

Money Matters: LEARN THE BASIC ELEMENTS OF FINANCIAL PLANNING

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THE PRIDE OF CLARENDON

LEROY SIMMS

Attorney Leroy Simms has carved a niche as the man that simply gets it done for his clients. The Jamaican-born legal eagle is flying high as one of the area's best criminal and immigration minds.

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Mercedes Benz
E-Class Cabriolet

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YOKEBREAKERS

AVIS BROOKS
A CAREGIVER'S HEART

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WHEN WAS THE LAST TIME YOU HAD A REAL VACATION?

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PUBLISHER'S PERSPECTIVE

Be careful of midterm election hype

Political landscape may not change much this fall

The pundits are raving that come this fall the political battlefield will run red with the blood of fallen Democrats. Numerous polls are delivering the gloomy news that America wants a change. However, I'm not buying it.

America got its much needed change with the election of President Barack Obama. Nearly two years into his term, the young and brilliant leader has arguably accomplished more than any president in history.

So I wonder just who is being polled. Let's recap what President Obama has done thus far and decide if it's truly time to throw the bum out as Tea Party and GOP members like to shout.

Let me refresh our memories regarding the perfect political storm that this president inherited. Let's not forget that the previous Republican administration left quite a mess to clean up. The nation's financial markets were in deep trouble, the housing bubble burst, unemployment was at a record high, two wars were ongoing courtesy of George W. Bush, health care costs were out of control and millions were uninsured.

In walks President Obama and the historically imbalanced health care system is overhauled, the first such legislation in 60 years. With the swipe of his mighty pen more than 33 million Americans will eventually have access to quality health care and not have the worry of being denied coverage because of medical pre-conditions. And remember the \$787 billion economic stimulus package—there are now many that tout it as the savior of Wall Street and the U.S. auto industry. Many say

If the rest of the world recognize the gem of a president that we have, shouldn't it be even clearer to us? Throw the bum out! Why in heaven's name would we do that?

Zandi, who was one of candidate John McCain's economic advisers, on this point: "The stimulus is doing what it was supposed to do—it is contributing to ending the recession," he said.

"In my view, without the stimulus, the G.D.P would still be negative and unemployment would be firmly over 11 percent."

Zandi was one of the GOP's best economic advisors and he spoke well of the efforts and economic strategies of the young president. Now, they want to throw the bum out—I'm not buying it!

In the midst of all the polls that predict the end of the Democrats and the certain defeat in 2012 of this president, have you noticed that around the world other nations are at least speaking to us again.

President Obama changed the foreign policy tone from brazen to conciliatory and has indeed reshaped our image around the globe. By the way, he was also awarded a 2009 Nobel Peace Prize "for his extraordinary efforts to strengthen international diplomacy and cooperation between peoples" reads a Wikipedia passage. The Norwegian Nobel Committee cited his promotion of nuclear nonproliferation and a "new climate" in international relations, especially in reaching out to the Muslim world.

If the rest of the world can recognize the gem of a president that we have, shouldn't it be even clearer to us? Throw the bum out! Why in heaven's name would we do that? I'm simply not buying the spin and you should not either. My gut tells me the Democrats will be fine come midterm election and that the world will not end in 2012.

Publisher Alvin Brown

Alvin Brown is a former news editor of the Houston Defender and managing editor at the Minneapolis Spokesman and Houston-based Link Magazine. He welcomes reader comments at abrown@exalthouston.com

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STARTING ALL OVER AGAIN OUTREACH CORP

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Avis Brooks, founder,
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Again Outreach

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A Brookings Institute Perspective

By William A Galston and Thomas E. Mann

Republicans Slide Right: The parties aren't equally to blame for Washington's schism

We commend The Washington Post for initiating a forum on polarization, which is indeed the dominant political phenomenon of our time. Consider that for the first time in modern history, in both the House and the Senate, the most conservative Democrat is slightly more liberal than the most liberal Republican. This is more than an interesting scholarly finding; it has consequences for the legislative process. The most conservative Senate Democrat (Ben Nelson) ended up supporting health reform; the most liberal Republican (Olympia Snowe) ended up opposing it. For decades, the operational core of bipartisanship in Congress was the overlap between the parties. Through a long process triggered by the politics of the 1960s, that core has disappeared.

Polarization is not confined to elected officials and political elites. While the American people are not as divided as the parties are, they are more divided than they were a generation ago. As Emory University's Alan Abramowitz notes in his new book, "The Disappearing Center," the percentage of the electorate that places itself at or near the ideological midpoint of American politics has shrunk from 41 to 28 percent since the mid-1980s, while the left and right extremes have expanded.

In addition, because people increasingly prefer to live near others who share their cultural and political preferences, they are voting with their feet and sorting themselves geographically. Many more states and counties are dominated by one-party supermajorities than in the

past. Contrary to widespread belief, reducing the gerrymandering of congressional districts would make only a small dent in the problem. And unfortunately, homogeneous groups tend



to reinforce and purify the views that bring them together: Sorting not only reflects polarization but also intensifies it.

What The Post's editorial missed, however, is that these developments have not produced two mirror-image political parties. We have, instead, asymmetrical polarization. Put simply: More than 70 percent of Republicans in

the electorate identify themselves as conservative or very conservative, while only 40 percent of rank-and-file Democrats call themselves liberal or very liberal. It is far easier for congressional Republicans to forge and maintain a united front than it is for Democrats. George W. Bush pushed through his signature tax cuts and Iraq war authorization with substantial Democratic support, while unwavering Republican opposition nearly torpedoed Barack Obama's health-reform legislation. When Democrats are in the majority, their greater ideological diversity combined with the unified opposition of Republicans induces the party to negotiate within its ranks, producing policies that not long ago would have attracted the support of a dozen Senate Republicans.

Consider the episode that The Post cited as Exhibit A for polarization: Sen. Robert Bennett's commendable work with Democratic Sen. Ron Wyden to develop a bipartisan health bill, which was used against him by conservative Utah activists to deny him renomination. The Post failed to note, however, that Senate Republican leader Mitch McConnell pulled the plug on the Wyden-Bennett initiative well before health reform was taken up last year. Bennett and other Republican co-sponsors of this bipartisan bill were told in no uncertain terms that the party strategy was to block every major domestic policy initiative of the new administration and not to engage in substantive negotiations that could produce

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Light skin vs. dark

We have a black president but we still have kids who think black people just aren't as good as white people

Soledad O'Brien made a young mother cry.

It came in the midst of a special series, "Black Or White: Kids on Race" on CNN's Anderson Cooper 360. The series was based on a new version of the famous "doll tests" pioneered by husband and wife psychologists Kenneth and Mamie Clark in the 1930s and '40s, and recreated in 2005 by Kiri Davis, a teenage filmmaker.

In the tests administered by the Clarks and Ms. Davis, black children were presented two dolls, identical in appearance except that one was dark and the other, light.

Asked which doll was bad, stupid or ugly, most of the black kids picked the black doll. Asked which was good, smart or pretty, they chose the white one.

CNN's study was similar, ex-

cept that children were presented with pictures, not actual dolls, and the images ran a color gamut from very light to very dark. One other difference: CNN tested white children along with black ones.

Which is how this little five-year-old white girl in Georgia came to be sitting at a table facing an unseen researcher as her mother sat with Ms. O'Brien and watched on video. Asked to point out the "good child," she touched one of the lighter skinned figures. Why is that the good child, she was asked. "Because I think she looks like me," the little girl said.

Asked to point out the "bad

child," she touched the darkest image on the paper. And why is that the bad child? "Because she's a lot darker," the little girl said.

And watching, her mother softly wept. Your heart broke for her, because you just knew she never saw that coming. Your heart broke because you just knew she had bought into the myth that children are not soiled by the prejudices that stain their elders. Your heart broke, because how many times

have you heard it said that, since they are growing up in the era of Oprah and Obama, our children will live beyond the belief that character is a function of color.

See *PITTS* on Page 20

Arizona immigration law controversy only in the early innings

Baseball -- or, rather, the linguistically more appropriate beisbol -- is the new grape.

Back in the day, the national grape boycott led by the United Farm Workers became one of the most effective consumer pressure campaigns in U.S. history. Dragging on for five years, the boycott hit growers where it hurt, and eventually led to a collective bargaining agreement and improved conditions for field workers.

