Got A Problem?

By Gwendolyn Baines

Dear Gwendolyn:

I am upset with my mother. When I told her that I wanted my son to quit school to help pay bills, she was furious. She told me that in this day of opportunity, children should seek as much education as possible. I told her I realize that, but there are too many bills and I cannot pay them all.

This is what happened: I gave birth to my son at the age of 24. His father and I did not marry, at least the man I thought was his father. I was wild then, so my mother raised my son. Now he is in his last year of college and has been accepted into medical school. That's all well and good for his future, but what about me?

Alice

Dear Alice: -

What about you? Your son did not make those bills, and I know you didn't generate those bills providing for your son. My advice to you is to not be harsh with your mother. After all, she was there when you weren't. You should be congratulating your mother for devoting her younger life to care for your son. Most grandmothers will do that, but many grandmothers won't.

Whatever you decide to do, forget about pulling your son from his dream. As a child, I used to hear ignorant snuff-dipping women saying, "My son can always get a job digging a ditch."

That theory is no more a factor. You need math and the knowledge of computers to dig a simple ditch these days.

Let me tell you this: You mentioned that you were wild then. Well, 'wild thing' go and round up all those stallions — to pay your bills.

Dear Gwendolyn:

I made a terrible mistake. Three years ago my husband constantly told me I should lose weight. It really did annoy me. I became depressed about it and gained more weight. When I had gone to almost 300 lbs., I became paranoid. I felt my husband was embarrassed. Although he claimed he wanted me to lose weight because heart disease is a part of my family tree. He did not want me to eat myself into bad health.

I did go on a diet and lost over 124 lbs. After that, I started cheating on him and within six months, I left. That was three years ago. I am currently living in a homeless shelter. All those sweet-talking men didn't want me. What hurts is that my husband has filed for divorce. He has met someone else.

Trina

Dear Trina:

It is common that after a woman loses weight, she often loses her sense of reasoning. It is easy for a woman to gloat about the extra attention being received from the outside, therefore, not being able to appreciate what she has at home.

A married woman should put full focus on her husband — and by doing so, the marriage will grow and blossom. Some men make a practice of flirting with married women. Think about it. They don't have to provide for them. A married woman's care is the responsibility of her husband.

Let me tell you this: Don't allow yourself to become depressed and just give up on life itself. Work hard towards getting out of the shelter into your own place. Don't look back and dread what you lost. Just let this ordeal be a lesson learned. A married woman is a fool to fall in love with a jive flirting man.

He usually doesn't have an ounce of sense in that little brain of his. All he can do is widen his eyes, show his teeth and talk — a lot of gibberish.

To order books by Gwendolyn Baines go to: www.gwenbaines.com or write to her at: P.O.Box 10066, Raleigh, N.C. 27605-0066 (to receive a reply, send a self-addressed stamped envelope) or email her at: gwenbaines@hotmail.com.

Calif. city manager refuses raise

By Marisela Santana Special to Sentinel-Voice

LYNWOOD, Calif. (NNPA) — City Manager Roger Haley surprised the Lynwood City Council last week when he declined a 3 to 5 percent salary increase he was entitled to receive after his yearly mid-year performance evaluation.

"Being a city manager is not an easy job, but at the same time I joke with the city attorney, that it's a tough job, but it's one of the best jobs I've ever had," he said. "It's difficult for me to talk about this, but while I appreciate the council's confidence in me, I appreciate the increase, but I am sensitive to the fact that we have laid off employees and we are trying to balance our budget, so that being said, I would like to respectfully decline the rate increase.'

Haley also declined the



ROGER HALEY
retroactive pay increase he
was supposed to receive
since last August, when his
yearly evaluation is supposed
to take place.

"I don't want to offend the council at all. I appreciate the confidence you have in me, but at the same time, I am sensitive to the needs of our city budget," he said. "And I am sensitive to the fact that we've had to lay off some people, and that's not an easy

thing to do."

Aside from the applause Haley received from audience members, Mayor Maria Santillan commended Haley for his actions and told the audience that he is an example of people "stepping up to the plate."

"The city manager was evaluated by the council and got a really good evaluation, so he is entitled to a 3 to 5 percent salary increase, that should have been effective August 1, 2008," she said. "This is a person who is stepping up to the plate... saying thank you but 'I'm not going to take the increase' and we appreciate that, we really do."

