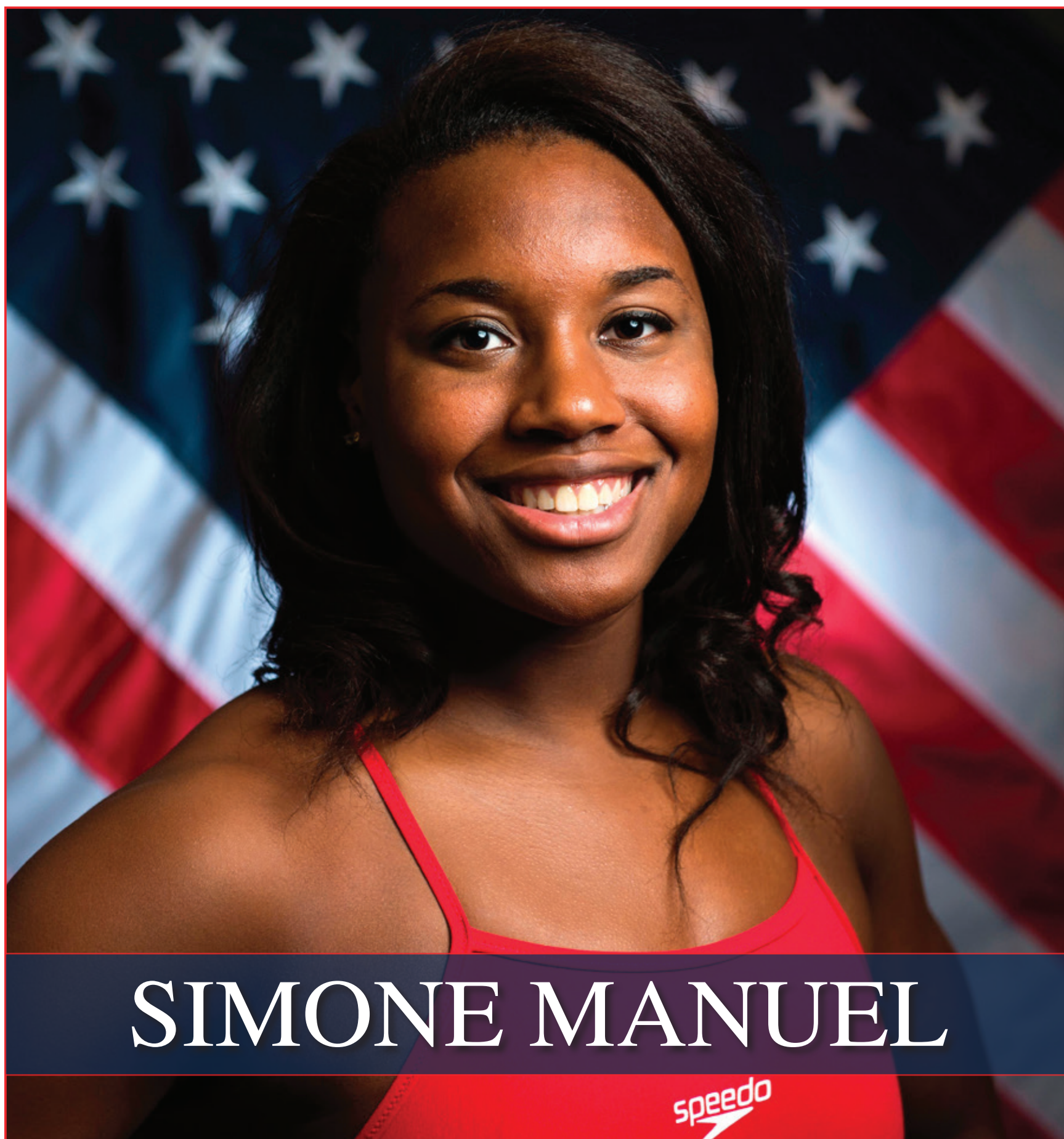


AUGUST 12, 2016

The African American Tribune



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ATTRIBUNE The African American Tribune

AUGUST 12, 2016

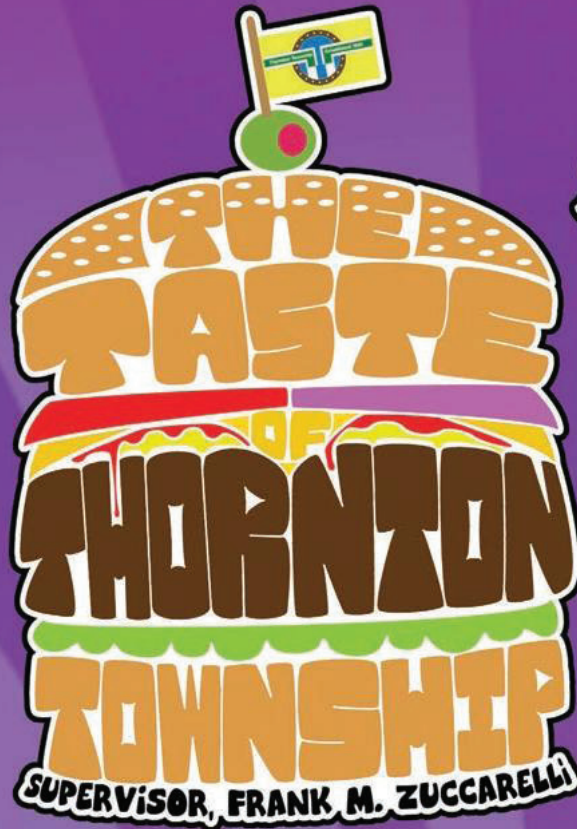
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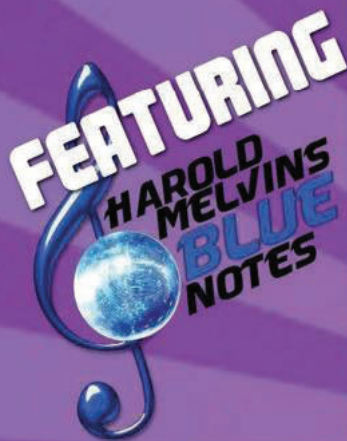
Opinions expressed by the editors and writers are not necessarily those of the publishers.

