

The RACINE MIRROR

free

A Reflection of the Positive in the Community

November 2019

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The Woman in the Mirror

My Thanksgiving Prayer

by Lisa Parham

Well good day to all my readers. A lot has happened with me over the last month at such a rapid pace. Many of you I know are probably aware of the passing of my Dad. When I tell you that this came as a total and unexpected shock, believe me it did. My life has been turned upside down and inside out, my thoughts and emotions are all over the place. I have been discombobulated and I have so many unanswered questions as to why? Why my Dad? Why now? Why my family and the list of why's continue.

Even though I have yet to complete the task I'm destined to do while on this Earth I have to dig deep and find my inner strength to continue on life's journey. My Dad died of stage four cancer. He had no clue he was even sick to this degree. He went to the doctor's office because of some unusual symptoms that had not been normal for him to experience. Upon him checking into the hospital and the doctor running a few tests, the doctors gave my Mother the diagnosis of the nature of his current problems. It was at that very moment that they informed my Mother that my Dad had less than three weeks to live. Wow, just three weeks to live.

My Dad was a man of God, he was the pastor of a fairly nice size church. He had his life in order with God Almighty. He lived the life he preached about. There was no doubt in my mind that he made it to heaven. I know he did.

His beliefs were strong to the core and he never wavered in his Faith. I know that we all have to leave this world, but I was not ready for my Dad to go. I wanted him to stay, but he was ready. He wanted to live but was ready to die. How many of us can really say this, although I'm lost and many days in despair I have to continue to fight.

As we approach this season of Thanks-



giving I will try to always remember that no matter what my circumstances, I can and will always find things to be grateful for. Through sickness and health, good times and hard times God is my faithful protector. His love is the energy in my life. So often my prayers lately have been filled with hurt over what

has happened instead of having gratitude for what I'm left with. I'm reminded that I'm left with my Dad's memories, his voice, his smell, his laugh, his touch, his sternest to make sure I live for God whole heartily. My Dad's voice reminds me today and every day what is truly important, and that is giving thanks for family and friends, for the jobs he has given us. It reminds us to appreciate our many material blessings. We may not have everything we want but God has given us everything we need.

But most of all, I'm reminded today and every day going forward to give thanks for his precious son Jesus and the sacrifice he has made for us to give us eternal life in heaven. Although this Thanksgiving there will be an empty chair at the table, I'm going to do my best, instead of feeling sad I'm going to give God thanks for my Dad's life, his legacy, which has helped make our family what it is today. His love and wisdom have got us through every crisis large and small. Oh how I do give thanks for the laughter, the good times. Lord thank You. You blessed us with his presence on this earth, and through your Son Jesus we will be able to enjoy and see my Dad in heaven soon one day.

Thank you for this priceless gift of your angel, my Dad Henry Parham.

Sincerely,

Lisa Parham
President & Chief Executive Officer

"I feel that we should all work to continue to make Racine a positive atmosphere for our Younger People, Thank you for helping to be a positive influence in our Community."

THE RACINE MIRROR

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OUR MISSION

- To uplift our community by being a reflection of what is positive and good.
- To be a vessel of information through our professional interviews, stories, and editorial perspectives.
- To encourage interaction among diverse walks of life.

OUR VISION

- To retain a love and understanding for our community and it's members.
- To be a positive influence and a profile for faith and hope.
- To endorse individual uniqueness and promote an appreciation for diversity.

OUR VALUES

- Respect
- Integrity
- Positive Development
- Excellence
- Good Stewardship



The views and opinions printed in The Racine Mirror do not necessarily reflect those of the owner and management. Though articles, letters, and editorial perspectives maybe edited for presentation purposes. The Racine Mirror does not suppress the editorial content or viewpoints of it's writers.

