an innovative group of women, always brainstorming about ways to solve customer problems. And because we are our own customers, as healthcare professionals, there is a first-hand understanding of customer needs. We also tapped into resources like the Small Business Administration, SCORE, the Houston Community College program supporting entrepreneurs, and the Houston Area Urban League. Consulting with successful business owners who have a proven track record has helped with our growth and sustainability. We work hard, have patience, and take advantage of our resources. We are constant learners and never feel like we know it all, depending on each other. If you

are truly a team, you know that you don't have to do things alone.

D-MARS: Being a female-owned business, have you found it difficult/challenging as women, or do you find that you are on a level playing field, receiving respect when dealing with vendors, etc.?

SCRUBS: Yes, as a minority-owned business, it has been a challenge. But we look at it as an opportunity to grow and learn. Most of our challenges have been trying to find capital to help finance our business ventures. We are often overlooked by vendors because of our lack of resources, which initially was frustrating. But, I soon came to understand how businesses are to stay operational, and it comes down to having capital. This challenge has just forced us to work harder so we receive the financial support for our continuous growth.



"It is important for women to work together in business. Behind every successful woman is a tribe of other successful women who have her back. When women support each other, incredible things happen. One woman can make a difference, but together, we can rock the world."

—Tennifer Johnson, CEO and Co-Owner of Scrubs To The Rescue

D-MARS: What challenges has your business faced during the pandemic, and how have you overcome those challenges, sustaining a successful business?

SCRUBS: We are definitely living in a time where traditional shopping can be considered risky. But, we have made significant changes last year, pivoting and taking advantage of this new era. We were in the process of relocating before the pandemic, but mandatory closures put that on hold longer than expected. From January through August 2020, we were only able to gain revenues from online sales. This dramatically reduced our marketing budget. But not giving up, we used cost-effective and no-cost marketing to boost our online sales, making our own masks for purchase, increasing our social media marketing efforts, and utilizing Google Ads. As a result, we were able to open the doors of our new location in August 2020. With the improved visibility and securing a space in a popular area, we were able to get back on track. Our continued growth strategy involves making more resources available through our Click It & Forget It Scrub Subscription Plan, helping to

reduce the customer's need to have to shop at our physical location.

D-MARS: What are the upcoming plans for Scrubs To The Rescue as you continue to evolve?

SCRUBS: Our vision for our Click It & Forget It Scrub Subscription Plan will definitely be a disruptor, satisfying the need for a more innovative shopping experience, as well as helping nurses and healthcare professionals select products that meet their individual needs. This model is fairly new to the medical uniform industry and is a great model to incorporate, considering nurses replace uniforms using a replenishment model. Medical scrubs take a beating day in and day out, requiring our customers to go back and replenish stock often. With this subscription plan still being an untapped market in the uniform industry, we plan to change the game on how healthcare professionals shop for medical uniforms.

D-MARS: Your company believes in serving the community. How has giving back helped contribute to your success?

SCRUBS: We have already donated over 200 scrub sets to the homeless and look forward to incorporating more community ventures into our business plan. Giving back gives us pride as business owners. We strive to be prosperous so we can help our community, making a difference one scrub at a time. Giving back has also allowed us to build partnerships with other entities. Annually, we plan to donate scrubs to the homeless, but also partner with other businesses to do a clothing drive for disadvantaged families.

With continuous growth each year, Scrubs To The Rescue continues to develop new business models, staying competitive. New developments, like the launch of the Click It & Forget It Scrub Subscription Plan, enhances their ability to serve customers conveniently, especially as we are still in the midst of the pandemic. Adapting has kept Scrubs To The Rescue a valuable resource for professionals in the healthcare industry, accommodating their ever-growing customer base.

The co-owners of Scrubs To The Rescue use their own experience as healthcare professionals and leaders to bring expert knowledge, innovation, technology, and the most desired products and services to meet the needs of busy healthcare professionals. What started off as a humble mobile retailer in 2019, is now a booming storefront. Expect more offerings from Scrubs To The Rescue, providing healthcare professionals trusted brands and superlative customer service.

For more information on Scrubs To The Rescue's products and services, please call 713-640-5717 or visit www.scrubstotherescue.com.

D-MARS: What do some of the Scrubs To The Rescue customers have to say?

De'Ja was so kind and helpful. She offered suggestions, and I never felt pressured. The inventory is great, with a wonderful selection of colors and styles. De'Ja helped me find the right fit and style for me. I will definitely be back. Thank you!

—Tamarah S.

This place is awesome! First, let me say that Natishia is very friendly, professional, and very attentive to the customer's needs. Also, the store is neat, clean, and in order. Most of all, the scrubs here are wonderful, fitting you just right. The material makes for a perfect and absolutely stylish scrub. I definitely recommend all healthcare workers come here.

—Shetera B.

COMMUNITY

NFL Hires **First Black Woman** Referee

By Stacy M. Brown

NNPA Newswire Senior

Maia Chaka knows well that Women's History Month is all about commemorating, observing, and celebrating the vital role of the fairer sex in American folklore.

She just didn't know she would become a part of that history.

After years of officiating games in the Pac-12, Conference USA, and the NFL's Officiating Development Program, Chaka will head to the NFL in the Fall.

When she takes the field in September, the Norfolk State University graduate and health and physical education teacher will do so as the first Black woman to work as a referee in the NFL.

She'll also be just the second woman to wear the zebra stripes. Sarah Thomas, who worked last month's Super Bowl, is the other.

"This is a funny thing. I was actually at home, and I was playing NBA2K with my nephew online because that's what I like to do at night," Chaka told NNPA Newswire just hours after an appearance on NBC's "Today" show.

"Then, I received a phone call at around 9:15 p.m. [March 4], and I just dropped everything I was doing. The next thing I know, I'm getting told 'welcome to the National Football League,'" Chaka exclaimed.

Did she think it was for real?

"I just jumped up and threw everything off my lap. I thought I was being punked because I didn't believe it at the time. But it was true," she remarked.

Troy Vincent, an African American and the NFL's second-in-command behind Commissioner Roger Goodell, celebrated Chaka's appointment.

"Maia's years of hard work, dedication, and perseverance – including as par to the NFL Officiating Development Program – have earned her a position as an NFL official," Vincent declared.

"As we celebrate Women's History Month, Maia is a trailblazer as the first Black female official and inspires us toward normalizing women on the football field," Vincent concluded.

Chaka told NNPA Newswire that she expects coaches and players to treat her the same as any other official.

"I think the coaches just want a good official who is going to get the play right," Chaka stated. "And I think they just want consistency. I hope they do not hold us to a different standard [than men] because we are all officials



When she takes the field in September, Maia Chaka, a Norfolk State University graduate and health and physical education teacher, will do so as the first Black woman to work as a referee in the NFL. She'll also be just the second woman to wear the zebra stripes. Sarah Thomas, who worked last month's Super Bowl, is the other.

at the end of the day. It does not matter what gender we are. We are all wearing the same uniform."

The importance of her historic promotion isn't lost on Chaka.

"It's an honor to join the National Football League, commented Chaka, who works with at-risk girls in Virginia.

"I just want young girls of color – young women – to know that if you have a drive for something, don't let anything hold you back just because you think something may give you some limitations. Work hard and follow your dreams."

Her promotion to the big league also demonstrates to women of color that they can

work and succeed in a male-dominated field, Chaka said.

"As long as you put in the work and you are fundamentally sound in anything that you do, you know you will reach your goal," Chaka offered.

"I think it's important that they see the representation in these fields."

Asked if she would switch from playing NBA2K with her nephew and challenge him to Madden Football, Chaka demurred.

"No, he couldn't handle me on Madden," she retorted.

Source: NNPA

EDUCATION & CAREER

Twelve Additional **HISD Middle Schools** Join the Verizon Innovative Learning Schools Program

By d-mars.com

News Provider

Chelve Houston Independent School District middle schools are among the latest campuses to be selected for participation in the Verizon Innovative Learning Schools program, which addresses barriers to digital inclusion.

In addition to free mobile devices and accompanying 30GB 4G LTE data plans, participating schools will be assigned a full-time coach to train teachers in effectively integrating technology into their lessons.

Verizon's education initiative is in partnership with Digital Promise, a national nonprofit organization that seeks to spur innovation in education.

"Verizon's program is a wonderful parallel provision to the district having supplied our students with devices and hotspots to facilitate virtual and in-person learning since the pandemic began," HISD Interim Superintendent Grenita Lathan said. "Our students must remain digitally connected long after the pandemic is over in order to maximize their 21st century learning experience."