DESIGN & LAYOUT
Lisa Dawn Taylor, Binamu Graphics, Inc.
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PUBLISHER'S STATEMENT

The Olympics bring out the best in Humanity!

First, The Republican national convention.

Then, The Democratic national convention.

Now, The Olympics from Rio.

The Olympics bring out the best in Humanity!

Amazing individual talent. Unwavering team loyalty.

Respectful international appreciation.

Exciting and fierce competition.

The Olympics bring out the best in Humanity!

Athletes from the smallest countries get their biggest chance on the world stage.

Athletes from the largest countries lose if they make the smallest mistake.

This is what happened to Venus and Serena Williams on the tennis court.

Michael Phelps continues to win gold medals but even he loses by mere meters in the pool.

USA Men's Basketball, expected to dominate, win two games by only three points.

The Olympics bring out the best in Humanity!

In this issue, we highlight some of the best moments so far for African American athletes.

Simone Manuel, 20 years old, became the first African American to win a gold medal in swimming in the Olympics.

Simone Biles, only 19 years old, is the most dominant gymnast on Team USA gymnastics team.

Gabby Douglass, shocked the world in 2012 and is back in rare form.

Daryl Homer introduces us to fencing winning a silver medal.

Ibtihaj Muhammad did not win gold but she was the first American athlete to compete while wearing a hijab, which is the headscarf worn by Muslim women. She won the hearts of millions by helping to dispel myths about Muslim women.

The Olympics bring out the best in Humanity!

Individual and Team Sports are amazing phenomenons. They force us to be true and honest that there is greatness in all races and all people.

Because everyone has to play by one set of established rules. You can't change the rules in the middle of the game.

The Olympics bring out the best in Humanity!

Rev. Tyrone Crider, Publisher
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— Mark T. Cannon, Managing Member

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JENNIFER HUDSON AND SISTER JULIA KING HOST SCHOOL SUPPLY GIVEAWAY



Chicago native, Jennifer Hudson and her sister Julia King held the third annual Hatch Day Celebration this week at The Salvation Army Ray and Joan Kroc Corps Community Center in South Side neighborhood of Chicago.

school supply giveaway event for low-income children and families in honor of Hudson's late nephew Julian. This is the second year the giveaway has been held at the Kroc Center.

The Oscar and Grammy winner hosted this

An estimated 5,000 children K-12th grade lined up to meet the actress/singer and

walked away with supplies for the upcoming academic year. The back-to-school event was one of hundreds hosted by The Salvation Army nationwide to meet the needs of low-income children and ease the financial burden for parents. Essential school supplies included backpacks, notebooks, pens and pencils.

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This Week with Dr. Wise

“The ABC’S of Effective Parenting”

Dr. C. Dexter Wise III



ask for it. It doesn't mean putting up with nonsense just because they dish it out.

Loving involves caring for the long term well-being of your child, even if it requires some short term pain. As such, real love will spank your behind, lay you out, take away your privileges, and steer you right before you go wrong.

your child may think you are correcting them just for your kicks. Make sure you are doing it out of love not vengeance, anger, rage, wrath, or jealousy. Then, learn to discipline your own discipline so that you don't go too far. Whenever love does the discipline, it usually checks itself before it becomes abuse.

All children do not require the same kind of discipline, but at some point, all children do require discipline. If you love them, do them and yourself a favor, discipline them with love.

D IS FOR DISCIPLINE YOUR CHILD WITH LOVE.

Discipline and love are not contradictory. In fact, any love which claims to be love, but does not also include some form of discipline, is not true at all. Loving your child doesn't mean you let them have their way just because they want it. It doesn't mean giving them everything just because they

When love disciplines it does not always do it in a negative way. Often, it does so by providing rules, order and structure in a child's life. Through these, children will not be allowed to roam freely and will be held accountable for their actions.

When you discipline, make sure your child knows that you do love them. Your love should be expressive more often and more powerfully than your discipline or else

D IS FOR DISCIPLINE YOUR CHILD WITH LOVE.

“Being a parent isn't easy, but it can be as simple as ABC.”

Dr. C. Dexter Wise III is the pastor of Faith Ministries Church in Columbus, OH and the President of Wise Works, Inc. His books, ABC's of Effective Parenting, 21 Words to Get Your Child 21, Preaching to Empty Seats and many other publications can be found at www.wiseworksonline.com.

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Poverty, desperation in world-class city

By Rev. Jesse L. Jackson, Sr.

Chicago is one of America's greatest cities. Yet many of its residents live in terror in what is virtually a war zone. When a demented killer slayed 49 in a gun rampage in Orlando, Fla., there was national attention. Presidential candidates called for escalating the fight against the Islamic State in the Middle East, even though the killer seems to be a homegrown terrorist.