*Contribute story ideas by calling The Racine Mirror office at 262-633-8677 or you can email us at racinemirror@yahoo.com
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BBBS seeks creative ways to match 35 African-American boys from waitlist with African-American male mentors

Racine, WI. – Big Brothers Big Sisters of Racine and Kenosha County is kicking off a recruitment campaign aimed at recruiting African American males to serve as Big Brothers to 35 African-American boys between the ages of 7 and 17 that have been on a waiting list; some for more than 3 years.

“Due to societal norms, these innocent children are harder to place. This initiative is geared toward matching our adorable and deserving Littles with a long-term Bigs,” said Sonya Thomas, executive director of Big Brothers Big Sisters of Racine and Kenosha.

Thomas said her team is here to offer nontraditional ways that go beyond the

one-to-one mentorship model to help remove these youth from the waitlist. For example, she hopes church groups will be willing to work with Big Brothers Big Sisters to mobilize role models for the waitlisted children.

Also, fraternities and groups that promote brotherhood, like Alpha Phi Alpha, Kappa Alpha Psi, Omega Psi Phi can serve in a group setting a couple hours each month. All along-the-way, the agency will offer support and services at no cost to Bigs or Littles, she said.

“The need is great. Based on information from our waitlisted applicants, most of the boys live in a single-parent, female led, home. This means they are at risk of growing up without a positive male role model that will stand by them and empower them to reach their full potential.”

Big Brothers Big Sisters of American has a long-time program works. They have endured for more than 100 years. Outcomes prove:

- 97% of children are more likely to attend college when they are mentored by a caring male mentor
- 88% of youth are more respectful of their parents and guardians, and
- 97% of youth avoid risky behaviors.

“Our most frequent request for mentors comes from mothers or female guardians. They are desperately seeking an African-American male who will be willing to spend a few hours a month to help their boy navigate the challenges of becoming a black man in today’s world,” Thomas said.

Recently, Big Brothers Big Sisters of America launched a campaign to reinforce its mission of creating life-long relationships. The message centers around the fact



African-American men are needed to mentor youth.

that potential is innate within every child, and we, as adults, and Bigs are here to defend that potential.

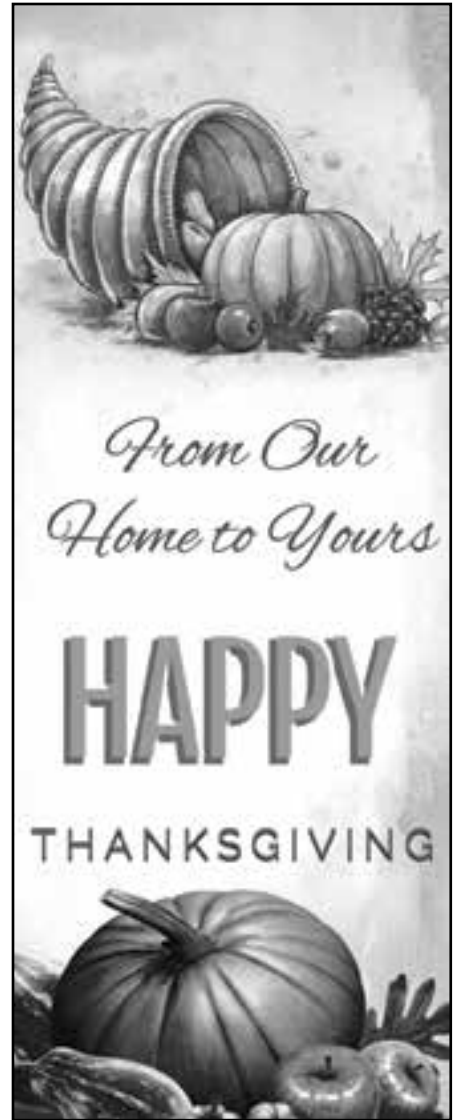
“Can we count on you to inspire potential?” Thomas questioned.