Mayor Pro Tem Aide Castro said she was surprised no one from the public "spoke against" giving the city manager a raise when the city is in a financial crisis of its own, parking fines are being mandated by the state to go up \$5, and when employees have had to be laid off in the last few weeks.

"His gesture is commendable," Castro said. "Now people can understand why [the council is] so happy with him. In declining the raise, he is leading by example, and it shows what type of individual he is."

The councilwoman wholeheartedly thanked Haley for his gesture and told him that it is appreciated. Councilmen Ramon Rodriguez, Jim Morton and Alfredo Flores agreed.

City Attorney Fred Galante then reminded the council that it had to file and receive Haley's employment agreement amendment, stating that he declined the rate increase, along with the retroactive pay.

Marisela Santana writes for the Los Angeles WAVE.

Housing

(Continued from Page 3) cies and also between the government and the community.

HUD has already begun talks with Attorney General Eric Holder and others about creating a lender regulatory system that is "more focused, more transparent [and] more fair" among other enforcement tools, Donovan said.

And, they are also working with the White House Office of Urban Policy and the Domestic Policy Council to coordinate overlapping goals for all-around urban development.

An equally important arm of their strategy, Donovan said, is to get the right information into Black homes, an information campaign in which, so far, predatory lenders have bested the government.

"We have to think in new ways at the federal level about how we are reaching, in particular, African-American communities," he said.

The press conference with Black news agencies this week was part of that effort to disseminate the right information about the housing plan, the housing official said, along with public service announcements and advertisements on radio stations and newspapers that serve minority neighborhoods.

One of the first things Donovan wants African-Americans to know about the plan is that access is free."Let's be completely clear here, there is never... if you're a homeowner, you never have to pay for access to the president's plan. There is no fee to talk to your servicer; there is no fee to be part of the plan," he said.

The proposed measure has three main parts:

One, it rewrites regulation so that an estimated 4 million to 5 million families, whose mortgage loans are with Fannie Mae and Freddie Mac, who owe 80-105 percent of the value of their homes and who are not in default, to refinance into lower-interest loans.

Two, it will use \$75 billion taxpayer funds to provide incentives to mortgage servicers to modify at-risk loans for about 3 million to 4 million homeowners to a 31 percent debt-to-income ratio.

Donovan said of the importance of this provision, "One of the most disturbing trends we've seen over the past few months is that while many loan modifications are happening, too many of them result in payments that are unaffordable to those borrowers. And, in fact, what we've seen in many cases is that those payments increase."

There are some borrowers who will not qualify for the plan because of the magnitude of their debt, but, Donovan said, be believes many African- Americans who fell victim to subprime lenders will qualify.

The last part of the plan would give Fannie Mae and Freddie Mac about \$200 billion to backstop lower interest rate loans for people looking to buy or refinance a home. This last measure is critical for the future development of the African-American community, Donovan said.

"It is absolutely critical that while we seek to stem the impacts of the foreclosure crisis on families that are currently at risk that we don't, as a result, stop credit from being available to African-Americans that are looking to refinance their homes or get into the buying market," he said and added, "[But] we've got to make sure that mov-

ing forward, the right kind of products are available."

Donovan, the former commissioner of New York's Department of Housing, Preservation and Development, said he used this model to great success within low-income communities there. The plan created or preserved 17,000 homes while limiting defaults to only five foreclo-sures

"So I know that if we do this right," he said; "if we get back to basics on lending, we can make sure credit is available so low- and moderateincome African-Americans can continue to get access to the American Dream."

Zenitha Prince writes for Afro-American Newspapers.

League

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air conditioned if it's in South Carolina or Florida or Alabama.

"Public policy matters, and we have to recognize too that it does require additional and extraordinary investments when it comes to children, to lift up children that are disadvantaged," Morial said.

He pointed out that since today's minority population will soon be a majority of Americans, "these kind of things will make us better off and advance the cause of the nation."

As a presidential candidate, Obama sidestepped the minefield of race and politics whenever possible, instead focusing on a message of American unity. And in his two months as president, the financial meltdown has left Obama little time or political capital to spend on anything besides rescuing the economy.

But in 2007, as the junior senator from Illinois, Obama wrote the foreword to the "State of Black America" report, which focused on the problems facing Black men.

"This sad story is a stark reminder that the long march toward true and meaningful equality in America isn't over," Obama wrote. "We have a long way to go."