Today another high-profile boycott is in offing, this one targeting Arizona's burgeoning business in America's national pastime. The Major League Baseball Players Association has taken a forceful stand against Arizona's new law that directs local law enforcement agencies to question the immigration status of anybody they have stopped who might reasonably be suspected of being in this country illegally. The association called for the law to either be "repealed or modified promptly." And it held out the option of "additional steps necessary to protect the rights and interests of our members."

I love America. Our quintessential red, white and blue sport has the leverage to speak up for this generation's immigrants. Major league baseball exempli-

fies what America does best -- attracting the talents and aspirations of the world. Foreign-born players made up nearly 28 percent of the Major Leagues' starting rosters this season. That's more than 230 players representing 14 countries and Puerto Rico, the vast majority from Latin America.

The major league players join a host of other worthy opponents of the law. Tucson and Flagstaff are threatening to sue over it. Phoenix's mayor called it embarrassing. San Diego's city council denounced it. And the SEIU and a coalition of civil rights groups have called for a boycott of the state.

But it's the threat of baseball going bye-bye that got Gov. Jan Brewer and her PR people to snap to attention. After all, in Arizona baseball matters, what with half of major league teams holding spring training there. And now Brewer faces the looming threat of the 2011 All-Star Game pulling out of Phoenix.

Perceptively, Brewer chose ESPN's website as a venue to publish an essay explaining her decision to sign the con-

troversial bill into law.

Basically, she pleaded desperation. So fed up with the federal government's incompetence at keeping illegal immigrants from crossing through the state, Arizona passed the law as a warning shot to Washington. Brewer also dismissed fears that police would ever misstep in enforcing the new law, or that the law would lead to racial profiling.

Come on. Are we supposed to believe that Sheriff Joe Arpaio, Arizona's reality show law man, isn't going to use this law to show the world what a tough guy he is? Moreover, the law invites citizens to sue police if suspects aren't being rounded up to their satisfaction. That's a recipe for disaster.

Arizona does have real problems as a border state. Brewer legitimately brought up the violent crime associated with the cross-border drug trade, including kidnapping (the victims of which are almost always illegal immigrants). The boycott she'd like to see, she wrote,

is of illegal drugs.

However, Brewer's tone of alarm is somewhat at odds with the fact that violent crime rates in Arizona and other border states are at their lowest point in decades. And the law has a real potential to make law enforcement much more difficult in the future. Does Arizona really want to alienate its large Latino population, and discourage communities from cooperating with police?

In a way, a country is defined by how it handles its most difficult, seemingly intractable social problems. Passing a bad law, pregnant with the possibility of all sorts of unintended consequences, and passing it as a way to get the federal government to act to your satisfaction, is not the right path. How does that make Brewer a responsible leader?

Congress and the president need to act. But they should do so carefully, completely addressing security concerns, the nation's labor needs, violent drug runners and the humanitarian issues of migrant families.

There is no room in that process for grandstanding or playing to the fears or prejudices of the electorate. It will be an educational process, and it will take more than nine innings.

See *SANCHEZ* on Page 20

Questions linger about Obama's second Supreme Court pick

After pretending to be seriously considering up to 10 people for appointment to the Supreme Court, including two African-American women, President Obama did what most of us predicted all along: He selected Solicitor General Elena Kagan to fill the vacancy created by the retirement of Justice John Paul Stevens. I wrote more than a month ago that Kagan is a less than ideal appointment and nothing in recent weeks has changed my opinion.

I expect that Kagan will be fine on civil rights issues but could be a disappointment when called on to protect civil liberties or reign in executive powers. Why not get a candidate who will be reliably supportive of both civil rights and civil liberties? The fact that we're debating whether Kagan would be a good appointment to the court underscores the depth of the problem.

Not surprisingly, major civil rights leaders and Black Harvard law professors have been busy in recent weeks writing articles in support of Kagan, the first female dean of Harvard Law School. Charles J. Ogletree, Jr., for example, wrote articles

for Newsweek and www.theroot.com defending "my colleague." He observed that as dean of the Harvard Law School, Kagan requested to be appointed the Charles Hamilton Houston Professor of Law instead of the customary Sir Isaac Royall Professor of Law.

Houston was the law school's first African-American graduate. Royall was a major slave trader and sold his slaves in Antigua to help create the Harvard Law School. By electing to hold a chair in honor of Houston instead of

Royall, demonstrates "a compelling sense of her commitment to diversity and equality," according to Ogletree.

It was the correct thing to do, but was hardly compelling. A more accurate yardstick is what happened on her watch as Harvard's law dean.

Ogletree says: "Since Elena Kagan became dean, the number of African American students admitted, particularly black males (given the national decline in African American males in colleges and universities), is simply astonishing. From 2003 until she ended her deanship in 2009, the number of African Ameri-

can students has been at an all time high. Her first year, 10 % of the students were African American and the total minority student body was 29%. That percentage has increased in each category over the years. As a result, 31 percent of the entering class at Harvard Law School over the past 9 years is a record and a sign of her commitment."

That is significant progress. But Kagan was dean for six years, not nine, therefore she should not be given credit for what happened after she left Harvard.

Black student enrollment, however impressive, is only part of the picture.

Three law professors -- Anupam Chander of the University of California-Davis; Luis Fuentes-Rohwer of Indiana and Angela Onwuachi-Willig of the University of Iowa -- co-authored an article on Kagan's diversity record.

They wrote, "The first woman Dean of Harvard Law School had presided over an unprecedented expansion of the faculty -- growing it by almost a half. She had hired 32 tenured and tenure-track academic faculty members (non-clinical, non-practice). But when we sat down to review the actual record, we were frankly shocked.

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By Mary Sanchez



By George Curry

Elena Kagan



45th United States Solicitor General
Incumbent

Assumed office
March 19, 2009
President Barack Obama
Preceded by Gregory G. Garre

Dean of Harvard Law School

In office
July 1, 2003 -- March 19, 2009
Preceded by Robert C. Clark

Succeeded by Martha Minow
Howell Jackson (acting)

Born April 28, 1960 (age 50)
Manhattan, New York

Alma mater
Princeton University (A.B.)
Oxford University (M.Phil.)
Harvard Law School (J.D.)
Religion - Conservative Judaism

By Dr. C. FONTENET

Dr. C. Fontenet is the CEO/President of Financial & Motivational Concepts, LLC, a company that teaches individuals how to realize financial independence and vocational fulfillment. As a Certified Financial and Life Coach, she motivates people to establish a good financial foundation while finding purpose in life and destiny.

Dr. C. Fontenet received her Doctorate of Theology in Religious Education from GMOR Theological Institute.

In August 2008, Dr. Fontenet published her first book entitled, *The Walk That Cannot Be Denied*, which outlines principles for achieving one's goals and aids in financial freedom, and she is featured in the Third and Fourth Annual Editions of *Who's Who* in Black Houston.



Mismangement of money or a sudden loss of employment can make you feel overwhelmed, depressed and sad.

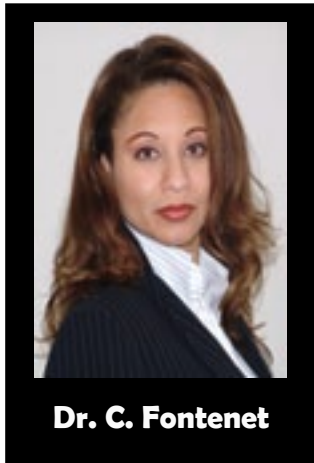
Have you had your annual financial fitness checkup?

Money is a tool that transcends all racial and religious boundaries. It is used as a medium of exchange in a global economy that affects everyone. At one point in time, it was readily available and spending was at an all time high. Then, there was a shift in the economy that ultimately affected the United States, Europe, and consequently, the entire world. Millions of people are now struggling to survive economically.

With consumer credit reaching gigantic proportions, many find themselves mired in debt. When you think of debt, what feelings come to mind? Do you feel overwhelmed, depressed or sad? Unfortunately, debt is something that everyone has to face at some point in life. The key is learning to control your debt and not allowing your debt to control you. You must be objective when dealing with debt and devise a plan to conquer it.

Debt is classified in two categories - good and bad. Good debt is anything obtained that will become an asset and allows tax advantages. Although our economy has experienced financial trauma and the real estate market suffered greatly, it is rebounding. One example of good debt would be a mortgage; because once it is paid in full you will own an asset and the taxes paid are deductible.