To serve as a mentor or to explore creative ways to connect with Big Brothers Big Sisters as either an individual or group, please call Sonya Thomas at (262) 637-7625 or visit us online at www.beab-ignow.org

BBBS is located at 3131 Taylor Avenue, Building No. 4 in Racine. Office hours are by appointment.



35 African-American have been on a waitlist for more than 2 years.



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Racine Branch NAACP Celebrates



The Racine Branch NAACP celebrated its 69th annual Freedom Fund Banquet Friday October 11th at the Delta Hotel by Marriott. About 300 people were in attendance for this event. This year's theme was: "When We Fight We Win." Guest Speaker was Dr. Wendell Anthony, NAACP National Board Member and Pastor of Fellowship Chapel in Detroit, Michigan. Caron Butler received the Theodore Harris Humanitarian Award. Photos by Veronica King.



69th Annual Freedom Fund Banquet



Sherika Parham & puppy Sinba on Halloween



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2 Swift Suits



by **Dominique Lambright**

Eric Dogans Sr., born and raised in Racine, has found himself a nice cozy spot in downtown Racine's area of interest. Next to Plush Clothing, 2 Swift Suits, has been open since September 21, 2019. Last November, with the help of the microloan and minority business loan, everything was made possible, and the search for a storefront began. There was the option of moving to Elmwood Plaza onto Washington Ave between Dunkin Donuts and Century 21, this was preferred. The only problem they found was that they would have to come out of pocket for the inside design. Also, Eric had discovered there is more foot traction on Main St. than Washington.

Downtown, WWBIC helped them to find properties. Some California owners bought several properties, and one they owned was the one Eric had his eye on. After speaking with the owners, he convinced them to sell the place to him for a 3-year lease, and a plus was that they would already renovate the inside anyway because no one had owned the property in 5-10 years. In early April, the construction began. Their opening date was June 17, 2019, but with issues, they had to push it back.

WWBIC, an initial funder, pulled funding once they locked the place down. The reason is unknown. Then there were construction issues with the flooring, ceiling, ductwork, etc. His wife was a major help in getting everything done, and he did not fail to mention how grateful he was for her help in doing so. The funny thing is, Eric, thought about starting his own cloth diaper business because there were



no minority-owned ones. In the Intro to Business through WWBIC (16 weeks), Eric had put this idea into play, but his wife reminded him of how passionate he was about suits.

Eric had a business plan, product research, EIN and LLC set up, and name trademarked. He even had the name on his license plates for 8 years now. The more information he had and the level of preparedness put him on another level in the program. Originally Eric went to Parkside then Whitewater for computer science. He got a job at UPS as a part-time driver for 5 years and then full time for 20 years. Once he tore his rotator cuff 2x on the same shoulder, he knew it was time to do something else.



In Eric's store, you will find entry-level suits for \$199, high end for \$399-\$450, and custom suits made to order is \$700 to start. The suits you will find will be by Montee Taylon Holland 3pc, starting at \$399. Montee has had 20 years in the business and has made suits for NBA Players, Steve Harvey, Cedric the Entertainer, and suits for the men on Power. Carrelli Imports Suits in 5 styles and 5 colors will start at \$199. Then there will be Statement suits, \$199-\$399. The sizes of all the shirts range from 15 1/2 to 20 and only in button-down fashion, though the French cuffs are available.

The shoes you will find in the store include Carrucci, David Eden, Giorgio Brutini, Stacy Adams, Belvedere. They will have exotic skins like crocs, gator, eel, and even skins

like Ostrich. The shoes will range from \$130 to \$450. He wants his store to have mid to high-end pricing to reflect the product inside.

The store also provides little things such as matching tie and sock sets, even shirt, sock, and tie combos. This differs greatly from most stores. Eric would love to talk to the coaches in the high schools and try to get in more shirt and tie combos for the guys so they can dress a little nicer for their game days and events. Eric has shown me great passion when speaking about the suits he carries, how he got into it, and all that entails in owning, coming up with your own ideas, and being around the product.