HISD schools that are joining the Verizon Innovative Learning Schools program for the 2021-2022 school year are:

- Clifton Middle School
- Fondren Middle School

- Fonville Middle School
- Forest Brook Middle School
- Hamilton Middle School
- Key Middle School
- Lawson Middle School
- Marshall Middle School
- Meyerland Performing & Visual Arts Middle School
- Navarro Middle School
- Ortiz Middle School
- Revere Middle School

Six HISD middle schools previously were accepted into the Verizon Innovative Learning Schools program in spring 2020. They were Edison, Fleming, Hartman, Henry, Holland and Tanglewood middle schools.

"As we are all aware, so many students across the nation are in need of access to technology and the skills needed to be successful in our digital world," said Darlene Brugnoli, director of Verizon government affairs. "On behalf of Verizon, we are excited that more students in the Houston ISD will have the resources they need to thrive in today's digital world for a more promising future."

After a rigorous competitive process, HISD was identified by Digital Promise, the Verizon Foundation's nonprofit partner, as meeting all criteria for participation in the cohorts. Each VILS partner school receives an in-kind award of Chromebooks for all students, teachers, and administrators, professional development, and digital



instructional resources.

Each Chromebook is equipped with a data plan that provides "always-available" access outside of the classroom. Funds are provided for a full-time campus instructional technologist dedicated to providing teachers with support to effectively leverage technology in the classroom. The VILS program lasts two years, with the possibility of a two-year extension after the second year.

Verizon's education initiative addresses barriers to digital inclusion and is a key program under Citizen Verizon, the company's responsible business plan for economic, environmental and social advancement. Verizon Innovative Learning, which launched in 2012, has reached more than 212,000 students and 14,000 teachers nationwide across 264 middle and high schools.

To date, Verizon has invested more than \$535 million in market value toward science, technology, engineering and

mathematics (STEM) education efforts, impacting more than 480,000 students across the nation.

About Verizon Innovative Learning

Verizon Innovative Learning, Verizon's education initiative targeting Title 1 schools in partnership with Digital Promise, addresses barriers to digital inclusion. It's a key program under Citizen Verizon, the company's responsible business plan for economic, environmental and social advancement. The program provides free 1:1 devices, free internet access and a technology-driven curriculum with the goal to transform the learning experience. Through exposure to cutting-edge technology, the program enables students to develop the skills, knowledge, and confidence needed to build an innovative workforce of the future. Since 2012, Verizon Innovative Learning has committed a total of \$535 million in STEM education efforts in support of digital inclusion. In 2019, Verizon launched its first 5G-enabled Verizon Innovative Learning classroom, with the goal of 100 in the coming years. The company is committed to providing 10 million youths with digital skills training by 2030. Learn more at CitizenVerizon.com.



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Don't Let COVID-19 Stop You From Seeking Critical Healthcare

14

INSIDE



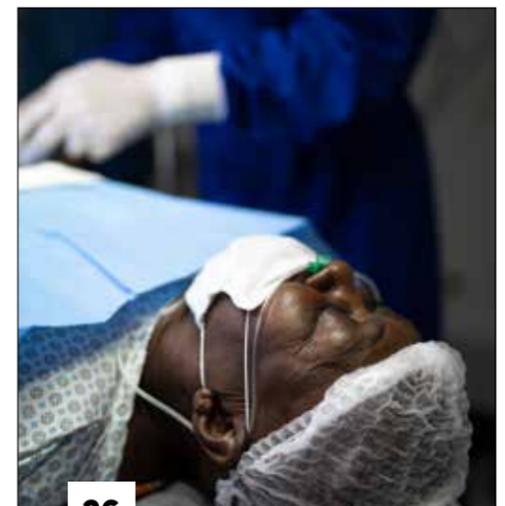
16

Healthy Home: The Correct Way To Clean Your Light Switches and Wallplates



26

Making Daylight Saving Time Work for You



26

Need Surgery During the Pandemic? Ask These 6 Questions

HEALTH

Don't Let COVID-19 Stop You From Seeking Critical Healthcare

By d-mars.com
News Provider

Despite falling rates of COVID-19 cases, seeking in-person healthcare is still a concern for many people. The Centers for Disease Control and Prevention reports 41% of U.S. adults had delayed or avoided medical care because of concerns about COVID-19. Nationally, emergency department visits declined from 2.1 million emergency department visits per week during the early COVID-19 pandemic, to 1.2 million after shelter-in-place orders went into effect. Children had more than a 70% reduction in emergency department visits. Additionally, emergency departments saw a 36% reduction in diagnoses classified as emergent, such as stroke and acute coronary syndrome (ACS).

"These statistics point to an alarming trend," said Dr. Maureen Bell, emergency department medical director for Vituity and chair of emergency medicine at Howard University College of Medicine. "As an emergency department physician, I understand patient concerns. However, it's critical for everyone to seek the care they need when they need it - for COVID-19 related symptoms or anything else. Hospitals, urgent care facilities and outpatient clinics are taking extra safety precautions to keep patients and staff safe from COVID-19 transmission."

Signs and symptoms that require immediate action

Although we are in the midst of a pandemic, medical emergencies and chronic conditions remain existent and critical. Emergent and routine care should still be a priority. Bell explains that in many

emergency situations, minutes - even seconds - matter. By delaying care, your condition can worsen and have long-term impacts. In worst-case scenarios, delaying care may cause death.

"I have seen a number of patients with strokes and myocardial infarctions (heart attacks) delay coming to the emergency department out of fear of COVID-19, and as a result, they end up with worse outcomes because we've lost that valuable time for available interventions," she said. "Just last week, I had a patient come in after experiencing right-side weakness for three days. Imaging confirmed this patient had a stroke, and due to the delayed presentation missed the window for optimal intervention. This delay in seeking care will unfortunately result in a long-lasting disability."

Bell, and the health care experts at Vituity, recommend seeking medical care as soon as possible if you're experiencing any of the following:

- * Chest pain or discomfort in the upper body
- * Head injuries
- * Weakness or drooping on one side of the body
- * Fainting or ongoing dizziness

- * Severe abdominal pain
- * Difficulty breathing, wheezing or ongoing shortness of breath
- * Severe headache
- * Paralysis or significant weakness
- * Significant or uncontrolled bleeding
- * Sudden numbness
- * Seizures
- * Major trauma such as a bad car accident, fall or wound
- * Irregular heartbeat
- * Compound fractures (bone that protrudes through the skin)
- * Severe allergic reactions

If you're unsure if you require emergency care, call your doctor right away. If you need immediate medical assistance, call 911 for emergencies.

"I want everyone to know that emergency departments and urgent care centers across the country are prepared to help keep everyone safe," said Bell. "Your health and safety is our top priority so if you or a loved one need care, please seek it."

Source: BPT

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HEALTH

President Biden to Direct States, Tribes and Territories to Open Vaccinations to All Adults by May 1

By Stacy M. Brown

NNPA Newswire Senior

Just hours after signing into law his massive \$1.9 trillion American Rescue Plan, President Joe Biden addressed the nation and announced the implementation of his next phase of a national strategy to put the pandemic in the country's re-view mirror.

The President declared that he would direct states, tribes, and territories to make all adults eligible for the coronavirus vaccine by May 1.

In his first prime-time address since taking over the Oval Office, President Biden proclaimed a goal of getting the nation closer to normal by the July 4 holiday.

"If we do our part, if we do this together, by July 4, there's a good chance you, your families, and friends will be able to get together in your backyard or in your neighborhood and have a cookout and a barbecue and celebrate Independence Day," he noted as he stared firmly into the television camera.

Speaking from the East Room of the White House, President Biden said returning to normal requires everyone to continue wearing face coverings, social distancing, and getting vaccinated.

More than 529,000 Americans have died since the pandemic began, and nearly 30 million have contracted the virus.

"We all lost something," the President declared.

"A collective suffering, a collective sacrifice, a year filled with the loss of life. In the loss, we saw how much there was to gain. An appreciation, respect and gratitude," he uttered.

In his first hours in office, President Biden launched a comprehensive strategy to defeat the pandemic. He noted that in the seven weeks since the Administration has delivered more than 81 million vaccinations and more people can visit their loved ones again.

"There is more work to do," the President reminded viewers.

He promised that the White House COVID-19 Response Team has concluded that the accelerated vaccination efforts will enable prioritized vaccinations that will prove far enough along by the end of April that officials could lift all eligibility

restrictions at that time.