Student loans are also classified as good debt, because the more education a person has qualifies them for greater financial compensation and benefits. Although student loans must be repaid, the interest rates are typically low. The agency will usually work with the client by allowing deferments and pay structures that are affordable. Tax advantages are extended for the repayment of student loans by allowing the taxes paid during the year to be deducted.



Dr. C. Fontenet

Bad debt would be anything with high interest rates. Examples of bad debt would be credit cards, automobile loans and personal loans. Although most people are not in a position to pay cash for an automobile, the interest rates on the loans are usually high. Unfortunately, automobiles depreciate in value immediately when they are driven from the lot.

Now that we have differentiated between the good and bad, we will skillfully approach the topic that many are concerned about - how to manage the debt! The first step is to sort your debt into the two categories-good and bad. Naturally, the goal is to minimize the bad debts first, so you need to determine how much discretionary income is available. Discretionary income is defined as the income available after all monthly bills and obligations are paid. Most people

like to calculate this mentally, but it is best to write everything down in the budget. Every expense should be noted from the mortgage payment to the cell phone bills.

After the discretionary income has been calculated, a plan must be established to begin paying off the bad debt first. If you are in a position to pay the bills in full immediately, it is best to do so. In some cases, you will have to budget a certain amount monthly to repay the debt.

The goal is to reduce the debt through consistency and discipline. It may not happen immediately, but you must be single-minded in your pursuit to become debt free.

Just as you have an annual physical checkup and semi-annual visits to the dentist, it is imperative to have annual financial checkups to ensure you are fiscally fit.

For more information on scheduling a personal financial analysis to structure or restructure your financial foundation, visit our website at www.financialandmotivationalconcepts.com.

Get your copy of Exalt Houston next month as we explore topics on how to make your money work for you.

Remember, taking control of your destiny begins with the first step!

E-mail comments to Dr. C. Fontenet at debtmanagement@exalthouston.com.

The Pride of Clarendon

Attorney Leroy Simms is a legal and inspirational force

By Alvin Brown, Exalt Houston

When listening to successful Houston Attorney Leroy Simms speak about his father Sydney Simms, you quickly get the notion that the story could have easily been about him. A proud Jamaican, father of nine, the elder Simms left rural Clarendon, Jamaica in 1950s when Leroy was just six months old. He could not read or write, but in search of a better life for his family, he ventured across an ocean to the challenging lure of London.

In the following years, Mr. Simms would send for one or two of his children each year to join him in London so that they could attend better schools and have future opportunities. Leroy Simms has not forgotten the courage of his father, a powerful force in his life that did not personally lay eyes upon him until he was 17 years old.

Sidney Simms died seven years ago, but his message to his son is still embedded in his soul, that a man often has to do what he has to, in order to take care of his family.

"I hold immense respect for this man of modest means. When I learned of his determination to provide for his family, my respect for him grew profoundly," Leroy Simms expressed. "That he would have this kind of courage to walk away, not from the standpoint of abandonment, but with the mind set to save his family, speaks volumes of his love. I would later learn that upon arrival all my siblings were told the same thing, 'I don't have much, but you have a home and everything you need to have a chance at success.'"

But ironically, as time came for young Simms to travel abroad, fate would not have it so. When his father called for him, he respectfully declined as he had just received a scholarship to attend Clarendon College, a local high school in Jamaica. This, as he recalls, was probably his first usage of his natural instincts as a future attorney.

"I was thinking that because

I had eight brothers and sisters already in London, if I stayed, then all eight would be sending me things from London, and they all did," Simms reflected with a clever grin. "Let's just say I had my share of Clarks, the shoe of choice for Jamaican's back then."

Making a tough decision to leave Jamaica

In possession of a diploma from an agriculture college, and earning opportunities limited, Simms decided that it was time for him to expand his academic stature and earning power. As his father had done in the past, he looked to foreign shores towards the prospects of bettering himself. And better himself he did. In 1982, he enrolled at Prairie View A&M and went on to complete double majors, an MBA in business management and a Master's in Soil Chemistry. He later went on to graduate from Thurgood Marshall School of Law.

"Honestly, my plans were to go to America, finish my education and simply return home to teach my people about soil technology. My choice to come here was strictly academic," Simms said.

Those plans changed as he and wife Marie, whom he met at the agriculture college in Jamaica and married in 1983, were faced with the frightening challenges of a growing family with the birth of their first daughter.

Simms and his wife both had degrees and set out for the opportunities of New York City. He found work at Burlington Coat Factory but soon grew unhappy. Armed with two degrees, he was routinely shot down at countless interviews with the simple words, 'You're overqualified.' "At that point my loving wife said to me, 'you have always talked law why not go back to school and go for your passion.' She worked three jobs to carry us while I attended law school," Simms explained in an overly appreciative tone.

See *SIMMS* on Page 21

POWER ATTORNEY



Photo By Barry Gatling

**By Pastor
Eddie
Stallworth**

Pastor Eddie L. Stallworth is the founder of The Horizons Church. He studied at Prairie View A&M University and the University of Houston-Downtown completing studies in Business-Real Estate.

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Editor's Note: Although this column is amply named Faith & Finance, the columnist, Pastor Eddie Stallworth is a licensed financial advisor and thus from time to time will write on financial matters not related to faith.

Learn the five basic elements of financial planning and keep your family smiling



Proper financial planning protects your family from unseen disasters that can lead to ruin.

In recent conversations with numerous prospective clients, it appears some of the financial planning basics are being placed on the backburner far too long. I have listed five basic elements of financial planning. If you have these five items, are you done? No! But, you will have the basics covered and you will avoid most of the major problems. They are:

- Basic Will
- Related Estate Planning Documents
- Life Insurance
- Home and Automobile Coverage
- Retirement Plan

While I have listed five items, there are additional areas and in some cases more advanced planning is appropriate for one or more of these items. So remember, this is only a place to begin, not stop.

You might be asking why these five. Let's go over the reasons why. Most of these pertain to an unexpected event. Should you have an accident or die prematurely, the first four items most likely will come into play. They are there to make things easier for your family or to provide financial security. And since we cannot predict the date and time we will need this protection, it is best to have these documents and plans

in place at all times.

The last item is something we can predict. So, why is it important to have a retirement plan? Without the benefit of time-value-of-money, most of us would not be able to set aside enough cash to ever retire. Therefore, the earlier you create, and start a plan, the easier it will be to meet your goal. In all cases though, once the accident, death, or retirement has occurred, it is too late to have the same benefits had the planning been completed earlier.

Now that we know the why these are needed, is it enough to just have them in place and say, 'I'm done'? Sadly, in today's environment doing these without professional help may cause more trouble than it prevents. While I am not an attorney and thus do not draft the documents referred to in the first two points, I do assist in enough estate planning cases to know these are necessary items. If you do not have a will,

you are permitting the state write your will for you. And, they have decided who is to receive your

probate belongings at your death. Most often their choice may not match your own. If you have a will, then the question becomes, does your will meet the requirements of the law? If it is typed and does not have the signature of two or more witnesses, it may not be accepted by the courts. While I do not recommend handwritten wills, it is my opinion they are better than nothing, but

the entire document needs to be handwritten. Just your signature is not sufficient. You should also review the documents for those items passing outside of probate, such as retirement accounts and life insurance policies. The beneficiary statements should be kept current.

The related estate planning documents are the Financial and Healthcare Powers-of-Attorney, Living Will, and now the HIPPA Medical Information Release. By having these documents prior to their need will make things easier for your family.

Today, life insurance is one of the best tools available to protect your financial security. Everyone in reasonably good health should have sufficient benefit for their family. Purchasing coverage when you get married, buy your first home, or certainly when you have your first child will prevent a major financial disaster in your family's future should an unforeseen death occur. But, do not forget to keep the coverage up-to-date.

Most of us have seen enough car accidents or homes damaged to know you cannot afford to be without coverage in these areas.

And lastly, the retirement plan. Time value of money will help you reach your goal or will become your greatest enemy. A 25 year-old by the time they reach 65 will almost have \$350,000 by saving \$100 per month that averages 8%. But a 55 year-old must save \$1,908 per month to reach the same goal. Time will work for you or against you. It is your choice. If you have not started, it is better to start today than to wait.

Pastor Stallworth welcomes your comments and questions on Faith & Finance. Please e-mail him at faithandfinance@exalthouston.com. If you would like a consultation on a financial matter, e-mail him at eddie_stallworth@wealthdesigngroup.net.