But in Chicago, 404 have died in gun violence this year. According to the Congressional Research Service, the murder rate averaged 16.0 per 100,000 a year from 2010-2014. That is nearly four times the national average of 4.6 per 100,000 and nearly three times the Illinois state average (5.8).

These killings are not randomly distributed. African Americans constitute about one-third of Chicago's residents, but they account for 80 percent of its murder victims.

The killings are concentrated in endangered communities, communities burdened with abject poverty and deplorable conditions. Desperation and murder are segregated in Chicago.

In West Garfield Park, the average per capita income is \$10,951. More than 40 percent of the residents live below the poverty line, with an unemployment rate greater than 25 percent.

In Englewood, the average per capita household income is \$11,993. Forty-two percent of households live below the poverty

line, with an unemployment rate over 21 percent.

In Fuller Park, per capita household income is \$9,016, with a majority — 55.5 percent — of households living below the poverty line. The unemployment rate is 40 percent. Washington Park, North Lawndale, Austin, Greater Grand Crossing, East Garfield Park ... the list goes on.

During the height of the Great Depression, the unemployment rate hovered at roughly 20 percent. These neighborhoods are suffering levels twice that, now six years into the supposed recovery.

These are disaster zones in a supposedly world-class city. They look like they are under siege, and to some extent they are. Drugs and guns, violence and despair mark lives condemned to live in these zones.

The war in Iraq — one the Bush administration chose to launch — will end up costing us more than \$3 trillion. And of course, the wars go on — in Afghanistan, in Syria, in Iraq, in Yemen, and now the U.S. is beginning to bomb Libya.

But the right now disaster zones in Chicago are ignored. The everyday violence is decried but nothing is done. The poverty is regretted but there is no plan to attack it.

In fact, national policy does more to expand the divide between endangered communities and affluent ones, between those living in the disaster zone and those living uptown.

A new report by the Institute for Policy Studies and the Center for Enterprise Development details the growing racial wealth gap in America. They find that without a drastic change in policy, by 2043, when people of color are

projected to account for more than half of the U.S. population, the racial wealth divide between white households and African American and Latino households will have doubled from about \$500,000 in 2013 to more than \$1 million.

The gap reflects the impact of historic inequities — from federally sanctioned housing discrimination to private redlining — but its expansion is fueled in part by tax policies that aid the highest earners while providing the lowest income families with virtually nothing.

Over the past 20 years alone, the report finds, the federal government spent more than \$8 trillion through tax programs to assist families in building long-term

wealth, including saving for retirement, purchasing a home, starting a business or paying for college. But the impact of these expenditures has been “upside down.” With typical millionaires pocketing about \$145,000 in public tax benefits each year to increase their wealth while working families receive a total of \$174 on average.

More of the same won't help. Adding benefits to the wealthy few — like Donald Trump's call to end the estate tax — will add to the inequity and contribute to the despair. If nothing changes, the desperate zones will get worse. Surely this crisis is worthy of debate in the presidential campaign, and action from the White House and Congress.



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By Dr. Benjamin F. Chavis, Jr.
President & CEO National
Newspaper Publishers Association (NNPA)

2017 will mark the 190th anniversary of the Black Press in America. Since the first publication of Freedom's Journal on March 16, 1827 in New York City, Black owned newspapers have been at the forefront of being the consciousness-raising voice of Black America. Today in 2016, Black owned newspapers still matter.

Black Lives Matter. Black Votes Matter. Black Press Matters. In order to continue to overcome racial

Black Owned Newspapers Matter

inequality and injustice, we have to emphasize the importance of nurturing and mentoring the rise of a new generation of freedom-fighting journalists, publishers and African American owners of newspapers and media companies.

There is a huge qualitative difference between media that is Black owned as compared to non-Black owned media that is targeted to Black consumers. Numerous national studies have documented that Black owned newspapers remain the "trusted and respected" source of news, empowering success stories, and cultural aspirations for more than 45 million Black Americans.

The inaugural Discover the Unexpected (DTU) NNPA Journalism Fellowship Program this summer at the Howard University School of Communications supported by Chevrolet has done remarkably well in

identifying and encouraging the next generation of gifted, talented and committed young journalism scholars. The National Newspaper Publishers Association is pleased with the positive and transformative results of the DTU fellowships.

The NNPA fellows scored front page news features in selected NNPA member newspapers across the nation. In addition to attending both the Republican National Convention in Cleveland and the Democratic National Convention in Philadelphia, the NNPA fellows completed assignments that covered a wide range of news interests including news on Muhammad Ali's legacy, Black arts and culture, contemporary urban Black family life, 2016 Olympics in Rio, mass incarceration, new data on police and prosecutorial misconduct and abuse on African Americans and others, the quest to cure Sickle

Cell Anemia, and the struggle to preserve Historically Black Colleges and Universities (HBCUs).

During the past months, Brandi Montgomery and Brelaun Douglas were at The Atlanta Voice; Briahna Brown and McKenzie Marshall at the Chicago Defender; Victoria Jones and Rushawn Walters at The Washington Informer; and, Tatyana Hopkins and Sidnee King were at the Michigan Chronicle.

Black owned newspapers are businesses and employers that continue to serve the economic development interests of Black communities. As the economy in the United States continues to rebound from economic stagnation and recession under the leadership of the first African American President, it should also be a national priority to ensure the advancement of the economic wellbeing of Black families, businesses,

and communities.