The President offered a ramped-up effort to create more places for people to get vaccinated, enabling officials to reach those hardest hit and most challenging to reach.

Over the next six weeks, the Administration will deliver vaccines directly to up to an additional 700 community health centers that reach underserved communities, increasing the total number of participating community health centers across the country to 950, White House officials said.

The Administration also will double the number of pharmacies participating in the federal pharmacy program, making the vaccine available at more than 20,000 pharmacies in locations convenient to all Americans.

Pharmacies are also directed to expand mobile operations into the hardest-hit communities to reach more people.

The Administration promises to more



The Administration promises to more than double the number of federally run mass vaccination centers, run by FEMA, the U.S. military, and other federal agencies in partnership with states, to ensure that we reach the hardest-hit communities in this historic effort. (PHOTO: whitehouse.gov)

than double the number of federally run mass vaccination centers, run by FEMA, the U.S. military, and other federal agencies in partnership with states, to ensure that we reach the hardest-hit communities in this historic effort.

"Finding light in the darkness is a very American thing to do," President Biden said.

He also used the national platform to denounce racism and hate crimes against Asian Americans, whom the previous Administration targeted as the cause of the pandemic.

"There have been vicious hate crimes against Asian Americans who've been attacked, harassed, blamed, and scapegoated," President Biden remarked.

"At this very moment, so many of them, our fellow Americans, are on the front lines of this pandemic trying to save lives and still are forced to live in fear for their lives just walking down streets in America. "It's wrong, it's un-American, and it must stop."

Source: NNPA

HEALTH

Healthy Home: The Correct Way To Clean Your Light Switches and Wallplates

By Lauren Victoria Burke

NNPA Newswire

In an effort to stay healthy and keep your home tidy, you've probably increased your cleaning frequency since the start of the COVID-19 pandemic. To help limit the spread of germs, the Centers for Disease Control and Prevention (CDC) recommends regular cleaning of high-touch surfaces. Tabletops, desks, vanities, faucets and door handles often make this list, but two things that are touched frequently throughout the day are often forgotten during cleaning: light switches and wallplates.

Hidden dangers that we're now much more aware of such as bacteria and dangerous pathogens can build up on these surfaces, transfer to hands when touched and end up redistributed throughout the home. Therefore, to help keep your home healthy, you should take steps to regularly and properly keep light switches and wallplates clean.

However, in our effort to eliminate buildup on switches and wallplates, many opt to use common household disinfectants with chemical agents. These substances may cause more harm than good to the switch or wallplate because certain cleaning agents can interfere with the electrical components, leading to safety issues, or cause damage to the surface area of the wallplate. If during cleaning you notice any irregularities on your switches or wallplates, such as cracking or discoloration, replace them immediately.

Because of the connection to an electrical source, it's important to clean light switches and wallplates in a safe manner. Liquid and electricity don't mix. You should never spray or wipe a detergent or disinfectant solution directly on light switches, outlets, dimmers, USB charger outlets or wallplates. To safely clean these devices, simply use a damp cloth with mild soap. Be certain to turn the power off to the device prior to cleaning. Due to risk of shock or electrocution, do not use disinfecting products, including foggers, sprays or other types of atomized cleaning agents. Plus, if the liquid seeps into the switch or outlet, it can damage the internal components, resulting in a fire hazard. Cleaning solutions can also damage or discolor the device's surface or cause it to deteriorate over time, which may include cracking.



"Cleaning your electrical devices is not a big job, but it is one that needs to be handled with care," said William Randall, director of product management at Leviton.

"Taking the proper precautions and cleaning these surfaces regularly can help reduce the spread of harmful bacteria to help keep your family and home healthy."

For extra protection, Leviton offers Antimicrobial switches and wallplates for your home. "Antimicrobial refers to any substance that eradicates or inhibits the growth of bacteria by suppressing bacteria reproduction," explains Randall. "Our antimicrobial switches and wallplates are engineered to help combat the spread of harmful bacteria and contain an EPA registered additive that protects the surfaces from contamination. When cleaned regularly with a cloth dampened with water and mild soap, that additive works to inhibit 99 percent of bacterial growth." As with cleaning any switch or wallplate, be certain to turn the power off at the circuit breaker or fuse prior to cleaning and to switch back on when you have completed the job.

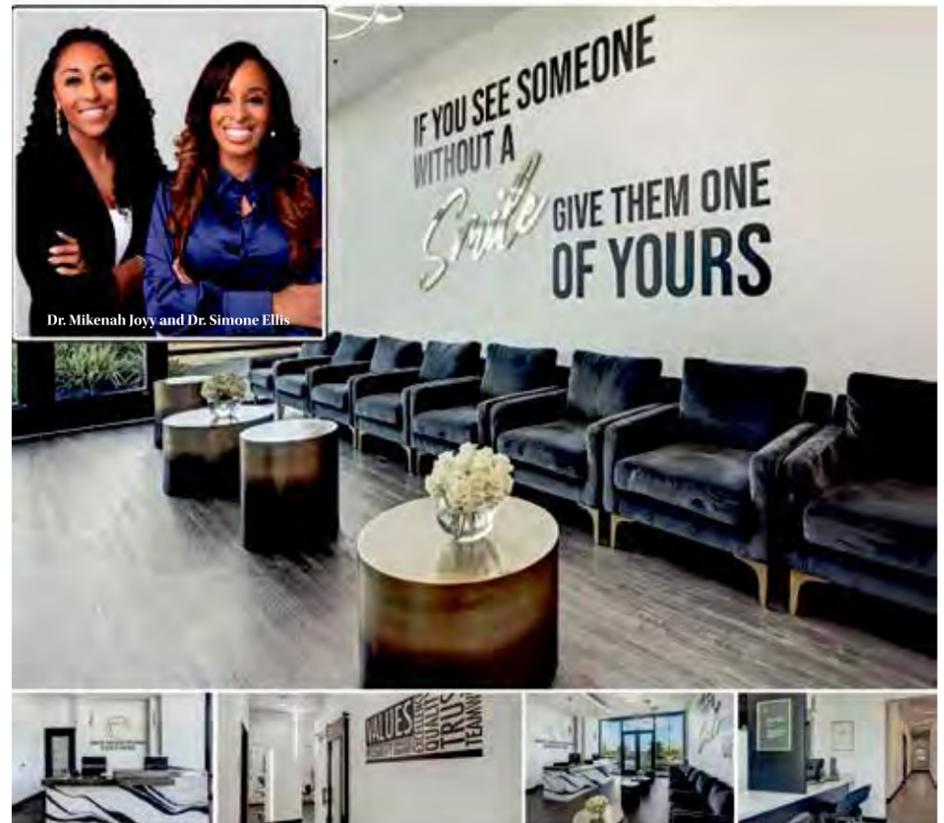
With proper and regular cleaning of light switches and wallplates, you can feel confident you're creating a bright, fresh appearance and a healthier home.

Source: BPT

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Get a kit. Make a plan. Be informed.

It's important to prepare for possible disasters and other emergencies. Natural and human-caused disasters can strike suddenly, at anytime and anywhere. There are certain actions everyone can take that can help make a difference.



Be Red Cross Ready Checklist

- I know what emergencies or disasters are most likely to occur in my community.
- I have a family disaster plan and have practiced it.
- I have an emergency-preparedness kit.
- At least one member of my household is trained in first aid and CPR/AED.

Get a kit

- 1 gallon of water per person per day
- 3-day supply of non-perishable, easy-to-prepare food
- Medical items
- Flashlight
- Extra batteries
- Battery-powered or hand-crank radio
- Copies of personal documents
- Cell phone with chargers
- Family and emergency contact information
- Maps of the area

Make a plan

- Meet with your household members; discuss how to prepare for emergencies likely to happen where you live, learn, work and play.
- Identify responsibilities for each family member.
- Choose two places to meet, if separated by an emergency:
 - Right outside your home in case of a sudden emergency, such as fire.
 - Outside your neighborhood, in case you cannot return home or are asked to evacuate.
- Choose out-of-area emergency contact; all household members should have emergency-contact information in writing or in their cell phones.