**Pastor
Eddie L. Stallworth**

**By Cassandra
Cooper**

Cassandra Cooper, is a licensed realtor of 13 years. She currently works with Keller Williams Realty Pearland, providing real estate services to buyers and sellers. Prior to becoming a real estate professional Ms. Cooper worked for Aetna, Inc. Since becoming a realtor she has consulted and assisted many clients with buying and selling real estate.

A native of Oakland, California, Ms. Cooper has now resided in Houston for the past 30 years. She is a member of Southwest Community Baptist Church, The Bridge. In 2008, she was honored by the Houston Association of Realtors as a top selling agent.

Why it pays to work with a realtor

Realtor is defined by the National Association of Realtors as a real estate professional that subscribes to a strict Code of Ethics. Surprisingly, there are many people that do not think they need to work with a realtor to buy or sell property. Whereas, it can be done without a realtor, you're much better off working with a realtor. Let me tell you why.

Working with a realtor means you have an expert that will guide you through the process of buying or selling a home. Buying or selling a home can be a tedious process. It usually requires disclosure forms, reports such as inspection reports, mortgage preparation, insurance policies, deeds and settlement statements.

As a seller you want to sell your home at the highest and best price. In order to do so you need to know current market data. Market data commonly referred to as a "CMA" or Comparable

Market Analysis tells you what homes have sold for in your community for a given time period (typically within the previous 6 months), and the average time it takes to sell a home, aka "Days on Market". This data is essential in the process of selling your home. As a realtor the information is easily accessible which gives a seller, leverage in getting your home sold sooner than later.

As a buyer you want to purchase your home in the highest of conditions at the best price. To get the best price for a home you want to know what homes are selling and or sold for in the area of your search. Just as a seller you need a CMA to determine how well the home is priced. There are many



**Cassandra
Cooper**

other factors that should be considered when buying a home such as community information, schools, zoning, taxes, commute to work and much, much more. A realtor can provide you with this information very readily.

A realtor will guide you, the buyer through

the process of getting pre-qualified/pre-approved with a mortgage lender which saves you time in considering homes you can't afford. Mortgage lending has its own language and needs to be translated to the average buyer.

Having a realtor translate or explain the different aspects of loan terms such as prepaids, escrow,

closing cost, P.I.T.I. (principle, interest, taxes and insurance), will help you select the best loan package without feeling pressure to do so. Additionally, a seller may choose to make concessions if they know that your financing is secured. You are like a cash buyer, and this may make you offer more competitive.

Working with a realtor pays because you benefit from their excellent negotiating experience, great marketing strategies, and their vast knowledge of real estate trends. **Homes sold with a realtor sell at a 13% higher rate than those that are sold without a realtor.** Working with a realtor clearly provides sellers with ready and qualified buyers.

So, as you can see working with a realtor saves you time and money. Again, it pays to work with a realtor.

**Simply
Overwhelmed**

More than 90,000 homeowners either were foreclosed on or simply packed up and walked away from the heavy burden of inflated debt.

Foreclosure rate reach all-time monthly high of 92,432

By Les Christie

The foreclosure plague may have finally reached its peak in April 2010 -- but don't expect delinquency statistics to plummet anytime soon.

The total number of foreclosure filings -- notices of default, auction notices and bank repossessions -- fell by 9% from March to April, and 2% compared with April 2009, according to data recently released by RealtyTrac, the online marketer of foreclosed properties.

This is the first time that has happened in the history of the report, which goes back to January 2006. But the number of homes repos-

sessed during April was at an all-time high of 92,432. That is a 45% increase over April 2009. If repossessions continue at this pace, more than 1.1 million homes will be lost in 2010.

"There were two important milestones in the April numbers that show foreclosure activity has begun to plateau, but at a very high level that will not drop off in the near future," said RealtyTrac CEO James Saccacio.

Saccacio said he expects the pattern to become the norm for many months, with the overall numbers of filings staying high, but not increasing, and repossessions remaining at record levels.

The reason that repossessions can rise while filings hold

steady is that lenders are working through a backlog of delinquent properties, taking more of them through the entire process to re-possession, rather than letting them linger in limbo. Walkaways

The numbers of repossessed properties, also called real-estate owned or REOs, have been boosted by a spike in the number of homeowners voluntarily giving up their homes because their value has dropped so precipitously. These "strategic defaults" now account for nearly one in three foreclosures, according to a recent report from the University of Chicago Booth School of Business and Northwestern's Kellogg School of Management. That's up

from 22% 12 months earlier. Some homeowners walk away when they are "underwater," owing far more than the value of their home, because they realize that they will never recoup the losses. The further homeowners fall underwater, the more likely they are to leave.

About one in four U.S. homeowners is underwater, according to CoreLogic, a financial data provider. Nearly 5 million of those borrowers owe mortgage debt that exceeds their property values by 25% or more. The total of negative equity in these deeply underwater borrowers is a whopping \$655 billion.

By Alvin Brown, Exalt Houston

Avis Brooks

is a believer
of family and
second chances

In Houston there are many people facing daily struggles. Some do not have enough food to eat; others have no decent clothes to wear or even a place to shower. According to the National Coalition for the Homeless, there are two trends largely responsible for the rise in homelessness over the past 20-25 years -- a growing shortage of affordable rental housing and a simultaneous increase in poverty. Also among this group are ex-offenders with no place to call home and hence, no way to assimilate back into society. Homelessness is one of many adverse conditions that can leave people down on their luck and in need of someone to coach them back into believing in themselves.

Compounding the aforementioned conditions are low self-esteem, mental health and addiction disorders, domestic violence and a lack of affordable health care. The problems are many and in most cases will take angelic intervention to help these broken lives get back on track.

Enter Avis Brooks, founder and CEO of Progressive Senior Services, LLC, a Houston-based home healthcare company who recently launched the nonprofit organization Starting All Over Again Outreach, Inc. (SAOA), to identify and help people in need of a second chance. The organization's services include:

- Help finding temporary or long term housing
- Re-entry program for ex-offenders
- Computer and office skills training
- Job search training: Develop an effective resume
- Professional clothing: Provides clothing for job interview or referral to other nonprofits clothing agencies
- Food stamps application assistance

Mrs. Brooks learns of people in need of the nonprofit's services through staff members' word-of-mouth, Work Source, parole officers and the church. She plans to launch an extensive marketing campaign in the near future.

While Mrs. Brooks and husband Reginald Smith, the company's transportation director, already had their hands full with providing 24-hour home care across the states of Texas and Louisiana -- the busy executive never wavered in what she explained as simply following her spiritual call in creating the nonprofit organization.

"There was a time when I experienced low points in my life," she thoughtfully said. "And I recall thinking how good it would have been for someone to have dusted me off and helped me believe in me again. I was told I would not amount to anything and during this low period in my life, I believed it. But I survived and I'm well

See Brooks on next page

"The Spirit of the Lord God is upon Me, because the Lord has annointed Me to preach good tidings to the poor; He has sent Me to heal the brokenhearted, to proclaim liberty to the captives, and the opening of the prison to those that are bound" Isaiah 61-1



Photo by Barry Gatlin

Avis Brooks, CEO of Progressive Health Services and founder of nonprofit Starting All Over Again Outreach spends many hours managing her operations. The busy executive still finds time for daily prayer as she explains that "faith in God has brought her to where she is today." Through both endeavors she is still able to to what makes her happy -- helping others.

"Family is really large for me. We have always been very supportive of each other," she said.

Brooks Continued

today. I thank God daily for calling me out of the low valley and placing me in a position to reach for others."

As compassion for helping others begin to exude with her every word, Mrs. Brooks recalled a moment in time when her mother, whom suffered from Lupus and failing kidneys, had transportation troubles getting back and forth to her dialysis appointments. At the time Brooks was working for another company and for fear of losing her job, did not strongly lobby for the time to drive her mother. That stayed with Mrs. Brooks for a long time as she wondered how many more seniors were experiencing uncomfortable transportation issues. Her mother's ordeal would serve as a motivator for Brooks as she embarked on a path of helping others.

Spiritual foundation keeps her grounded

As a child she was raised in a Baptist environment. So when she professed Islam as her religion this came as a surprise to many in her inner circle. For eight years she studied the ways of the Koran and did not live a life of being submissive to the wishes of men in the religion as most often think stems from Islamic culture. To the contrary she explained, "Islam for me was a journey of self-discovery. I learned so much about who I truly am." Today Mrs. Brooks is a member of the Missouri City Church of Christ. Also keeping Mrs. Brooks grounded is her love for family as she is joined in her daily endeavors by her husband, two sons and a sister. "Family is really large for me. We have always been very supportive of each other," she said.