Eric would like to provide the city with a different shopping experience and one of a kind pieces. He wants to keep the dollars in Racine instead of having people always travel to Chicago or Milwaukee to find what they are looking for. Quality is always the goal. He says, "\$100 for 4 to 5 pieces is not a deal." He expresses with great knowledge in knowing what material quality is and what may not last as long as something else. People may pay a little more, but the suit will last longer. "Everything in the store will always be something I would wear myself. I am not going to sell something I would not put on." I felt the genuineness in this statement.

Something that he will be looking forward to is accessorizing different pieces with the variety of inventory in-store, talking with people about suits, and hopefully getting an onsite Taylor to work part-time 15 to 20 hours a week. He uses Golden Needle in Racine and Sewing by Susie in Oak Creek. He finds them very trustworthy. I appreciated the selection, the atmosphere, and passion I saw throughout the store with its layout, design, and suits and accessories on display. There is much attention to detail. Come visit 2 Swift Suits for all your formal needs.

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♥ So STOP! And just imagine and think about what healthy diet and living “really

truly” is, means. Then compare, look at your health.

♥ Just how good is your health? Not healthy, feeling great like you want or it could be; needs improvement, a “shake-up”?

♥ What changes; improvements; “breakthroughs” are most wanted/needed for your health, nutrition, diet?

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2. Provide input, ideas or suggestions completing this Health, Nutrition, Diet Support and Accountability Questionnaire www.maxfulfillment.com/sundayhealth-questionnaire/. That:

♥ Determine and drive the agenda, meetings and ongoing, all-around support, assistance.

♥ Show or reveal what you and I want to change, strengthen or improve for our health, nutrition, diet.



3. Go to the November, 11/21 meeting www.maxfulfillment.com/sundayhealth-meeting/.

4. For one of the best health, nutrition, diet options, consider co-facilitator Sunday Muniz, Nutritional Designs and her Ultimate Nutrition webinar & workbook, 15 Workshops, 11 Recipes, Cooking Classes <https://www.nutritionaldesigns.com/start-here-free-online-wellness-classes>.

5. Establish what you want to change, strengthen or improve the most, the top priority using 2 above.

6. Then just do it with 1 or 2 of these powerful, effective, best-practice change agents like:

- ♥ Food, drink, diet tracking, chart and diary/journal Food-diary vertex;
- ♥ Action plan www.maxfulfillment.com/sundayhealthactionplan/;
- ♥ Affirmations, visualizations;
- ♥ Deep breathing, breath techniques;

- ♥ 5 whys, root cause analysis;
- ♥ Gap, needs analysis and closure;
- ♥ Spiritual incubation;
- ♥ Inner power manifestation/actualization.

7. Share, pass around, along the Health, Nutrition, Diet Support & Accountability Team www.maxfulfillment.com/sundayhealth/ to others; neighbors, friends, family, work, profession and community.

8. Have them fill out the Questionnaire www.maxfulfillment.com/sundayhealth-questionnaire/ or you and they each complete one together.

9. Connect with those who care and are serious/take their health seriously, and want support and accountability like you. Team up, form partnerships, come to meetings together (3 above).

10. Participate in and like the Facebook page <https://www.facebook.com/healthnutritiondiet/> and become a member in the Meetup group <https://www.meetup.com/Sunday-Health-Nutrition-Diet-Support-Accountability-Team/>.

11. Other!? Anything you would add; ideas, suggestions?

For questions, further info; support, assistance; discussion, consultation, contact Randy, 847 809-4821, randy@maxfulfillment.com, and see www.maxfulfillment.com/healthnutritiondietbooklet/.



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- ♥ Our lousy; health, life-threatening junk, processed “food” diet saturated with unhealthy, addicting sugar, salt and oils;
- ♥ Widespread disease, sickness, “aches and pains”; cancer, heart attacks, diabetes, dementia/alzheimers you see and hear about so much, too much;
- ♥ Prescriptions, medications needed to keep us going, alive, and that compromise beyond repair proper functioning of our body’s organs!