Plan what to do if you have to evacuate

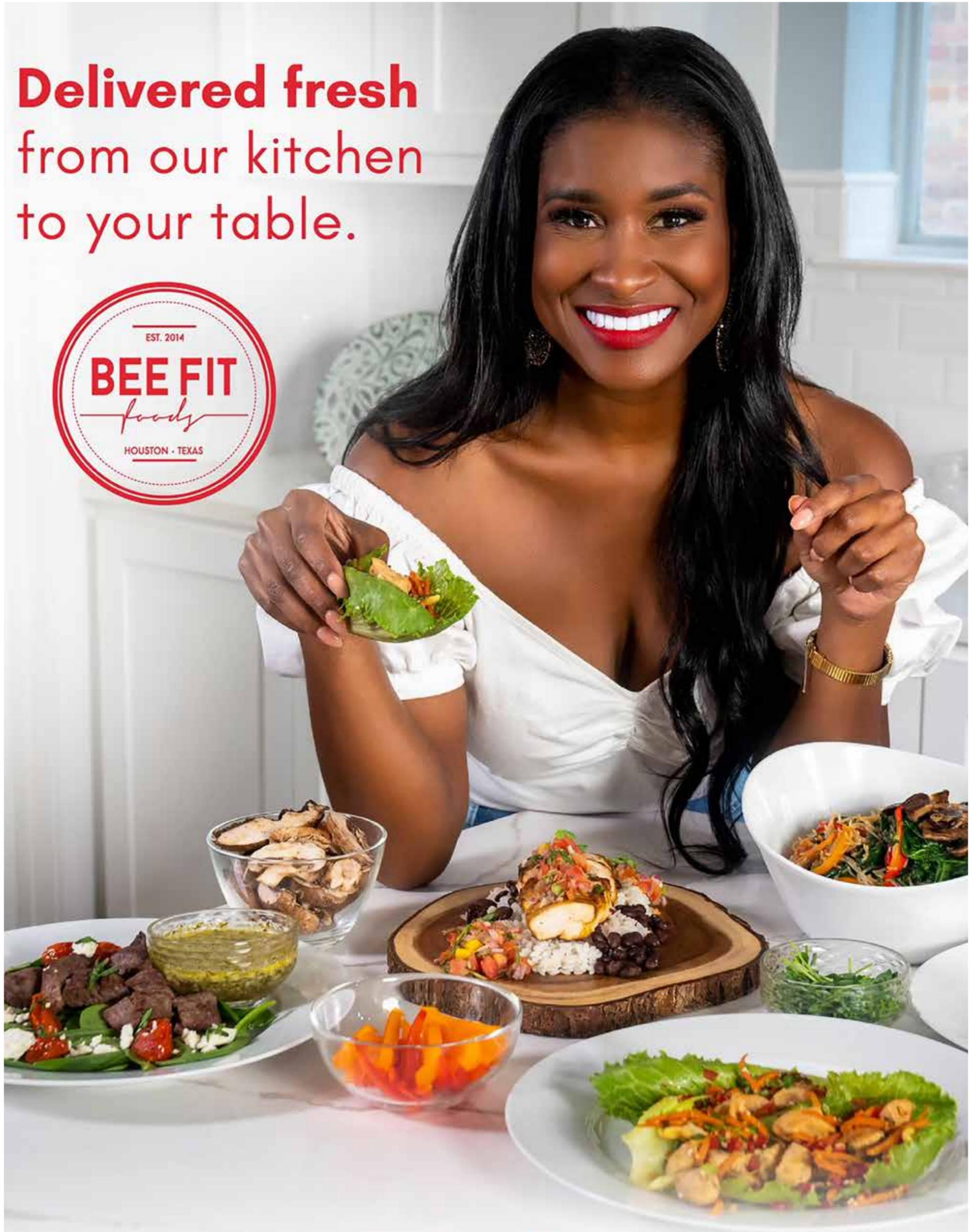
- Decide what route you would take and how you would get there.
- Practice evacuating home twice a year.
- Plan ahead for your pets. Keep a phone list of pet-friendly hotels/motels and animal shelters.

Be informed

- Identify how local authorities will notify you during a disaster and how you will get information, whether through local radio, TV or NOAA Weather Radio stations.
- Know the difference between different weather alerts, such as watches and warnings, and what actions to take in each.

To learn more about disaster preparedness, visit [redcross.org/TGCR](https://www.redcross.org/TGCR).

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HEALTH

Need Surgery During the Pandemic? Ask These 6 Questions

By Stacy M. Brown

NNPA Newswire

If you need surgery during the ongoing COVID-19 pandemic, you may wonder what the procedure and recovery will be like. You may even be tempted to put it on hold. Prioritizing your health is important, and the good news is experts agree surgical procedures in the United States are safe.

"It is very safe to have surgery, especially with all of the precautions in place," said Beverly K. Philip, M.D., FACA, FASA, president of the American Society of Anesthesiologists (ASA). "Surgeons, physician anesthesiologists and other providers caring for patients wear extensive personal protective equipment (PPE) and assess each patient to ensure they receive the safest and most appropriate care."

As physician anesthesiologists, Dr. Philip and her colleagues at ASA have a unique position in the surgical landscape. Physician anesthesiologists are the most highly skilled medical experts in providing anesthesia care, pain management and critical care medicine with the education and training that ensures patient safety before, during and after surgery. They are involved in nearly every procedure - from joint replacement to open heart surgery to childbirth - and provide expert insight into precautions, including steps to protect patients from COVID-19.

"Patients should feel safe and secure that they can have surgery when they need it," said Dr. Philip.

ASA recommends talking with your health care team about any concerns you have.

The experts at ASA are providing answers to six common questions you may ask ahead of your surgery:

Will I need a COVID-19 test before surgery?

Although it will depend on the hospital or ambulatory (outpatient) surgery center, it is likely you will be required to have a negative COVID-19 test before surgery for the foreseeable future. If you need emergency surgery and you test positive or your results aren't available quickly, your health care providers will perform the procedure, but will take extra precautions, such as enhanced PPE and placing you in quarantine for recovery. For non-urgent surgery, ASA recommends patients without symptoms of COVID-19 have a negative polymerase chain reaction (PCR) COVID-19 test

prior to moving forward with surgery.

Does COVID-19 or the vaccine interfere with anesthesia?

There is no evidence that either COVID-19 or the vaccine interferes with anesthesia. However, because surgery is stressful on the body and temporarily puts extra strain on your immune system, you should wait until you are fully recovered from COVID-19 or you are fully immunized after vaccination before proceeding with surgery.

Is it safe to have surgery if I recently had COVID-19 or have been vaccinated?

Yes, you can have essential or elective surgery once you have fully recovered from COVID-19. ASA recommends waiting from four weeks (if you had no symptoms or only mild symptoms) to 12 weeks (if you had been admitted to the ICU). If you've been vaccinated, your surgery should be scheduled at least two weeks after your final dose so you are fully protected.

Should I wait until I'm vaccinated before having surgery?

If you are eligible for vaccination and are having non-emergency surgery such as hip or knee replacement, it may be wise to get vaccinated first. If you are not yet eligible for the vaccine, talk to your surgeon or physician anesthesiologist about the best time to proceed.

Have rules for waiting rooms and mask-wearing changed forever?

The days of large families gathered in waiting rooms are likely gone. Some hospitals and ambulatory surgery centers don't allow anyone to wait at the facility, requiring the patient to be dropped off and picked up at a designated entrance. Some hospitals and ambulatory surgery centers allow one person to wait for their loved one in a waiting room with socially distanced rules. And it is

likely patients and visitors will be required to wear a mask the entire time they are in the hospital or ambulatory surgery center.

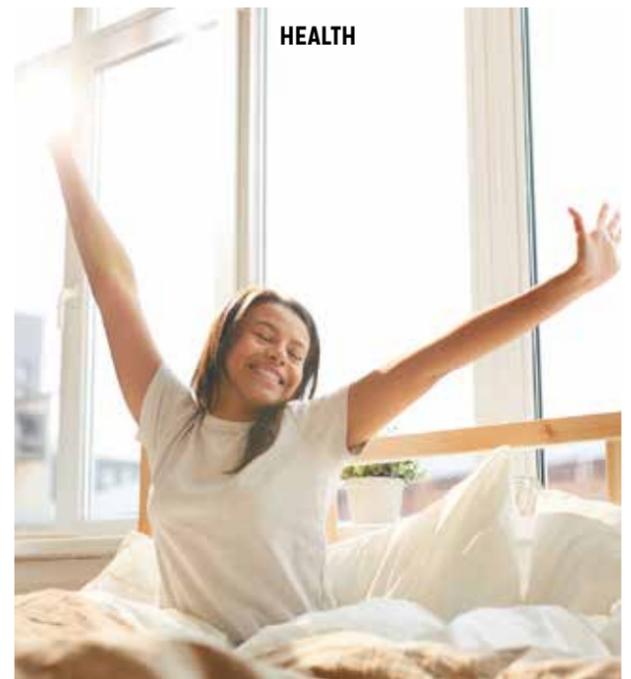
Will scheduling or having surgery take longer now?