Providing the best home care possible to seniors

Inspired by her own mother's dilemma the plight of seniors is dear to Mrs. Brooks' heart. She points out that most seniors do not receive all of the services available to them through Medicaid and now regularly visits nursing homes and other assisted living facilities to conduct informational seminars. "I do this so that their (seniors) can maximize treatments, equipment and medicines that they did not know were available to them," said Mrs. Brooks. "Everyone deserves to live a full and happy life, no matter what their age."

Mrs. Brooks clearly lives by the motto posted on her company web site: "It only takes one good hearted person to change the world, never stop dreaming and believe in yourself, always remember that if you believe it, you can achieve it!"

She concluded, "Once I learned that my gift was to help others, I have not looked back. I'm so happy God chose me to be such a vessel."

Houston is a better place to live because of people like Avis Brooks.

PHOTOS BY BARRY GATLIN

TOP RIGHT: Reginald Smith and wife Avis Brooks with sons Tonny (L) and Donald Brooks (R).

BELOW CENTER AND BOTTOM: The staff of Progressive Senior Services and Starting All Over Again Outreach take time out of their busy schedules for the camera.



Dianne Sullivan is not just another pretty face

Talented actress is focused on becoming the next big action heroine



Dianne Sullivan likes big guns. This is evident as she muscles her way around her latest film *Denizen*, as she portrays Private First Class Noyce, a beautiful, but deadly soldier sent to a small town, after a mysterious creature suddenly starts leaving a bloody trail. Sullivan's character survives the monster, but is killed by a bullet from another co-star. A surprisingly successful B-movie, *Denizen* is directed by the talented J.A. Steele, who also stars in the movie.

"I recall getting a call on this film and was told that I was to run and be killed by the monster," Sullivan explained with a smile. "After a brief conversation I was given the choice, dying at the hands of a monster without putting up a fight or taking a bullet. I chose the bullet and asked for the biggest gun in the movie."

Sullivan is in incredible shape and can easily do stunts if asked. The 5'5 129 pound actress has a chiseled body that most in Hollywood would love to have. Her inspiration for fitness grew from watching her older brothers train.

Her journey into acting began with a high school play, *I'll Make Me A World*, where she played the role of God. "From this point on I believe I was hooked on acting. Up until that point I would mimic my older siblings around the house. I got a lot of practice," she said. "Being a Christian that play really touched and inspired me to continue."

Today, Hollywood is a bit thin on female action heroine. So much that you can probably count them on your hands. When you get past Angelina Jolie (*Tomb Raider*), Kate Beckinsale (*Underworld*) and Halle Barry (*X-Men*), Milla Jovovich (*Resident Evil*), Uma Thurman (*Kill Bill*) and Sarah Michelle Gellar of *Buffy the Vampire* fame, the scarcity of female action stars is glaring. This may stem from a male dominated Tinsel town that has traditionally seen saving the world as a man's job. Although, I do recall two female led action series in the 1970s --the *Bionic Woman* and *Wonder Woman*. So progress has been made. Albeit a bit slow.

Dianne Sullivan is prepared to join that exclusive club

With roots in New Zealand, she is the youngest of 10 children. Her dreams of entertaining people started at a young age. Sullivan imitated television and radio to hone her prodigal skills. Singing, playing instruments and play-acting was a daily sibling activity for her family. Standing in the forefront with her eyes on star-

dom, she began to play the flute, do local talent shows, exercise and constantly pushing herself to the limit in physical development.

Being briefly employed as a legal assistant enabled Sullivan to sharpen her business skills; which was an encouragement to start her own company, Dianne Entertainment. She wears many hats in the industry ranging from leading roles as an actress, working as a production assistant on various projects, casting director, location manager and camera operator. As a small business owner she indulges in public relations, fundraising, marketing and various duties as an executive director and has quickly become a self made "Brand".

Sullivan's main stream film credits include lead roles in *Voyeurs*, similar to *Twilight Zone* and Discovery Channel's *Miraculous Lives* (lead surgeon) and a National Educational Training Video for nurses (Lead Nurse Kiki). As well as her role as PFC Noyce in *Denizen*, there is a TV Show, video game and comic book in development, that includes her in a starring role. Other roles followed including the role as a nurse in "N-Secure", a role in *The Last Kung Fu Monk*, *Friday Night Lights*, a reporter in *Upon A Midnight Clear* and the list continues. Sullivan's television credits include several television commercials, hosting and professional modeling. She has also landed the lead role in a military movie scheduled for filming in the Mohave this coming fall.

Presently, Sullivan has two comic book characters. One in which she leads the Justice Lady Knights and the other as the lone Black Super heroine in *Feminine Force* with spectacular power. A must see by Lawrence at White Eye Comics.

She is continuously building her career in front and behind the camera. Because of her love of weapons such as swords, she aspires to work with action stars such as Wesley Snipes of the hit movie trilogy *Blade*.

"Since the *Blade* series may be at an end, I'll be appreciative to work with any one that is willing to work with me," Sullivan said.

When not working one might catch her on the banks of any fishing hole, a pastime that she enjoyed as a child with her father. Although she is quick to add "that she does not like to bait the hook." It looks like we have already found the next big action heroine's Kryptonite ---worms.

Expect big things from Dianne Sullivan.

IMAGE IS EVERYTHING

By Vonetta Dumas

Image Management Specialist Vonetta Dumas enjoys making people look good and feel good about themselves. A native of Cincinnati, OH, she now resides in the DC Metro area; where she founded Diverse Images, Image Design Consulting Group in 2008. Dumas specializes in total image makeovers for men and women in both their professional and personal lives utilizing her 14 years of professional experience in the beauty industry. She is co-author of the book *Executive Etiquette Power*, which provides indepth executive etiquette information and strategies. She is a proud graduate of Northern Kentucky University where she obtained a B.A. in Speech Communications and the University of Cincinnati where she obtained an A.S. in Business Management/Marketing.

First impressions begin with the introduction



Your first meeting is very important. It will leave an impression - good or bad.

We all know that first impressions do not necessarily start with the introduction, it starts the minute you are in the presence of others, answer the phone, or even open your mouth!

Take a moment and think of the opportunities you have to make a first impression?

As you think of those opportunities, think about the responsibility you have to ensure that each opportunity the person(s) you encounter first impression of you, is favorable.

Being consciously aware of the impressions you make is crucial!

In an interview with NeCole Cumberlander, Co-founder/dean, Ohio, Academy of Paul Mitchell said, "Whatever you do, let it be on purpose." The statement stemmed from her explaining the contributions of her success. Her business philosophy for every staff member is "A great service experience doesn't happen by accident, you have to create it." The same refers to the impressions you want people to have of you. Later in the interview we talked about impressions. Mrs. Cumberlander followed with how the impressions people perceive is the impressions we

want them to perceive. This supports her previous statement.

There is a great debate whether "perception is reality!" Some argue that perception is perception; others argue that the reality you perceive is reality!

We can go back and forth arguing what is perceived and what is reality.

I am of the persuasion from life lessons that reality as we see it may not be the true reality, based on first impressions. Although it shapes the reality of how people perceive us, and the way we perceive others.

Reality for me is the reality I perceive until there is a paradigm shift that may sway my thoughts or behaviors.

Let us agree that impressions are often made within a matter of seconds upon meeting someone. We take a quick glance from head to toe and notice body language, facial expression, how they are dressed and groomed, and decide if we want to do business or know more about the person.

This confirms the adage that you only get one chance to make a positive first impression. It is very hard to shift someone's paradigm. As Mrs. Cumberlander said, "What ever you do, let it be on pur-

pose!"

Be in control of the impressions people have of you. It is advised to operate under the society norms of business and social protocol. Some key components that are relative to making a positive first impression is being aware and on target with the following:

- Hygiene
- Dressing the part of the occasion
- Being on time
- Posture
- Firm Handshake
- Eye Contact
- Smiling
- Proper Introductions

Below are several key ways to handle introductions. Remember to stand if seated when introduced!