President Barack H. Obama, in the face of historic political opposition in Washington, DC since his first day in office, has achieved leadership success in restoring and revitalizing the U.S. economy. In particular the automotive industry has set new records this year in automobile sells. Thus, we note with appreciation those companies in the automotive sector that have been supportive of the NNPA during these difficult and challenging times.

Long live Black owned newspapers and the struggle for freedom, justice and equality. Yes, Black owned newspapers surely do matter.

Learn more about the Discover the Unexpected (DTU) program at www.nnpa.org #DiscoverTheUnexpected and on Twitter @BlackPressUSA and @NNPA_BlackPress and like our Facebook page at NNPA Black Press.

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The 15th annual Taste of Thornton Township



The 15th annual Taste of Thornton Township will once again bring families and friends together and offers something for everyone to enjoy. The event, which takes place from 9 a.m. to 6 p.m. Saturday, Aug. 20

outside Thornton Township's offices, has been entertaining south suburban and Chicago area residents for years. This year features more than a dozen local food vendors, crafts, free kids' rides, bingo and live music with headliners Harold Melvin and the Blue Notes.

"This is a great community event that really brings people together," said Frank M. Zuccarelli, Thornton Township supervisor. "When you have a festival that brings families

from all over our area to the township for a full day, people really appreciate it. There is also a good amount of local food vendors coming, making this day feel even more like we are all here working together to put on a great Taste of Thornton Township for everyone."

For kids: We feature a special breakfast with superheroes and princesses. For children two to nine-years old, the event takes place from 9:30 a.m. to 10:30 a.m. So come and hang out with Spiderman, Princess Tiana and others. Space is limited and reservations are required. For more info, call 1-708-596-6040 ext. 3168.

For adults: There will be live music throughout the day and more than 30 food and craft vendors.

The event takes place at 333 E. 162nd St. in South Holland. Parking and shuttle service will be available from South Suburban Community College.

Here are just a few of our food vendors:

The Funnel Cake Man-South Holland, IL

The Funnel Cake Man puts a whole new twist on the original carnival snack. They haven't shied away from classic funnel cake with ice cream but added peach cobbler as well as a gluten free option!

William's Catering- 253 E. 159th Street Harvey, IL

An inspiring story of a man who completely turned his life around and turned his passion into a career. Chef William Echols describes his Mediterranean cuisine as "farm fresh to plate".

Good Burger- 634 Burnham Ave Calumet City, IL

Good Burger has everything from a classic American burger to soul food. Their menu also includes finger food like onion rings but most importantly they have snow cones in over 5 flavors.

Idella's Chicago Style Popcorn- 3328 W 159th St Markham, IL

This Markham located business has classic Chicago style popcorn but also constructs them into creative party favors for everything from weddings to baby showers

Keeta's Kookies: The motto "Gourmet cookies with that homemade taste" says a lot about Keeta's Kookies. The cookies are baked with love and packaged with decorative ribbons! They not only taste great but look it.

Kingdom Krunch: South Holland's own gourmet snack shop.

L J Concessions: Delicious elephant ears and a wide variety of fountain drinks

Amazing Grace: Infamous turkey legs paired with the usual corn and potatoes.

Nacho Citi: Markham located restaurant with delicious nachos.

CC's Cary Catering: This South Holland catering company offers everything from catfish to ribs for any number of people.

I-94 Ribs & Soul Food: 236 E 164th St South Holland, IL

Its name proclaiming its location this South Holland restaurant offers some great ribs and rib tips.

Coleman's Concessions: Located in LaGrange this concession stand themed business offers everything from hot dogs and fries to burgers and cheesy nachos. They started ten years ago and their fresh cut French fries are their bread and butter.

St. Victor's Parish/Mexican Club: Located in Calumet City, they offer an authentic Mexican influenced cuisine with fresh steak tacos and corn in a cup.



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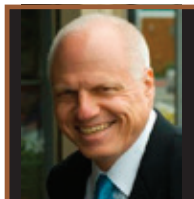
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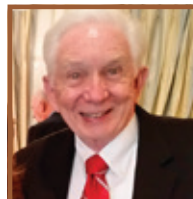
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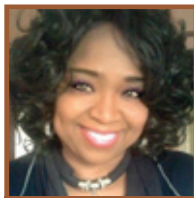
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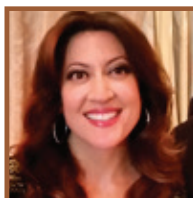
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Visit KCIAlliance.org to view the full schedule of speakers and sponsors.

Lunch and Dinner breaks included. Meeting 9 a.m. to 9 p.m. each day or daily.

Optional field trips and city tours are available Sunday, Sept. 11.

KCIA Officers include Dr. Bruce Cook, CEO; Dr. Gordon E. Bradshaw, President; Wende Jones, Vice President; John Anderson, Treasurer; Ruth Lum, Secretary.

BLACK ATHLETES



Simone Manuel: Team USA, Swimming

At 20 years old, Simone Manuel made history when she became the first black woman to earn a gold medal in individual swimming. She is from Houston Texas and attends Stanford University. Manuel burst into tears following her win on August 11, which is significant, especially considering swimming's racist past. “

This medal is not just for me, it's for all the people who believe they can't do it.”



Simone Biles: Team USA, Gymnastics

Simone Biles is a formidable force on Team USA's majority-minority Olympic gymnastics group this year. At 19 years old, Biles has distinguished herself as the world's most dominant gymnast. She is the only woman to win world championships for three consecutive years and has been undefeated in all the gymnastic meets she's competed in since 2013. The world recognizes her success and praises her powerful performances. She is truly an incomparable athlete.

