

Israel boycotting U.N. racism meeting in '09

JERUSALEM (AP) — Israel will boycott a United Nations conference on racism next year, Foreign Minister Tzipi Livni said last week, charging it would be biased against Israel and aim to delegitimize the Jewish state. The next World Conference Against Racism is scheduled to take place next April in Geneva, Switzerland.

The U.S. and Israel walked out midway through the 2001 World Conference Against Racism in Durban, South Africa, because of a draft resolution that singled out Israel for criticism and compared Zionism — the movement to establish and

maintain a Jewish state — to racism. The resolution was not approved.

Critics said that conference mostly ignored other conflicts around the world and focused on Israel.

Livni said the 2009 gathering would be a repeat performance.

"The documents prepared for the (upcoming) conference indicate that it is turning once again into an anti-Israeli tribunal, singling out and delegitimizing the state of Israel, which has nothing to do with fighting racism," she said at a conference of North American Jewish leaders in Jerusalem. "In view of this situation, I decided that Israel will not participate."

The U.S. has not yet de-

cidated whether to take part, but used a vote in the UN General Assembly last year to protest the conference.

Canada has said it will not participate, charging that the meeting would promote racism and not combat it.

Jewish participants at the 2001 Durban conference said they had been silenced and threatened by pro-Arab activists.

Livni called on the international community to stay away from the 2009 conference, which she said "seeks to legitimize hatred and extremism under the banner of the fight against racism." No comment from the organizers was immediately available.

New HUD policy to help on cheaper home loans

Special to Sentinel-Voice

(NNPA) — For the first time in more than 30 years, the U.S. Department of Housing and Urban Development has issued long-anticipated mortgage reforms that will help consumers to shop for the lowest cost mortgage and avoid costly and potentially harmful loan offers.

HUD will require, for the first time ever, that lenders and mortgage brokers provide consumers with a standard Good Faith Estimate (GFE) that clearly discloses key loan terms and closing costs. HUD estimates its new regulation will save consumers nearly \$700 at the closing table.

In announcing HUD's final changes to the regulatory requirements of the Real Estate Settlement Procedures Act (RESPA), HUD Secretary Steve Preston said that changes in the housing market and increases in home foreclosures demands action.

"It has been a long road but today we can finally announce a better way to buy homes in America," said Preston. "Consumers need and deserve to know what they're getting themselves into before they sign on the dotted line."

After carefully considering the concerns of consumers and the different businesses in the housing sector, we have developed an approach that empowers the average family to shop for the most appropriate loan to meet their needs."

Last March, HUD proposed reforms to the longstanding regulatory requirements of the RESPA by improving disclosure of the loan terms and closing costs consumers pay when they buy or refinance their home. Last May, HUD extended the rule's comment period to June 12 to allow for more opportunity for comment on the Department's proposed GFE form.

Brian Montgomery, HUD's assistant secretary of housing and federal Housing commissioner, said, "We have carefully considered the concerns expressed from every corner of the mortgage market in developing this rule. I am convinced that we successfully balanced the needs of consumers with those

in the business of homeownership. None of us can lose sight of the fact that millions of Americans simply don't understand all the fine print of their mortgages and this, in many respects, is at the heart of today's mortgage crisis."

Since 1974, little has changed about the process Americans endure when they buy and refinance their homes. Now, HUD's final reform will improve disclosure of the key loan terms and closing costs consumers pay when they buy or refinance their home.

HUD received approximately 12,000 comment letters following the proposal of its new RESPA rule. In considering those comments, the Department made considerable modifications to its proposal. For example, HUD originally proposed that settlement agents read a closing script at the closing table and that a copy be provided to borrowers.

HUD ultimately discarded the script in favor of a new page on the HUD-1 Settlement Statement that allows consumers to easily compare their final loan terms and closing costs with those listed on their Good Faith Estimate.

Most industry commenters said HUD's proposed four-page GFE was too long. HUD shortened the GFE form to three pages including an instructional page to help borrowers understand their loan offer. HUD continues to believe that consumers need to be aware of the key aspects of their loan as well as associated settlement costs.

HUD agreed with many commenters who suggested the new GFE allow consumers to compare their estimated closing costs with the actual costs included on their HUD-1 Settlement Statement. To facilitate comparison between the HUD-1 and the GFE, each designated line on the final HUD-1 will now include a reference to the relevant line from the GFE.

Borrowers will now be able to easily compare their estimated and actual costs in very much the same manner as many of the commenters suggested.

HUD will require the new standardized GFE and HUD-1 beginning January 1, 2010.

Across U.S., many ignoring 'No Snitching' street rules

By Alexthea I. Carter
Special to Sentinel-Voice

WASHINGTON (NNPA) — "I was parked at the dental school. I heard screaming in the ally next to the Annex 2 building. The lady came running out and the guy rode off on a bike. I called 911. Then I called to the lady but she ran in the opposite direction. She then came back crying; her clothes all ripped up. She said he took all her money and tried to rape her." This was the account of Carren Russell, a senior medical student at Howard University who witnessed a crime and instead of turning the other way, spoke up.

Russell, who called police and boldly provided a description of the attacker, finds herself among those who, in the midst of a growing street culture of so-called "no snitching," are still willing to be brave and compassionate enough to help a crime victim by telling police what they saw.

"The police could have easily not taken her story. Dismissed it, like it never happened," said Russell, who says she has no regrets for telling what she saw. "Even an anonymous call would help. It's your duty as a human being to help your fellow citizens."

When a crime is committed, sometimes evidence is not enough to

clear someone's name or prove guilt. So authorities turn to witnesses to explain what the evidence fails to show. Willing witnesses can play a vital role in solving crimes.

"A witness is a critical part of the judiciary system. We rely on witnesses. It's the only way we can hold [people] accountable," said Lynn Kimbrough a spokeswoman for the Denver, Colo. district attorney's office. "A witness to a crime... provides factual information to the jury about what happened," said Kimbrough.

But, some are fearful to come forward because of reports of attacks on witnesses. Kimbrough and other Denver authorities are well aware of such atrocities.

According to the *Denver Post*, a man charged with a 2005 attempted murder — Benjamin C. Thomas — walked free last year because the witness was gunned down prior to testifying in court. Kalonniann Clark, 28, had identified Thomas through photographs as the driver in a drive-by shooting intended to gun her down.

The case against Thomas was dismissed because prosecutors had not been able to question Clark prior to her death.

According to the Federal Bureau of Investigation an

estimated 1.4 million crimes were reported last year. But those numbers could be de-railed thanks to a Hip-Hop-fueled "No Snitching" campaign.

When asked if he would report a serial killer living next door, famed rapper Cam'ron told anchor Anderson Cooper in a "60 Minutes" interview, "I wouldn't call and tell anybody on him... I'd probably move. But I'm not going to call and be like, 'The serial killer's in 4E.' He said, "snitchin'" would hurt his business.

Earlier this year Urly Media promoted a DVD called "Stop Snitching 2" where people discussed the need to kill so-called "rats" and "snitches."

The highly controversial "shockumentary" portrayed a child waving a gun around while smoking appeared to be a marijuana joint in his mouth.

"It flies in the face of the whole justice system, it's a complete contradiction to what justice is all about," said Kimbrough. Without witness, cases against offenders could be dramatically weakened.

Despite the dangers, a witness can help protect the community as a whole by holding individuals accountable for their actions. Some find their duty as a citizen to be greater than their fear.

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