Self Introductions:

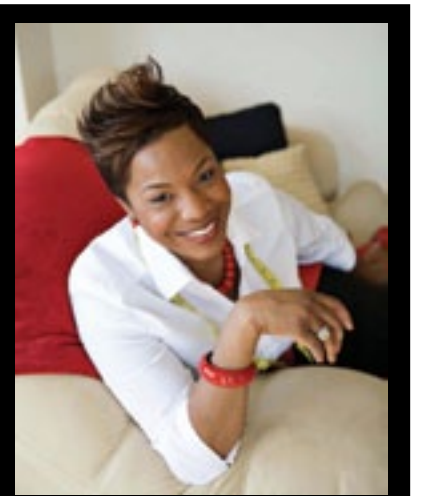
- Always introduce your self with a firm handshake, smiling and giving direct eye contact with the person your engaging and give them your first and last name.

Business Introductions:

- Always introduce person of rank first, using their proper title. Mr. Mrs. Dr.

Group Introductions:

- Always introduce in the order the person is sitting or standing in small groups.
- Always share something about those you introduce that



Vonetta Dumas

"First impressions are often the truest, as we find (not infrequently) to our cost, when we have been wheedled out of them by plausible professions or studied actions. A man's look is the work of years; it is stamped on his countenance by the events of his whole life, nay, more, by the hand of nature, and it is not to be got rid of easily." William Hazlitt

will help them engage in further conversation, this will be comfortable for all parties and give you a opportunity to move on.

- When introducing dignitaries and elected official always say, "I like to present." This recognizes the level of respect that should be acknowledged.

Leverage your competition and implement the basic societal norms of introductions that shape the impressions people have of you. The goal is to get past the introduction and be taken seriously or even be heard. Whether it is get the initial or second interview, build business or social relationships, or even get a first date.

City of Houston diverts yard waste from landfills

Environment-friendly strategy may also save the City \$1.5 million annually

Over the last 4 months the City of Houston Solid Waste Management Department (SWMD) has shared the message about its new method of handling yard waste. We have notified Houston residents through an array of mediums. Just in case you may have missed our multi-prong public information outreach, I am happy to share this information with you in the inaugural edition of Exalt Houston! In addition, I will be providing Clean & Green information in each monthly issue. The topics will range from important environmental issues and basic tips.

You've heard the expression, "One man's trash is another one's treasure." The City of Houston has a gold mine in the value of yard trimmings, a reusable resource which in the past has been underutilized. Instead of bringing yard trimmings comprised of leaves, twigs, small branches and grass to a landfill, the City of Houston will be bringing this material to Living Earth, a local composting vendor for resale. By diverting yard waste from area landfills, the City anticipates saving at least \$1.5 million dollars



City Of Houston's Marina Coryat will provide monthly Clean and Green updates in each issue of Exalt Houston. Photo by Michael Alfred.

annually while preserving the environment and valuable landfill space.

The City will use avoided landfill costs to add more Houstonians to the Automated Recycling Program with RecycleBank Rewards resulting in more waste diverted from area landfills. It's our Wheel of Savings!

City Council recognized this value and instead of it "going

down in the dumps", City Council approved the revisions to Chapter 39 of the City of Houston's Code of Ordinances pertaining to the collection of yard trimmings. Except bundled twigs and small branches less than four feet, yard trimmings (leaves and grass) that are set out at the curb may no longer be placed in petroleum-based/plastic bags. City of Houston Solid Waste Management crews

will only pick up bagged yard trimmings placed at the curb in City-approved compostable bags. Effective April 5, 2010, yard trimmings placed in the garbage can, or in any other type of container or bag will not be collected.

The City of Houston is constantly reminding residents that they can "let it lay or take it away." They have choices. Houstonians can choose the free alternatives to bagging their leaves and lawn clippings by using a mulching mower for "grasscycling" or making their own personal compost pile. Work done by lawn care professionals can be left on the lawn or should be taken away by the contractor.

City-approved compostable bags are available at Walmart, Lowe's, Home Depot, Bering's, Randall's, Kroger, Ace Hardware, Living Earth, Target, HEB, Costco, Sam's Club, Handy Hardware Stores and La Michoacana. Look for the logo on the box specifying "City Approved", and "City of Houston Biodegradable / Compostable Bag". For more information and to find a current list of retailers and manufacturers, go to www.houstonsolidwaste.org or call 3-1-1. Until we talk again, keep it clean and keep it green!



Join the City of Houston and Go Green! Effective April 5, 2010, if you are going to bag up yard waste, it must be in an approved compostable bag, displaying the City of Houston logo.



Your question is... **TO BAG... ...OR NOT TO BAG?!**

You have **CHOICES!**

Find out how easy your choices are!



Composting! Grasscycling! Compostable Bags!

Twigs and branches do not have to be put in a compostable bag—just bundle, tie with string and place at curb for collection!

Working to make Houston a Cleaner, Greener Place to Live

Visit www.houstonsolidwaste.org for details!



LEGAL MATTERS

Dagnee McKinney

As owner of the LAW OFFICE OF DAGNEE MCKINNEY, PLLC, Dagnee Dee McKinney excels in personal injury, criminal and family law. She is a former managing personal injury partner at Ogletree Abbott Law Firm. She holds three academic degrees, Doctor of Jurisprudence, South Texas College of Law, Houston, Texas, Masters of Education, University of St. Thomas, Houston, and a Bachelor of Arts, Legal Studies, University of St. Thomas, Houston.

Leroy Simms

Leroy Simms' legal career has spanned nearly 12 years. His law firm SIMMS & ASSOCIATES primarily focuses on criminal and immigration law, although he also handles property tax, civil and personal injury law. He also holds multiple academic degrees: an MBA in business management and Master's in Soil Chemistry, Prairie View A&M, and a law degree from Thurgood Marshall School of Law, Texas Southern University, Houston.

A routine traffic stop can be a big deal



Knowing your legal rights can mean the world if you are stopped by law enforcement while driving.

It's a late night and you're driving home from the office party. Out of no where comes a familiar siren and flashing lights. You've seen this scene hundreds of times on the hit television show *Cops*. Only this time you may be the bad boy or girl. You ask yourself 'now what?' Sec. 49.04 Texas Penal Code states, "A person commits an offense if the person is intoxicated while operating a motor vehicle in a public place. Intoxicated means that the individual's blood alcohol level was over the Texas legal limit (0.08), or there was no normal use of mental or physical faculties while operating the motor vehicle by reason of introduction of alcohol controlled substance drugs, a dangerous drug, a combination of two or more of those substances."

In the unfortunate event that you are pulled over, don't panic and don't talk too much. What you say, and sometimes how you say it, can later be used against you. A person's speech is one of the first elements altered when consuming alcohol. You have a Fifth Amendment Constitutional right not to incriminate yourself; so, refrain from answering any questions or volunteering too much information.

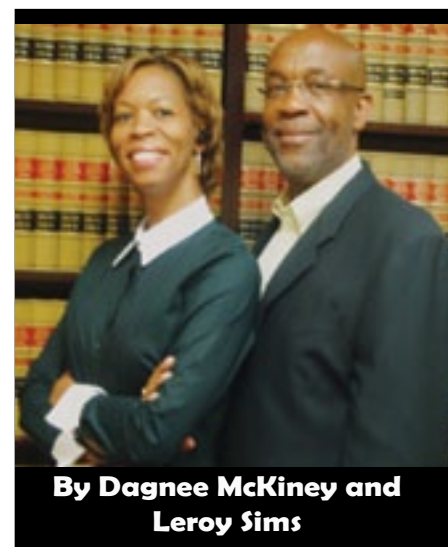
Be Respectful – This is NOT the time to be disrespectful. Calmly speaking, listening and obeying

directions go a long way! Hostile behavior will get you a quick trip in the back of a police car.

Don't Blow – individuals can refuse to take a breath test. The down fall is that your license can be suspended for longer than if the breathalyzer test is voluntarily taken, but it may be easier to prevail in court without blowing on the scene since this evidence is usually offered as conclusive evidence of legal intoxication. After the Arrest – you may be required to take a blood or breathalyzer test at the police station. Here, you should aim for a breath test because they are known to be more unreliable, and this helps set up a good defense in court. A test taken while in police custody may be required by law and means the officer had other evidence to detain you. The object in refusing in the field is to prevent being arrested.