“I'm not the next Usain Bolt or Michael Phelps. I'm the first Simone Biles.”



Gabby Douglas: Team USA, Gymnastics

Gabby Douglas won gold in the 2012 London Olympics and became the first African-American to win the individual all-around title. She continues her legacy at this year's Olympics where she helped Team USA win gold in gymnastics. Douglass played a critical role in the team's success this year. Douglas has endured unfair public scrutiny of her actions and appearance yet continues to triumph.

“I have these challenges and circumstances and for me I love it. It determines if I'm going to give in, give up or push that limit and achieve my goal.”



Daryl D. Homer: Team USA, Fencing

Daryl Homer made a historic win for Team USA when he was awarded the silver medal in men's sabre fencing, becoming the first American and first African-American to take home the award in 112 years. Homer competed in the 2012 London Olympics. Homer said Peter Westbrook, a black Olympic fencer who scored the bronze medal in the controversial 1984 Los Angeles Olympics, motivated him to achieve success in the sport.

“I wouldn't have found an access point to fencing without Peter, so I probably wouldn't have been here.”

DOMINATE 2016 OLYMPICS

Carmelo Anthony: Team USA, Men's Basketball

Carmelo Anthony broke a big record on Aug. 11 when he became America's all-time leading scorer in basketball in the Olympics. Representing Team USA, Anthony scored 293 points in total and claimed victory in the Olympic game against Australia. His performance surpassed a record once held by LeBron James, whose Olympic tally stands at 262 points. This is Anthony's fourth Olympics and he already has three Olympic gold medals.

"I can look back on it when my career is over... if I don't have an NBA championship ring...and say I had a great career"



Rafaela Silva: Team Brazil, Judo

On August 8, Rafaela Silva won the gold medal in the 57-kilogram division for women's judo. With tears in her eyes, she claimed Brazil's first gold medal at the Rio Olympics. As a black woman born in one of Brazil's impoverished favelas, Silva constantly combatted heavy racism from residents who still uphold a strong anti-black sentiment.

"She has faced countless obstacles, injustices, and oppression in her young life, but the judo athlete showed incredible courage to overcome everything on her way to a win gold in her hometown's Olympic Games."



Almaz Ayana: Team Ethiopia, Track and Field

August 12, Ethiopian runner Almaz Ayana broke two records when she set new highs for both the Olympic and world records in the 10,000-meter race in Rio. Ayana, who represents Ethiopia in the Rio Olympics, finished the race in superb timing, which left many around the world astounded by her athleticism. Even sports commentators who watched her performance in real-time were in awe.

"What we have witnessed is one the finest athletic achievements we've ever seen."



Ibtihaj Muhammad: Team USA, Fencing

Ibtihaj Muhammad shattered stereotypes when she represented Team USA in this year's Olympics and became the first American athlete to compete while wearing a hijab, which is the headscarf worn by Muslim women. Muhammad did not win gold in the women's individual sabre fencing competition but millions of people around the world admire the work she has done to dispel myths around Muslim women.

"I am excited to challenge the stereotypes and misconceptions people have about Muslim women."





AHF Body Chemistry; Arnett Faulkner and Bob Mariano



FanFares Catering Service; Faye Watson, Al Watson, and Bob Mariano



Victoria Amory & Company, LLC;
Victoria Amory and Bob Mariano



Mariano's Event Invited Local, Minority and Women-Owned Business Owners to Showcase their Products for Potential Inclusion in their Stores

President and CEO, Bob Mariano, and his merchandising team personally met with all vendors present to sample their products and learn more about their businesses

Three years after her product, Bee Love Honey and Skin Care, has been gracing the shelves at Mariano's 37 grocery stores throughout the Chicagoland area, Brenda Palms-Barber, Executive Director and CEO of Sweet Beginnings, Inc., remains forever grateful for the opportunity offered her by this dynamic and innovative grocery chain.

"Bob Mariano understands this business like no one else, but he also cares about the people behind the products," said Ms. Palms-Barber to an eager crowd gathered for Mariano's 2016 "Meet the Buyer" Expo on Wednesday, August 3, 2016. "Mariano's leadership is truly committed to growing the communities they serve and partnering with local and small business owners throughout the region."

Considered the Midwest's most exciting food destination, Mariano's is known for its variety of fresh and healthy affordable food as well as its welcoming atmosphere and specialized food stations that include fresh sushi, a wine bar, a dedicated cheese station and other unique offerings.

"I am excited to be here at the De La Salle Institute surrounded by so many innovative small business owners," said Bob Mariano, who personally met with each of the 26 vendors present and sampled their products. "Mariano's is an integral part of the communities we serve. We are pleased to be able to provide these budding entrepreneurs an opportunity to showcase their products to our merchandising team for possible placement in our stores."

Amanda Puck, Director of Strategic Brand Development, echoed Mr. Mariano's statements, saying that this annual event has allowed vendors from throughout the Chicagoland area, especially those from traditionally underserved areas, to showcase their amazing products, ideas and food items to gain a larger market share and increase profits.

"We especially like to partner with companies that are trying to help the community at large," said Ms. Puck. "For example, Sweet Beginnings currently employs more than 450 people who have been incarcerated. These are folks who may not have been offered another opportunity."