This will depend on the hospital or ambulatory surgery center. Most have added time between surgeries for increased cleaning, so your surgery may occur later in the day than it would have previously, or take longer to schedule.

Although the pandemic has created the need for more rules and guidelines, it's important to remember surgery and health care in general are safe.

Source: BPT

HEALTH



Making Daylight Saving Time Work for You

Daylight Saving Time (DST) is here, which means you are operating on a brand new schedule. Unfortunately, time changes can cause many negative physical and mental effects on the body -- and be a logistical nuisance to boot!

To make DST work for you, consider the following tips:

- **Wind down in the evening:** A good night's sleep can help you power through anything. A few hours before bed, avoid anything that wires you. This includes that post-dinner cup of joe, high-intensity workouts and blue light from electronic devices. Good alternatives? Caffeine-free herbal tea, yin yoga and curling up with a great book.

- **Set dual alarms:** Most people think that alarms are just for mornings, but you can use them to remind you when it's time to go to bed too. The many features of Pro Trek watches make them a good choice of a tool for sticking to your schedule. Plus, keeping your watch bedside, instead of your phone, can help you avoid messing with your shuteye by mindlessly scrolling right before light's out.

- **Get to bed on time:** DST, plus longer days, can make it tempting to stay up late. As much as possible, try to keep your bedtime consistent, especially on the weekdays.

- **Get more sunlight:** Reap the benefits of sunlight and exercise in conjunction with one another for a powerful pick-me-up and mood booster. This will help you combat any negative mental effects associated with the new hours. Whether it's a short jaunt or a long hike, equip yourself with wearable tech that offers everything you need to navigate the terrain, such as a Pro Trek watch, that offers an altimeter, barometer, thermometer and compass sensors.

With a few simple strategies, you can help avoid any DST woes for a healthy, happy start to the season.

Source: StatePoint



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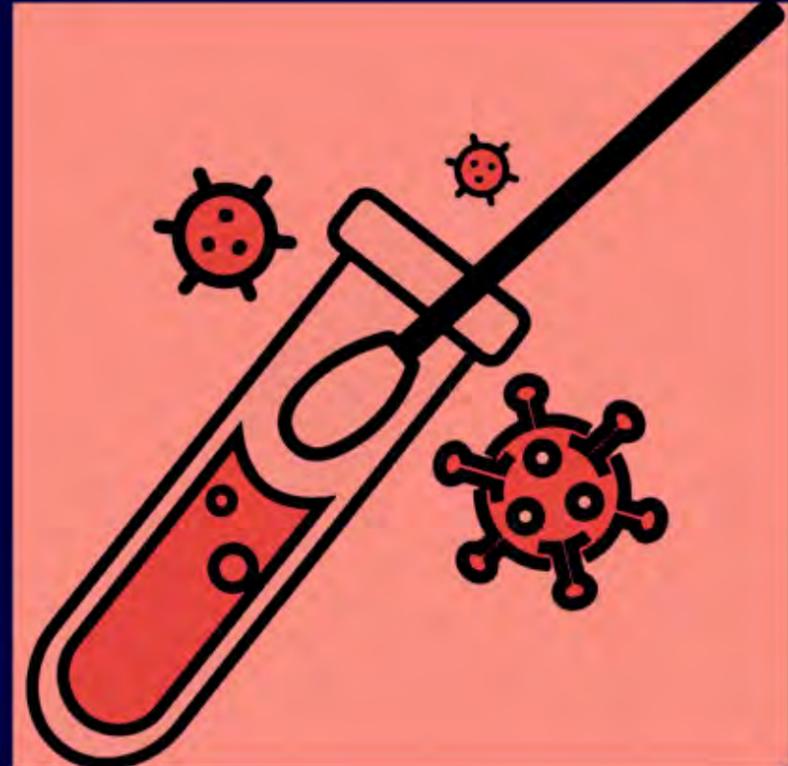
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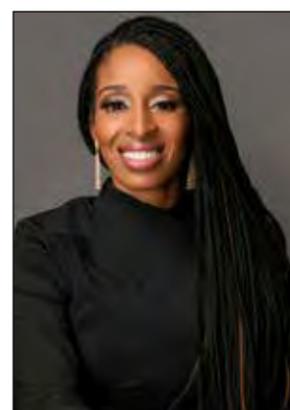
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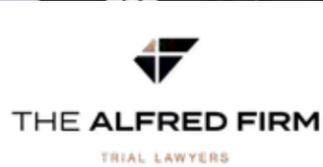


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POLITICS

TSU's Center for Justice Research Congratulates

By d-mars.com

News Provider

The Center for Justice Research at Texas Southern University congratulates Executive Assistant Chief Troy Finner for his appointment as the city of Houston's next Chief of Police. The Center for Justice Research welcomes the opportunity for future partnerships in reducing racial disparities and maintaining public safety across the Houston community.

"Being located on the campus of a Historically Black College or University (HBCU) in the heart of Houston affords our researchers at the Center for Justice Research the unique opportunity to serve as a trusted resource for improving local police-community relations. We look forward to working closely with Chief Finner, a native Houstonian, to create actionable solutions grounded in research that save lives, reduce police brutality and promote equal justice throughout Houston's criminal justice system," said Dr. Howard Henderson, director of the Center for Justice Research.

In 2020, the Center for Justice Research formed its National Police Reform Advisory Group. The advisory group is composed of national experts who have years of experience working in communities where structural racism and disparate police-community relations have negatively impacted the life outcomes of residents.



The advisory group provides recommendations that will reshape the future of police reform by:

- Assisting with the strategic research and program development in support of police reform

- Serving as technical advisors on police reform efforts, research protocols and policy developments at the local, state and federal levels
- Providing counsel to police leaders, mayors and other government officials in the name of criminal justice reform

"In Houston specifically, youth gun violence is devastating families, communities, and neighborhoods, but the first step in addressing the rise in violent crime is by identifying its root cause. We miss an opportunity to make a difference if we don't fully understand the motivations driving youths to pick up a weapon in the first place," continued Dr. Henderson. "This is where the Center for Justice Research can help. Researching and developing culturally-responsive evidence-supported solutions that build better relationships is how we can create true justice reform."



Recent research published by the Center for Justice Research includes:

- Research Study on Young Black Male Gun Possession
- Police Reform Action Brief: Banning Chokeholds
- Officer-Involved Shootings
- An Examination of Racial Disparity in Police Hiring Practices

The Center for Justice Research at Texas Southern University is available to advise on effective police reform policies and practices with concrete steps that law enforcement can take to bridge the racial divide. Policy briefs, published reports, and research articles by the Center for Justice Research are made publicly

available on its website www.centerforjusticeresearch.org. Researchers at the Center for Justice Research can be reached at justice.research@tsu.edu or 713-313-6843.

About the Center for Justice Research

The Center for Justice Research is committed to creating justice reform-oriented solutions for the reduction of mass incarceration by connecting and applying academic thought to practical challenges. As a university-level research center, the Center for Justice Research provides a culturally responsive approach to mass incarceration and to criminal justice reform. Our targeted research advances data-driven solutions by supporting innovation, collecting committed reformers, compelling policy arguments and engendering broad consensus amongst community stakeholders.

Barbara Jordan - Mickey Leland School of Public Affairs

The mission of the Barbara Jordan – Mickey Leland School of Public Affairs is to serve as an urban-focused community of learning dedicated to educating professionals who will plan and administer environmentally healthy and sustainable communities at the local, state, national and international levels of society.

About Texas Southern University

Texas Southern University (TSU) is a student-centered, comprehensive doctoral university in the heart of Houston's historic Third Ward. Texas Southern's academic and research curricula are committed to ensuring equality, offering innovative programs that are responsive to its urban setting, and transforming diverse students into lifelong learners, engaged citizens, and creative leaders in their local, national, and global communities. TSU offers more than 100 undergraduate and graduate programs and concentrations – bachelor's, master's, doctoral and professional degrees – organized into 10 colleges and schools. Texas Southern has been a distinguished educational pioneer since 1927.