Walk tall! Your actions can be used against you in court. If you

have any physical disabilities, please speak up! This can include factors that make it difficult for you to stand, walk a straight line,



By Dagnee McKinney and Leroy Sims

stand on one foot, etc. Even certain medical conditions such as diabetes or high blood pressure may affect your ability to perform well on the test. Penalties: For first time DWI offenders, a \$2000 fine may be imposed and/or a minimum of 72 hours in jail. This "Class B" Misdemeanor can lead to a one year license suspension or DWI education classes. If the offender's blood alcohol level is double the legal limit, a DWI surcharge of \$2000 per year could be assessed. If there are children under the age of 15 in the vehicle during the stop, the offense is a state jail felony, the offender faces 6 months to 2 years in jail and a fine of up to \$10,000. A second offense is a "Class A" Misdemeanor and could lead to a fine of up to \$4000, a year in jail and a license suspension of up to

2 years. Third time offenders face 2-10 years in prison.

"Be Respectful – This is NOT the time to be disrespectful. Calmly speaking, listening and obeying directions go a long way! Hostile behavior will get you a quick trip in the back of a police car."

HAVE A LEGAL QUESTION?

To comment on this column or to submit legal questions for Mr. Simms and Ms. McKinney, e-mail to legalmatters@exalthouston.com.

To discuss an immediate legal matter, contact Leroy Simms & Associates at 713.532.0100 or The Law Office of Dagnee McKinney at 832.242.7000.

Mercedes delivers on hot new look



The 2011 Mercedes-Benz E-Class Cabriolet is sleek and powerful. The newest member of the classy Benz family is making quite the splash in showrooms around the world.

The previous Mercedes-Benz CLK is something of an enigma--built around the C-Class platform, styled like the E-Class, and priced in between the two, the car sits in its own unique segment and has no direct competition from its rivals. Its sales history has been a strong success, especially in the U.S., but the car is on its way out, replaced by the recently launched E-Class Coupe and the new and stunning 2011 E-Class Cabriolet. The new E-Class Benz comes with a raft of new technologies to

give it the edge over competitors like the BMW 3 Series, Infiniti G37 and Lexus IS C, including cool new features like AIRCAP and AIRSCARF, which are designed to keep occupants comfortable whenever the car's soft-top roof is down--regardless of the season--by reducing turbulence and blowing warm air.

Dimensions are the same as the Coupe, measuring in at 185-inches in length, 70.3-inches in width and 55.2-inches in width. The soft-top

roof can be opened and closed fully automatically within 20 seconds--even when driving at speeds of up to 25 mph.

A retractable cover separates the soft top compartment from the trunk area--it must be closed in order to close the soft top. If the roof is to remain closed, the cover can be slid rearwards, in which case the trunk capacity is increased by 3.17 to 13.8 cubic-feet. It is available with rear-wheel drive only and its engine lineup mirrors that of the Coupe, which

means a 3.5-liter V-6 rated at 268 horsepower and 258 pound-feet of torque for the E350 Cabriolet and a 382 horsepower 5.5-liter V-8 with 391 pound-feet of torque for the E550 model. Safety features include roll-over bars behind the rear seat backrests that eject by pyrotechnic means if triggered, seven airbags, belt tensioners and belt force limiters, active headrests, a drowsiness detection system, and adaptive headlights.

The 2011 Mercedes-Benz E-Class Cabriolet hit showrooms last month. MSRP \$56,200 - 56,850.

By Nelson Ireson

Seven deadly sins of Facebook users

Using a Weak Password

Avoid simple names or words you can find in a dictionary, even with numbers tacked on the end. Instead, mix upper- and lower-case letters, numbers, and symbols. A password should have at least eight characters. One good technique is to insert numbers or symbols in the middle of a word, such as this variant on the word "houses": hO27usEs!

Leaving your full birth date in your profile

It's an ideal target for identity thieves, who could use it to obtain more information about you and potentially gain access to your bank or credit card account. If you've already entered a birth date, go to your profile page and click on the Info tab, then on Edit Information. Under the Basic Information section, choose to show only the month and day or no birthday at all.

Overlooking useful privacy controls

For almost everything in your Facebook profile, you can limit access to only your friends, friends of friends, or yourself. Restrict access to photos, birth date, religious views, and fam-

ily information, among other things. You can give only certain people or groups access to items such as photos, or block particular people from seeing them. Consider leaving out contact info, such as phone number and address, since you probably don't want anyone to have access to that information anyway.

Posting your child's name in a caption

Don't use a child's name in photo tags or captions. If someone else does, delete it by clicking on Remove Tag. If your child isn't on Facebook and someone includes his or her name in a caption, ask that person to remove the name.

Mentioning that you'll be away from home

That's like putting a "no one's home" sign on your door. Wait until you get home to tell everyone how awesome your vacation was and be vague about the date of any trip.

Letting search engines find you

To help prevent strangers from accessing your page, go to the Search section of Facebook's

privacy controls and select Only Friends for Facebook search results. Be sure the box for public search results isn't checked.

Permitting youngsters to use Facebook unsupervised

Facebook limits its members to ages 13 and over, but children younger than that do use it. If you have a young child or teenager on Facebook, the best way to provide oversight is to become one of their online friends. Use your e-mail address as the contact for their account so that you receive their notifications and monitor their activities. "What they think is nothing can actually be pretty serious," says Charles Pavelites, a supervisory special agent at the Internet Crime Complaint Center. For example, a child who posts the comment "Mom will be home soon, I need to do the dishes" every day at the same time is revealing too much about the parents' regular comings and goings.

By Shirley Lang

Shirley Lang is the award-winning owner/head chef of Kitchens of Distinction Private Catering in Victoria, B.C., Canada.

She is renowned for aboriginal cuisine with a contemporary flair. For world class catering call Shirley Lang at 250-858-7777 or visit her at www.kitchensofdistinction.ca. E-mail food questions to her at food@exalthouston.com.

"Cooking is like love, it should be entered into with passionate abandon or not at all."

Harriet Van Horne, *Vogue* 10/1956



Can asparagus put the pep back in your sex life?

Food, Spices and Passion With Shirley Lang

Strong healthy relationships are fueled by an intense intimacy, both emotional and physical. There are times in some relationships when intimacy is far reaching. When a deep commitment is present, taking the time to learn ways of rekindling or rediscovering intimacy will reap awe-inspiring rewards.

Surprisingly, many find their magic potion in food.

For centuries and in many cultures around the world, many different foods, drinks, herbs and spices have been considered aphrodisiacs with the sole purpose of increasing one's sexual desire leading to heightened romantic intimacy.

The dictionary describes aphrodisiac (noun) as:

- a food, drink, or drug that stimulates sexual desire: the Romans worshiped the apple as an aphrodisiac with aphrodisiac powers;
- a thing that causes excitement

If you want to want to share a romantic (aphrodisiac-laced) meal with your partner in the privacy of your home, this month I offer some great suggestions. Keep in mind that we want to use foods

that are healthy and alive with nutrients, vitamins and minerals. We start the menu off slowly preparing for the next course.

First Course: Italian sparkling water or champagne with sweet hibiscus flower

Clean Italian sparkling water or champagne prepares the pallet for romantic foods. The Hibiscus flower is representative of delicate beauty and the love one shares with another.

Second Course: Nutmeg Vanilla Cream Cheese filled strawberries dipped in dark chocolate.

Nutmeg is well known for its medicine properties. However, the spice is embraced more for its sensual properties as a stimulant in raising body heat and sweetening breath. Touted as a sex-inspiring fruit by ancient Romans, the strawberry was a symbol of the Goddess Venus.

Chocolate has been proven to increase energy levels and release 'feel good' endorphins. The Aztecs used vanilla mixed with chocolate which they gave credit to for enhancing their libidos.

Third Course: Caesar Salad with Herb Croutons & Kitchens of Distinction signature garlic dressing. Garlic has been proven to be immune boosting



Culinary explorer Shirley Lang

making those who eat it feel more energetic and healthy.

Fourth Course: Velvet Asparagus Soup features a phallic symbol with aphrodisiac chemicals. Asparagus is rich in potassium, folic acid, vitamin A and vitamin E. It is known to amazingly stimulate sex hormones, glandular function and overall well being...

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BROOKING

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bipartisan majorities on the floor. During the lengthy health debate, not one Senate Republican spoke in support of the Wyden-Bennett bill. Tea Party activists outraged at Republican incumbents for cavorting with the enemy (i.e., Obama and the Democrats) took their cue from Republican Party leaders.

Under these conditions of asymmetrical polarization, Congress can become a haven for obstruction and gridlock rather than deliberation and compromise. David Price, an 11-term North Carolina Democrat and distinguished political scientist, has just published a frank account of the reasons that led Democrats leaders to abandon their hopes of reinstating more open, less restrictive rules of procedure in the House. His essay is required reading for those who want to understand the ground-level dynamics of polarization in action.