Alicia Garcia-Abner, President of Trinal, Inc. the corporate Diversity and Inclusion Consulting firm for Mariano's, whose firm facilitated the event stated, "In our business, when people think of diversity, they often think of the low-hanging fruit, the easy wins to meet a goal. In this instance, we created an opportunity within an opportunity where minority and women-owned food vendors could provide quality products in a mass-market arena, the grocery business, where the potential for growth can be daunting but exponential. Getting one's product in the door and on the shelves is not an easy-access process. We are excited for the vendors who were selected to attend today. No one in the grocery industry has been as impactful in ensuring that diverse companies are afforded opportunities like Bob Mariano"

Among the vendors present at the "Meet the Buyer" expo was Signature Sweets Factory, a dessert and catering company run by 22-year-old Marcus J. Providing delicious samples of his cupcakes, premium desserts and mason jar cake samples, Marcus was thrilled to be at the buyer's event.



Bob Mariano



Iya Foods; Toyin Kolawole and Bob Mariano



Signature Sweets Factory; Marcus J. Freeman, Marilyn Freeman and Bob Mariano



Trinal Inc Team; featuring Alicia Gardner-Abner and Bob Mariano (centered)

“I like making people happy through food,” says Marcus J. “Having the opportunity to meet with Mariano’s and showcase my life’s work is a dream come true.” With his mom by his side, Marcus’s company continues to flourish; you can see more of his products and services at www.SignatureSweetsFactory.com.

When I worked, at my retail job I would bring cupcakes. They didn’t look like anything but they would taste good. Everyone would be like, “Marcus, they taste great, doesn’t look very good though. You should work on your packaging.” He said. “So I was like, you’re right. If something looks good and tastes good, it’s like it tastes even better. Since I’m really big on taste, I started pushing myself

to make things look as good as possible.”

In addition to sweet desserts, the “Meet the Buyer” expo featured vendors specializing in skin care products, ethnic spices, cured meats, zero calorie sugar, gourmet chips and salsa and a variety of other items.

Tytus Cousins, Account Executive of D.A.’S Gourmet Meats, displayed a delicious spread of corn beef and veggie hash, roast beef and turkey hotlinks. Excited to share his dishes with Bob Mariano, he watched nervously

as Mariano sampled the hotlinks first. “He said he loved it! So we’ll see,” said Cousins. D.A’S Gourmet Meats has been in business for 20 years and Cousin’s has been with the company for 11 years. “Come see us at the restaurant in Orland Park, and hopefully in Mariano’s soon!”

Victoria Amory, originally from Spain, traveled all the way from Connecticut to showcase her Victoria Amory flatbread crisps and delectable spreads, such as her lemon herb and roasted garlic mayonnaise. To see more of her products, visit her website www.victoriaamory.com.

Chicago’s 3rd Ward Alderman Pat Dowell, was also guest speaker at the expo. “It’s great

that Mariano’s is affording members of the community the opportunity to showcase and pitch their products to Bob Mariano himself. I think it says so much about what kind of person he [Bob Mariano] is and what helps set Mariano’s stores apart from the rest. With the Mariano’s Bronzeville store opening soon, this gives our local AA vendors a once in a lifetime opportunity to be able to sell their products not only just to their own community, but the chance to be featured in all Mariano’s stores throughout Chicago and beyond,” said Dowell.

Roundy’s will follow up with the vendors in the coming weeks. No word yet on when final selections will be made.

About Mariano’s:

Mariano’s, the Midwest’s most exciting food destination, is one of four grocery banners of Roundy’s Supermarkets, Inc., a wholly-owned subsidiary of The Kroger Co. (NYSE:KR). Mariano’s, founded in 2010, is an integral part of the communities it serves. With 37 locations across the Chicagoland area, Mariano’s places a premium on the customer experience, offering a highly differentiated food shopping experience combined with exceptional customer service. Mariano’s incorporates Chicagoland’s distinctive neighborhood culture into its signature grocery merchandising allowing customers to enjoy a truly unique foodie experience.



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OWING TAXES To The IRS



Owing back taxes to the IRS and getting those threatening letters can be very frightening. For what it's worth, take some comfort in knowing that you are not alone. There are millions of Americans in similar situations, dealing with debt hanging over their heads and concerned about how it will affect their future.

The good news is that you have many options. To fully understand and take advantage of your options, I urge you to see a qualified tax resolution professional. They will take a close look at your previous returns, looking for mistakes that may have resulted in an inflated tax debt amount. This process alone could substantially lower your IRS debt.

Once you and your qualified tax professional have analyzed your previous returns, the next step is to negotiate a resolution with the IRS. You will most likely be looking at one of two options—the Offer in Compromise or the Installment Agreement.

The Offer in Compromise was created for people who owe a substantial amount to the IRS but who, for whatever reason, are unable to pay their tax debt off, even over time. The Offer in Compromise allows taxpayers to negotiate a settlement amount that will take care of the entire tax debt once and for all, if they qualify. This settlement agreement can lower the tax debt by a significant amount. If you do not qualify for the Offer in Compromise – and to do so you must be able to prove eligibility – then you may consider the Installment Agreement, which allows you to pay off your debt by making manageable monthly payments.

This is your financial life and the stakes are very high. If you needed heart surgery, would you shop around the least expensive surgeon or would you get the very best you can find. The same holds true for dealing with the Internal Revenue Service.

Having IRS problems can ruin all aspects of your life, your marriage, relationships with your children and family members, your employment, ability to buy a house, a car, money for retirement or even have a bank account. You want the best person for the job, not the cheapest.