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2020 CALENDAR OF EVENTS

FEBRUARY 15th: Family Wealth Building Course 1
A comprehensive family wealth building course that teaches the basics of building family wealth. Course one addresses:
- Cash reserves - Wealth protection - Investment basics

APRIL 18th: Family Wealth Building Course 2
This is a comprehensive family wealth building course that teaches the basics of building family wealth. The course will focus on:
- Tax management - Retirement planning - Legacy planning
How to minimize your taxes, retire with a level of comfort, and leave something for your family to carry on your legacy of wealth building.

JUNE 13th: Building A Solid And Diversified Investment Portfolio
Building a solid and diversified investment portfolio. Many people are intimidated by the idea of investing because they are concerned about market volatility or don't know where to begin.
This workshop will focus on:
- Five Myths of investing
- Strategies that could help your money work smarter and harder
- How to select investments that match your objectives
- Diversifying your portfolio to help limit your exposure to risk
- The potential benefits of professionally managed investments
- How to help your money accumulate with tax advantaged accounts

August 22nd: How To Build And Maintain Multi-Generational Wealth
How to build and maintain multi-generational wealth. Have you heard the buzz about "The Hive?" It's a system for building family wealth through establishing a family cooperative or family limited partnership. Transfer your wealth from generation to generation; learn how to start building your families legacy of wealth with this workshop!

October 10th: Family Wealth Building Course 1

December 12th: Family Wealth Building Course 2

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POLITICS

U.S. House of Representatives Passes Milestone Voting and Ethics Legislation

By Stacy M. Brown

NNPA Newswire Senior

State lawmakers in Georgia, Pennsylvania, Michigan, Arizona and other jurisdictions who continue to enact local voter suppression laws were put on notice by Democrats in the U.S. House of Representatives who passed a sweeping elections and ethics bill recently.

House Resolution 1 – the “For the People Act of 2021” – counts as a strong rebuke and counterbalance to voting restrictions considered or enacted in various Republican-led states across the country. It restricts partisan gerrymandering of congressional districts and nullifies obstacles for voters.

Further, the bill demands campaign finance clarity.

Top Democrats said the bill focuses on stopping corruption, expanding voting access, and improving accountability.

“Our purpose was to remove obstacles of participation for Democrats or Republicans,” House Speaker Nancy Pelosi declared. “That is what the law requires. That was the right thing to do. That’s what this legislation does.”

The bill’s passage, which now heads to the Democrat-controlled Senate, comes as the Supreme Court is poised to rule on two election rules from Arizona that could impose even more limits on the 1965 Voting Rights Act.

The cases involve the return of absentee ballots and out-of-precinct provisional ballots.

Democrats and others believe that if the court sides with Arizona Republicans, it would dismantle another Voting Rights Act section.

GOP lawmakers in Georgia, Pennsylvania, and Michigan have all pushed for laws that would disproportionately impact voting rights, particularly those of African Americans.

According to the Brennan Center for Justice at New York University, state lawmakers across the U.S. have filed more than 200 bills in 43 states that would limit ballot access.

Two pieces of legislation making their way to the state Senate in Georgia would restrict voting access by ending automatic voter registration, banning drop boxes for mail-in ballots, and eliminate much of the state’s absentee voting.

Legislation in the Peach State would also significantly reduce early voting on weekends and essentially halt the “Souls to the Polls” movement, a tradition for Black voters after leaving church on Sundays.

Many view that effort as a response to President Joe Biden winning Georgia in 2020 and Raphael Warnock and Jon Ossoff – both Democrats – capturing the Senate.

The U.S. House’s “For the People Act of 2021” automatically registers voters and provides voting rights to felons.

It also mandates more than two weeks of early voting, offers voting-by-mail, and expands absentee ballot drop boxes all over the country.

Speaker Pelosi and other Democrats have repeatedly shot down false claims by Republicans – particularly former President Donald Trump – of widespread voter fraud.

They’ve noted that Trump and the GOP have targeted African American voters, ramping up rhetoric about fraud and conspiracy theories, specifically in heavily populated Black areas like Atlanta and Fulton County, Georgia, Detroit, Michigan, and in Milwaukee, Wisconsin.

Regardless of political affiliation, voting should be easily accessible, Speaker Pelosi stated.

However, the Speaker and others have maintained that Republicans are targeting minorities.

“They are not even coy about it. They are saying the ‘quiet parts’ out loud,” Tiffany Muller, the president of End Citizens United, a left-leaning group that aims to curtail the influence of corporate money in politics, told the Associated Press. “For them, this isn’t about protecting our democracy or protecting our elections.”

She noted that GOP’s voter suppression tactics are solely for partisan political gain.

“The anti-democratic forces in the Republican Party have focused their energy on peddling unwarranted and expensive voter restriction measures,” Stacey Abrams, who narrowly lost her 2018

Georgia bid to become the first Black female governor in U.S. history, told the Associated Press.

“We all have a right to take our seat at the table and our place at the ballot box,” Abrams exclaimed.

Despite the House’s action, the bill may be difficult to pass in the Senate, which is split 50-50 with Vice President Kamala Harris holding the tie-breaking vote.

Unlike some bills that can pass through a process called reconciliation, the voting rights bill in its current form would need 60 “yes” votes to overcome a GOP filibuster.

That means every Democrat must vote in favor of the measure, and 10 Republicans need to join them.

“When you look at what Republicans are doing across the country in statehouses to roll back access to the ballot box, we need to do what we can to establish baseline standards and best practices that allow people to register and vote in America without it being an obstacle course for them,” stated Congressman John Sarbanes (D-Maryland), the bill’s lead sponsor.

“We may not get the opportunity to make this change again for many, many decades. Shame on us if we don’t get this done.”

Source: NNPA



POLITICS

Senate Confirms Marcia Fudge as HUD Secretary

By Stacy M. Brown

NNPA Newswire Senior

The U.S. Senate voted on Wednesday to confirm Rep. Marcia Fudge as Secretary of the Department of Housing and Urban Development.

The confirmation was met with applause from women’s and other groups.

“We applaud the confirmation of Rep. Fudge as secretary of the Department of Housing and Urban Development (HUD),” Marcela Howell, president and CEO of In Our Own Voice: National Black Women’s Reproductive Justice Agenda, responded in a statement.

“Her appointment comes at a pivotal time when her leadership is sorely needed. The U.S. faces a severe housing crisis as millions of residents struggle to pay their rent and mortgages due to the economic impact of the coronavirus pandemic,” Howell offered.

She continued.

“In addition to dealing with the fallout from the pandemic-induced economic downturn, Rep. Fudge will have to clean up the housing policy mess left by the last administration.

“Black women and their families suffered immensely under Trump’s housing policies, which weakened protections against discrimination. Now, HUD must clean house and get back to the business ensuring all U.S. residents have access to safe, affordable housing”

“In Our Own Voice praises the Senate’s confirmation of Rep. Fudge and we encourage the senators to continue to confirm the president’s other appointees.

“President Biden promised to have a cabinet that truly reflects the people of our country. A government by the people, for the people

and of the people must include women and people of color — including the women of color being held up by the Senate. Confirm them now.”

Fudge, the former chair of the Congressional Black Caucus, received a 66-34 vote in the Senate making her the first woman to serve as HUD secretary since 1979.

The Ohio-native becomes the second Black woman and the third woman ever to lead the department.

“I can think of no one better to lead us out of this pandemic and create strong communities for the future than Marcia Fudge,” Sen. Sherrod Brown (D-Ohio), chairman of the Senate Banking, Housing and Urban Affairs Committee, told The Hill.

“When she came before the [committee], Congresswoman Fudge’s knowledge and passion for service, her commitment to the people who make this country work were obvious to all of us, Republicans and Democrats alike.”



Photo Caption: Fudge, the former chair of the Congressional Black Caucus, received a 66-34 vote in the Senate making her the first woman to serve as HUD secretary since 1979.

Source: NNPA

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FINANCE

OP-ED: Energy Policies and Potential Impacts on Household Budgets



Photo Caption: Higher costs for housing, vehicles and energy could ultimately require making sacrifices in the American way of life. Energy policies that could raise these costs should be discussed clearly and in the context of what is affordable to American households.