This is not to say that Congress is prevented from acting in a less purely partisan manner. When a supermajority of people, of any partisan stripe, wants something to happen — financial regulatory reform, for example — chances are good that it will. But when the people are divided, the most strident voices tend to dominate, and Congress reverts to the all-too-familiar pattern of behavior that has driven its public esteem to a record low. And a Republican Party dominated at the grass roots by angry rejection of all bipartisanship — and of all but the most limited government — may win support in the short term, but it will be hard put to cooperate productively in the serious tasks of governance.

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PITTS

Continued from Page 4

She doesn’t think she is beautiful, said the teacher, because she is dark. I asked the girl if this was true and in a soft voice, with eyes averted, she said that it was.

And man, what do you say to that? How do you explain the psychology of self-loathing and the futility of judging oneself by someone else’s beauty standards, and the cumulative psychological weight of 400 years of being told you are not good enough and the need to embrace and love and value yourself just as you are? How to explain all that in 90 seconds or less while people are pulling at you, and the event is about to begin and you’ve got a speech to give and this little girl won’t even look up?

I did the best I could. It was not nearly good enough.

As I watched her walk away, I was troubled by my failure to make the case. And by the enduring need to do so. We are over 40 years beyond the civil rights movement, 40 years beyond a burst of pride and racial consciousness that transfigured our very understanding of what it means to be black, 40 years into a future where Michael Jordan is an icon, Bill Cosby is a national father figure and a Kenyan’s son is president of these United States.

Forty years. And still ...

And still.

Leonard Pitts Jr. is a syndicated columnist for the Miami Herald (lpitts@miamiherald.com).

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SHANCHEZ

Continued from Page 4

Mary Sanchez is an opinion-page columnist for The Kansas City Star. Readers may write to her at: Kansas City Star, 1729 Grand Blvd., Kansas City, Mo. 64108-1413, or via e-mail at msanchez@kcstar.com.)



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LEROY SIMMS

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Leroy Simms began his academic journey at Clarendon College H.S. In Jamaica.

CURRY

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Not only were there shockingly few people of color, there were very few women. Where were the people of color? Where were the women?

Of these 32 tenured and tenure-track academic hires, only one was a minority. Of these 32, only seven were women. All this in the 21st Century.”

Kagan defenders correctly state that the law faculty, not the dean, vote on whom to hire in the department. But Kagan backers can’t have it both ways: They can’t, as Ogletree did, brag about

how she increased student diversity at Harvard and not have her accept responsibility for the dismal number of tenure-track African-Americans.

I am most concerned about Kagan’s stated “love” for the Federalist Society, the network of law students, professors, lawyers and judges whose stated goal is to move the judiciary to the right. At one Harvard gathering of the Federalist Society, they gave Kagan a standing ovation. Do you think Justices John Roberts or Antonin Scalia would ever receive a standing ovation from the ACLU or the National Bar Association? We need to know why Right-wingers are cheering Kagan.

“So, when I got established, in turn, I said to her, honey it’s your time to pursue what you want’. The apple of his eye, Marie Therese Simms, Ph.D., is now in her 21st year of service at Houston Community College. The couple has two daughters in college.

With overwhelming pride for his wife that hails from the small Caribbean island of Dominica, he said “I simply could not have done it without her.”

Leroy Simms will never quit

As attorney Simms places focus on criminal defense and immigration law, it is here that he feels that he can make a positive impact the lives of others. His method of operation derives from the NFL Oakland Raiders signature statement of a Commitment to Excellence. At every turn in Simms life, he has made and kept a commitment. Whether this has been to overcome challenges, completion of education goals, being the best professional and outstanding family man as possible or being the best attorney a client can have, with Simms you quickly recognize the man’s ability to finish what he starts.

When he first began practicing law nearly 14 years ago, he wondered how the jurors and judges would respond to his Jamaican dialect. “I recall after trying one of my first cases this little old lady comes up and commends me on my voice tone and courtroom presentation. She even asked for my business card. From that point on I was fine,” he recalled. “Today, if I feel I’m losing a jury, I revert to pure Patois (Jamaican

Creole) until they start asking, “What did he say? This way, I get them to reengage.”

He prides himself on fighting for his clients and understanding the entire picture and not just from a legal perspective, but also from the human perspective. Pondering words once told to him by an old man, Simms believes that there is so much more to the legal profession than simply an ability to earn a great living. “He said to me, ‘You will never see an armored car in a funeral procession.’ It took me a while to understand that he meant you can’t take the money with you,” Simms said. ”I believe in giving my clients the best possible life options once they leave a courtroom. Prosecutors often say to me that they have a good deal. And I respond, what is a good deal for you may not be good for my client.”

The Pride of Clarendon

The world cheered with the people of Jamaica as Usain Bolt shattered world records at the previously held Olympics. The pride of a nation was evident. Hailing from a small island where music is often thought to be its only resource, for home grown sons like Simms and others to become successful means so much to the people. “When I go home, it is as if I’m a child of the entire parish. When one leaves rural Jamaica and go abroad the expectation of your people is so great that you just cannot fail - they embrace your personal and business success,” concluded Simms.

George E. Curry, former editor-in-chief of Emerge magazine and the NNPA News Service, is a keynote speaker, moderator, and media coach. He can be reached through his Web site, www.georgecurry.com You can also follow him at www.twitter.com/currygeorge.

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THE PRIDE OF CLARENDON
LEROY SIMMS
Attorney Leroy Simms has carved a niche as the man that simply gets it done for his clients. The American born lawyer is flying high as one of the area's best criminal and immigration minds. PAGE 8
PERSPECTIVE
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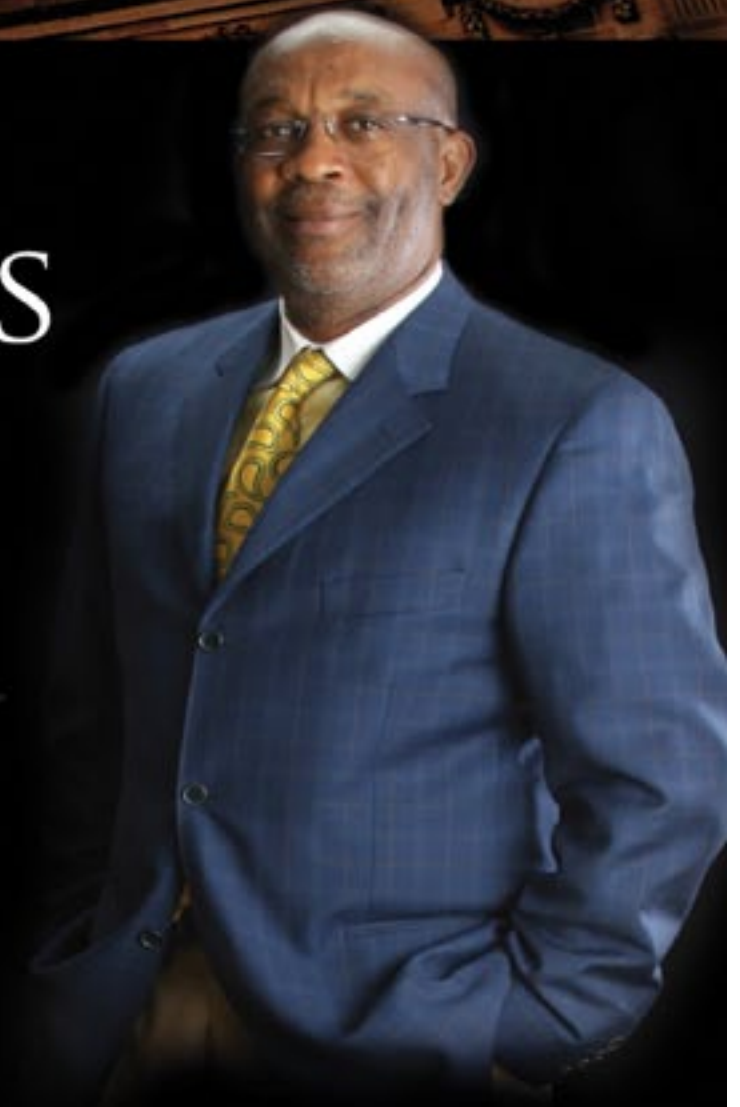
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