Your IRS debt doubles every 8 years due to the daily compounding of interest and penalties so to ignore this problem is probably not a wise decision. Generally, you'll never have to speak or meet with the IRS once you retain a Tax Resolution Specialist for your case. You'll be able to sleep at night knowing that they are working hard to get you the best possible resolution with the IRS!

Generally speaking, the IRS will file a tax lien if the aggregate amount your unpaid assessed balance is \$10,000 or more. A Notice of Federal Tax Lien (NFTL) is public record and is generally filed with the County Recorder where you reside. Since a federal tax lien is public record, the Lien filing is also reflected on your credit report. It is notice to all your other creditors that the IRS has secured interest in your real and personal property.

A federal tax lien will make it very difficult to get credit. It may also prevent you from accessing

the equity in your home that you may have built over the years. However, the IRS has several different collection alternatives that deal with resolving a NFTL, if you qualify. You can resolve a federal tax lien by paying it in full or if that is not an option you can find out if you qualify for a "Release of Lien", a "Lien Subordination", a "Lien Discharge" or "Lien Withdrawal". It is important to keep in mind that IRS problems didn't just happen overnight and will take some time to resolve. It's important to consult with a tax professional to see what Lien relief programs you may be eligible for before the IRS starts enforcing aggressive collection against you. Remember, for every tax problem there is a solution. Remember, for every tax problem, there's a solution.

Constant W. Watson III, CPA, CTRS, is both a Certified Public Accountant and a Certified Tax Resolution Specialist. He is one of only three Certified Tax Resolution Specialists in the State of Illinois who is certified by The American Society of Tax Problem Solvers, (ASTPS). He has over 30 years of income tax and accounting experience. For a Free Consultation, call (708) 206-9900 or visit www.constantwatsoncpa.com.

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UMI Moments with God

Shelly and Curtis longed for a child of their own. Married for six years, they still had not been able to conceive. They decided to start the adoption process, praying that God would give them a child who needed them.

Shortly after meeting with the adoption agency, Shelly began having dreams. Every night for months, she dreamed of a small, dark-haired child. In her dreams, the child was crying. Shelly would run to the child, reaching out her arms, but the child would push her away. Night after night, Shelly dreamed the same thing. She was deeply troubled about the dream and shared it with Curtis.

“Honey, I think God has a child for us,” Curtis said. “Maybe it’s just not the right time.” Shelly and Curtis kept praying. One night, Shelly dreamed about the child again. This time, when she ran to the child, the child reached out to her and smiled. When Shelly woke, she knew that God was answering her many prayers.

Over the next few months, everything fell into place. Finally, Shelly and Curtis signed the adoption papers. It was official! They welcomed 4-year-old Shayla into their family as their daughter. It didn’t matter that Shayla

had been abused by her stepfather. It didn’t matter that she was too thin or her hearing would never be “normal.” Shayla was their daughter, and they would see that she was loved and cared for, for the rest of her life. They would feed her, clothe her, educate her, and—most of all—love her. She was part of the family.

Blessed be the God and Father of our Lord Jesus Christ, who hath blessed us with all spiritual blessings in heavenly places in Christ: 4 According as he hath chosen us in him before the foundation of the world, that we should be holy and without blame before him in love:

5 Having predestinated us unto the adoption of children by Jesus Christ to himself, according to the good pleasure of his will,

In the original Greek text, the 12 verses of Ephesians 1:3–14 were a single sentence. This is one of the most joyful and profound passages in the Bible. Like an anthem of praise, it celebrates God’s eternal and glorious plan of redemption. It is broken up into three stanzas, each beginning or ending with the phrase “to the praise of his glorious grace”

(Ephesians 1:6, NIV) or “for” or “to the praise of his glory” (1:12, 14, NIV).

This passage examines the plan of redemption from a triune perspective: the first stanza (1:3–

6) praises the Father for choosing to redeem us from our sin; the second stanza highlights Jesus as the Redeemer (1:7–12); and the third stanza (1:13–14) reveals the Holy Spirit as the living, divine presence to the church and the world. In these 12 short verses, the vast plan of redemption is revealed from eternity before creation, to the time of its future completeness at the time of Christ’s Second Advent. The focus of redemption is always Christ, and the phrase “in Christ” or “in him” occurs repeatedly throughout this passage. In fact, this phrase is the key phrase of this entire epistle. According to verse 5, it is God’s great pleasure and will, by virtue of Christ’s redemption, to adopt us into the family of God.

In our impersonal and hurried world, people are longing for connection—a place to belong. Some search for relationships at work, at the gym, or even online. Others hope for a sense of belonging within their own family. Still others move from relationship to relationship, never really feeling loved or accepted anywhere.

As believers, we can offer others the blessing of meaningful relationships within the body of Christ. In fact, it is usually through relationships that we are able to lovingly invite others to join us in the family of God.