By d-mars.com

News Provider

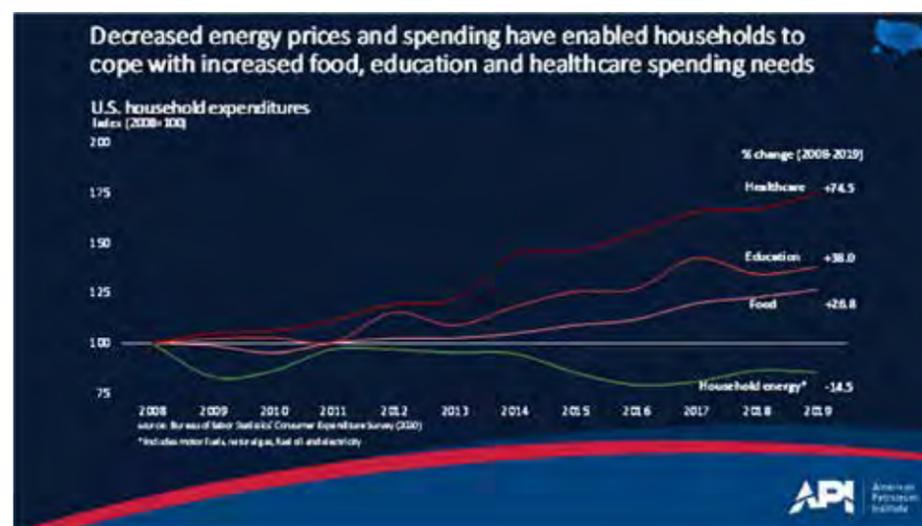
Most people are concerned when energy costs rise, especially prices at the pump. It's understandable since the average household spent nearly **\$4,100** on energy in 2019, per the U.S. Bureau of Labor Statistics' (BLS) Consumer Expenditure Survey.

For more than a decade, expanded U.S. energy production helped lower energy costs, giving consumers more disposable income to afford other essentials like food, education and healthcare, which rose by **27%**, **38%** and **75%**, respectively, according to the Bureau of Labor Statistics (BLS). However, with U.S. natural gas and oil production down recently, energy costs have been on the rise. The price of crude oil, historically the biggest factor in the cost of gasoline, has risen nearly **30%** year over year (y/y), and consequently gasoline prices were up 14% y/y as of March 8, according to the U.S. Energy Information Administration (EIA). Electricity and natural gas bills also have increased faster than overall consumer price inflation so far in 2021.

Further energy cost increases could result from the Biden administration's decision to halt new federal natural gas and oil leasing, potentially reducing domestic production, as well as other possible actions that could limit drilling or hydraulic fracturing. These could put upward pressure on energy costs that then could ripple across the broader economy.

Yet, energy policy choices could affect far more than just what you pay for a gallon of gasoline or your monthly electricity bill.

For example, imagine trying to make



ends meet if U.S. energy policies raised the costs of housing and vehicles, in addition to the energy they require. Housing, vehicles and energy represent more than half of a typical household's expenditures. While spending on energy since 2009 fell **10%** to **15%** across every income bracket, Americans' non-energy spending on housing, vehicles, maintenance and insurance rose the fastest among those who could least afford increases. Real housing expenditures (excluding energy) by the lowest **40%**

of U.S. households by income increased about **10%** between 2009 and 2019 – roughly three times the rate among wealthy households. Over the same period, real household spending on vehicles, insurance and public transit rose **35%** among the lowest **20%** of households by income, more than twice the rate of wealthier households.

These concerns loom over an economy where vehicles and housing have recently become even more expensive for some. Now consider the potential costs of electric vehicles and charging infrastructure, which the

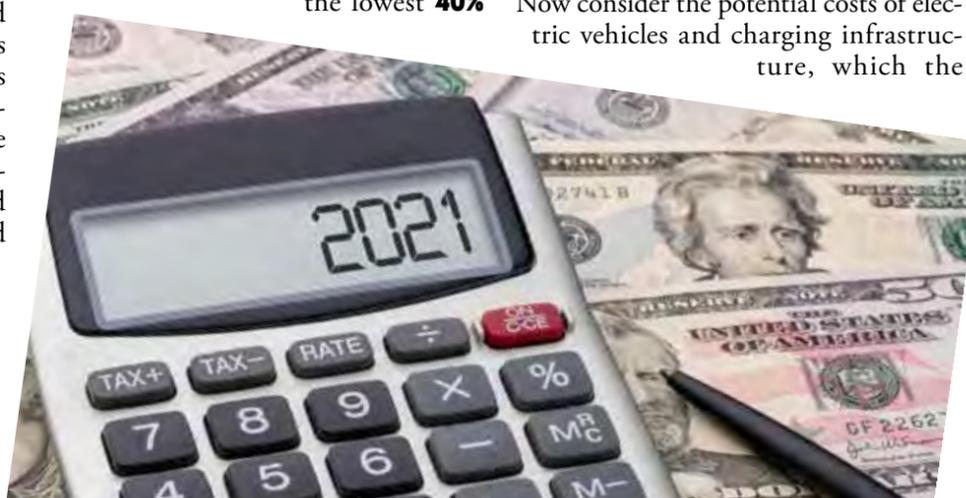
administration is signaling it wants the nation to transition to and build; the ratcheting up of fuel economy standards, which the auto industry suggested in January would cost more than **\$1 billion** annually; plus incentives and/or state requirements like California's which mandate residential solar panels on new construction, estimated to add **\$8,400** to the cost of a single-family home. Each of these would add up-front costs that disproportionately impact the **60%** of U.S. households earning **\$53,123** or less in 2019, per BLS.

To be clear, the industry supports higher energy efficiency where it is cost effective. However, policies that undermine domestic energy production and blanket regulations that favor certain technologies over others for vehicles or homes could harm consumers.

Higher costs for housing, vehicles and energy could ultimately require making sacrifices in the American way of life. Energy policies that could raise these costs should be discussed clearly and in the context of what is affordable to American households.

Dr. R. Dean Foreman is API's chief economist and an expert in the economics and markets for oil, natural gas and power with more than two decades of industry experience including ExxonMobil, Talisman Energy, Sasol, and Saudi Aramco in forecasting & market analysis, corporate strategic planning, and finance/risk management. He is known for knowledge of energy markets, applying advanced analytics to assess risk in these markets, and clearly and effectively communicating with management, policy makers and the media.

Source: NNPA



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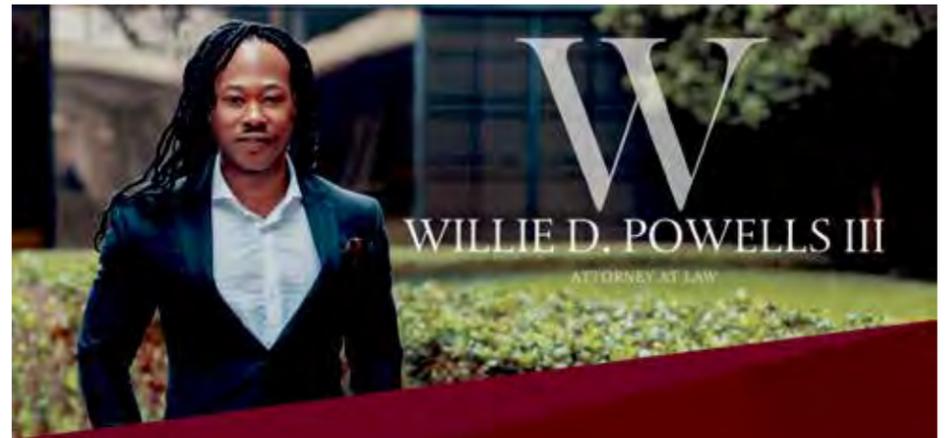
I'm in love with the matter of you
Down to the atoms of you
Back to the Adams of you.
So in love,
In this lifetime not enough time with you
Can't get enough of you
I hope I'm blessed to live through infinite eternity with you
Breathe in all the air from which you are through
Let me count the ways. (Excerpt)

Love's Rhapsody (Sample Poem)

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- Suzanne Senegal, CEO
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REAL ESTATE

Prospective Buyers and Renters: Are You Being Treated Fairly?

By d-mars.com

News Provider

April is National Fair Housing Month. And while the real estate industry, like so many other industries across the country, continues to feel the effects of the COVID-19 crisis, we cannot turn our backs on history and the important place to which it has led us.

Fifty-three years ago, on April 11, 1968—just seven days after the assassination of Dr. Martin Luther King, Jr.—President Lyndon Johnson signed the Civil Rights Act of 1968 into law. The Fair Housing Act, which prohibits discrimination in the sale, rental, and financing of housing based on race, color, religion, national origin, gender, family status or disability, is part of that law.

Coronavirus or not, I'd like to tell you that we no longer need laws to protect homebuyers and renters from discrimination, but unfortunately, we are not there yet.

How widespread is housing discrimination in the 21st century? Fair housing organizations receive close to 30,000 complaints each year, according to the National Fair Housing Alliance (NFHA), a coalition of privately run fair housing groups. Yet, testing suggests there are many more instances of discrimination—the NFHA estimates about 3.7 million annually.

The U.S. Department of Housing and Urban Development (HUD) has conducted

thousands of tests in recent years. HUD uses housing organizations that send testers out to view for-sale and rental properties as a means of determining whether landlords, lenders, agents, and others in the real estate community treat protected classes unfavorably and differently.

Housing discrimination takes many forms, but here are a few real-world scenarios:

- An owner or landlord falsely tells you that his property or unit is unavailable because of your religion;
- An agent only shows you homes in one neighborhood because that area has a high concentration of residents of your race;
- A landlord asks you for a higher deposit on a rental unit than other tenants because you have kids;
- A landlord refuses to accommodate your need as a disabled tenant, such as allowing a service animal or installing grab-bars in bathrooms.

When people think about fair housing violations, they usually conjure up images of a slammed door or a restrictive advertisement. But violations of the Fair Housing Act are not only about a living situation or steering allegations. There are problems in the lending industry, as well. Because the lending process is so complex, it's difficult to identify discrimination with any consistency.

You may know that the 1.5 million members of the National Association of Realtors (NAR), National Association of Real Estate Brokers (NAREB), National Association of Hispanic Real Estate Professionals (NAHREP), Asian American Real Estate Association



Marla Lewis is 2021-22 President of the Houston Black Real Estate Association (HBREA)

(AAREA) and other real estate associations pledge to adhere to a strict Code of Ethics that holds them to higher professional standards than what state and federal law require. However, within the last nine months, as national awareness of racial inequalities grew following the George Floyd murder, the Code of Ethics was amended to ban harassing speech, hate speech, epithets or slurs based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity by its members. Under the new policy, real estate agents who insult, threaten or harass people based on race, sex, or other legally protected characteristics can be investigated, fined or expelled.

NAREB was formed in 1947, and our local chapter, the Houston Black Real Estate Association (HBREA) formed shortly after, in 1949, dedicated to "Democracy in

Housing," and helped lead the fight for the "Fair Housing Laws of 1968" and continuing improvements.

Violations of fair housing laws are not always obvious or easy to detect. After all, unless victims are somehow able to compare their experience to someone else's, they likely have no reason to suspect any prejudice ever occurred. Fair housing laws do have teeth, however. So, if you believe you've been the victim of housing discrimination, you can submit a formal complaint with HUD (online at HUD.gov) and any local private housing enforcement agency.

Right now, we are all continuing to do our part to end the coronavirus pandemic and restore health to our families, friends, neighbors, state and nation as a whole. But as we go through this health crisis and certainly once we get past it, it is critical that we each also do our part to make sure that home buyers and renters everywhere are treated fairly and equally. Ask questions if something didn't "feel right" about the service and direction your transaction is going.

HBREA is here to find answers to community concerns, questions and situations affecting real estate related activities.

For more information on the HAR, please visit www.har.com. And please visit www.hbreahouston.org to find out more about the HBREA.

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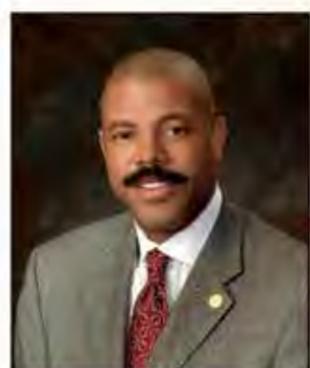


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REAL ESTATE

As Mortgage Relief Plans End, What Comes Next for Homeowners?

By d-mars.com

News Provider

Millions of U.S. homeowners facing financial hardship related to the COVID-19 pandemic have sought mortgage payment relief, or forbearance, allowing them to temporarily pause or reduce their monthly mortgage payments. According to the mortgage data firm Black Knight, as of March 2021, approximately 2.6 million U.S. homeowners remain in an active forbearance plan. It's important they know their options for what happens next.

Early in the pandemic, Fannie Mae, a leading provider of home loan and rental housing financing in the U.S., launched an online portal at KnowYourOptions.com with interactive resources to help homeowners and renters, including clear explanations of mortgage forbearance, when it may be an option, and steps to get started.

For those who are still feeling the financial impact of COVID-19 or those newly impacted by the economic fallout, it's not too late to get help.

"We encourage homeowners and renters facing financial hardship to visit KnowYourOptions.com to learn what options may be available, and to contact their mortgage servicer or landlord to make a plan," said Malloy Evans, senior vice president, Fannie Mae. "It's our top priority to help keep people in their homes."

Steps for extending or exiting mortgage forbearance



According to Black Knight, more than 800,000 homeowners who opted for forbearance will reach the end of their 12-month plan this spring. Those who are still facing financial hardship may be eligible to extend for up to six additional months. Homeowners interested in seeking an extension should contact their mortgage servicer (the company they send their monthly payment to).

Those homeowners who are ready to begin making their monthly mortgage payments again have access to a number of options such as:

- * **Reinstatement allows homeowners to pay any missed amounts all at once, if they are financially able to do so.**
- * **A repayment plan enables homeowners to resume**

making their regular monthly mortgage payment, plus an additional portion of the missed amount each month, until the missed amount is paid off, if they are able to do so.

- * **Payment deferral might be a good option for those who are unable to reinstate or afford a repayment plan but can resume their monthly mortgage payments. This defers any missed payments to the end of the loan term when it is paid off. Interest is not charged on the deferred amounts. The deferred amounts are due earlier upon the sale or transfer of the property, refinance, or payoff of the loan.**
- * **Loan modification is another option where the original loan terms - such as the interest rate or term of the loan - could be permanently changed to make a homeowner's monthly mortgage payment more manageable moving forward.**

A new, interactive virtual assistant at KnowYourOptions.com can provide homeowners with an informed recommendation for their financial situation, which they can discuss with their mortgage servicer. Servicers will also contact homeowners approximately 30 days before their forbearance plan is scheduled to end to discuss extension and exit options.

Have questions? Homeowners and renters looking for answers can visit Fannie Mae's website at KnowYourOptions.com.

Source: BPT

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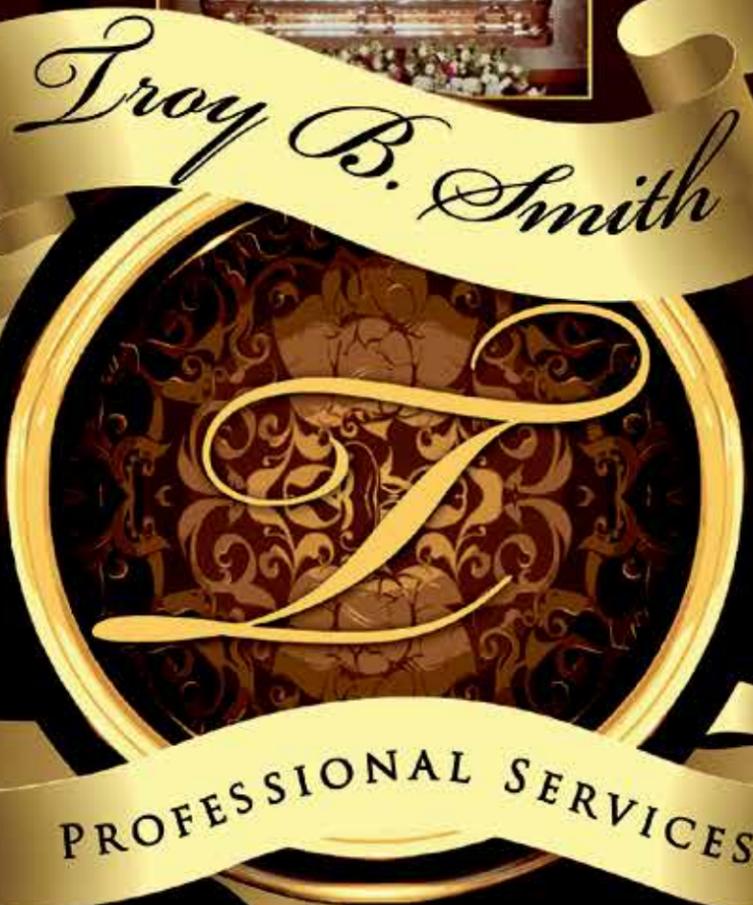
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