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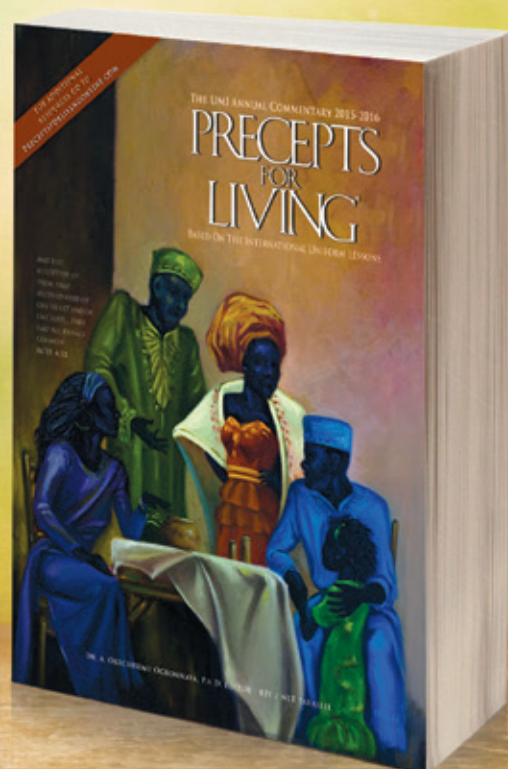
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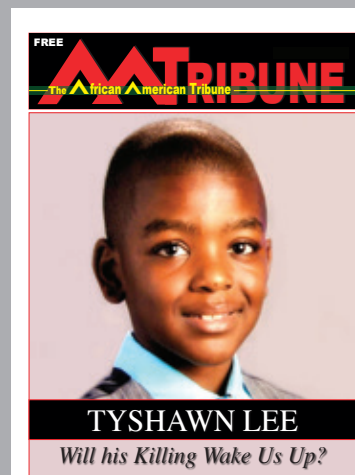
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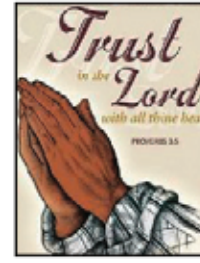
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Worship: 8:00 am 11:00 am
6:00 pm

PLEASANT GROVE MB CHURCH



Pastor Charles A. Hamilton
741 S Sacramento Blvd
Chicago, IL 60612
773-638-0485 Phone

Sunday School 9:00 AM
Sunday Worship 11:00 AM
Wed Prayer/Bible Class 7:00 PM

PRAISE TABERNACLE DELIVERANCE B.C.



Pastor Steve Jones
9511 S. Commercial Avenue
Chicago, IL 60617
773-221-7740 Phone
773-221-9455 Fax
10:45 AM Worship Service

PROVIDENCE M. B. CHURCH



Rev. Dr. William Foster, Jr.
8401 S. Ashland Avenue
Chicago, IL 60620
773-238-5831
773-238-2414
Worship Services:
7:45 a.m. 10:45 a.m.

ROCK OF AGES BAPTIST CHURCH



Pastor Marvin E. Wiley
1309 Madison Street
Maywood, IL 60153
708-344-0704
www.rockofagesbc.org
Worship Services: 7:30 am
9:30 am 11:30 am

ST. JAMES CHURCH OF GOD IN CHRIST



Pastor Willie James Campbell
11750 S. Lowe
Chicago, IL 60628
773-291-0200 Phone
773-291-9916 Fax
Worship 9:00&11:45 am 8:00 pm

ST. JOHN MISSIONARY BAPTIST CHURCH



Pastor A. Edward Davis, Jr.
211 E. 115th Street
Chicago, IL 60628
773-568-7589
773-568-9037
Worship Services:
7:30 AM & 11:00 AM

STONE TEMPLE MISSIONARY B.C.



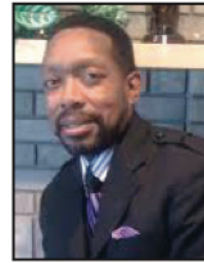
Pastor Derrick M. Fitzpatrick
3622 W. Douglas Blvd.
Chicago, IL 60623
(773) 762-0013 Office
(773) 762-0900 Fax
Worship Service: 10:50 am
www.stonetemple.org

ST. SABINA CATHOLIC CHURCH



Father Michael Pfleger
1210 W. 78th Place
Chicago, IL 60628
773-483-4300 Phone
773-483-7583 Fax
Worship Services:
8:30 am & 11:15 am

THE LIGHTS OF ZION BAPTIST CHURCH



Pastor Charles Mickens
11636 S. Halsted
Chicago, IL 60628
773-785-2996
773-786-3319
www.lozministries.com
11:00 AM Worship

TRIEDSTONE FULL GOSPEL BAPTIST CHURCH



Bishop Simon Gordon
1415 W. 104th Street
Chicago, IL 60643
773-881-7710 Phone
773-881-9778 Fax
Worship Times:
9:00 am & 12:00 Noon

TRINITY UNITED CHURCH OF CHRIST



Pastor Otis Moss, III
400 W. 95th Street
Chicago, IL
773-962-5650
773-962-0164
Worship Services 7:30 a.m.,
11:00 a.m. and 6:00 p.m.

TRUE LIGHT BAPTIST CHURCH



Pastor Larue Franklin Kidd
7300 S. Maryland Avenue
Chicago, IL 60619
773-994-1381 phone
TrueLightChurchBaptist.org
SundayWorship: 10:00 am

VALLEY KINGDOM MINISTRIES INTERNAT'L



Apostle H. Daniel Wilson
708-535-7500
5300 151st Street
Oak Forest, Illinois 60452
Sundays at 10:30 am
1102 E. 154th Street
South Holland, Illinois 60473
Worship Sundays at 7:30 am

VICTORY APOSTOLIC CHURCH



Rev. Andrew D. Singleton, Jr.
20801 Matteson Avenue
Matteson, Illinois 60443
708-283-0383 - Phone
victoryapostolic@vachurch.net
www.victoryapostolicchurch.org
Worship 9:00 AM and 11:30 AM

VICTORY CHRISTIAN INTERNAT'L MINISTRIES



Apostle Carl White
Robert Frost Middle School
2206 W. 167th Street
Markham, IL 60428
10:00 am
708-596-9673

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