What’s your reaction, feeling---disbelief, disgust, outrage; care, concern and wanting to do something about it?

If so, then take part in the beginning, “be in on the ground floor” of the

SUNDAY HEALTH, NUTRITION, DIET SUPPORT AND ACCOUNTABILITY TEAM



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Gateway celebrates expansion of leading-edge Industry 4.0 center

A national model for advanced manufacturing. A place where programs and artificial intelligence systems meet. A facility where students can gain leading-edge Industry 4.0 skills. A place where today's manufacturers can find workers with the skills to help their businesses grow.

These are but a few of the thoughts offered by government, education and industry leaders about the Gateway Technical College SC Johnson iMET Center at its renovation and expansion ribbon-cutting celebration event Tuesday, Oct. 22.

"This expansion is not only great for the Racine County area, but it is great for Wisconsin's manufacturing industry," said Wisconsin Governor Tony Evers. "And not just here in Wisconsin, and not just the country, but internationally, as well. Technology is driving the change in the way we live and work. We need to make sure we are ready to change with it, and this facility will help us adapt to that change."

The center, located at 2320 Renaissance Blvd., Sturtevant, Wis., expanded by 35,800 square feet, and 12,080 square feet of existing space was remodeled as part of the project. The center is home to 12 academic programs taught with some of the most technologically advanced classrooms and equipment in advanced manufacturing and Industry 4.0 today. Many national companies stepped forward to provide resources,

equipment and industry knowledge to help make the center a local, and national, site of Industry 4.0 training.

"Gateway's development represents a shining example of industry, education and legislation coming together to create something that benefits everyone," said Richard Vincent, chief business officer, Foxconn Industrial Internet. "It benefits industry by creating a well-trained, talented workforce in emerging technologies such as advanced manufacturing, data analytics and high-performance computers. It's home to inventive education, giving faculty a place to create and develop new curriculum, and establishes a new paradigm of teaching innovation focused on hands-on experience.

"This is a new epicenter of technological innovation. A new group of professionals will graduate from this institution with the skills to build our future."

The expansion features added labs with cutting-edge training equipment to provide the framework for advanced manufacturing career skills. Some of the high-tech training equipment is portable, allowing college instructors to provide training on-site to area manufacturers and high schools.

Gateway Technical College President and CEO Bryan Albrecht said the expansion of the center is like the old adage that it takes a village to raise a child, illustrated by representatives from eight different states at the event.



Governor Tony Evers speaks at the opening ceremony for the remodeled and expanded Gateway Technical College SC Johnson iMET Center in Sturtevant Wisconsin, Oct. 22.

"We have a process in place that allows what we build here to be replicated throughout this country – to not only elevate opportunities for workers in South-eastern Wisconsin, but to also change the dynamics of America's workforce," said Albrecht.

Gateway Technical College's mission is to deliver industry-focused education

that is flexible, accessible and affordable for our diverse community. The college collaborates with communities in Kenosha, Racine and Walworth counties to ensure economic growth and viability by providing education, training, leadership and technological resources to meet the changing needs of students, employers and communities.



Racine Mayor Cory Mason tries out one of the industrial robots at the opening ceremony for the remodeled and expanded Gateway Technical College SC Johnson iMET Center in Sturtevant Wisconsin, Oct. 22.

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Racine-Kenosha Black Nurse's Association

The Racine-Kenosha WI Chapter of National Black Nurses Association hosted their 24th Annual Banquet Dinner Saturday, Sept, 28th at The Roma Lodge. Guest speaker was Dr. Dimitri I, Mills Sr. Admission and Community Liaison with VITAS Health Care. Photos by Veronica King.



Royal Della Jane's

Journey of Life Uncensored

I have decided to rewrite "Royal Della Jane Journey of Life Uncensored" the 2018 Untold Uncut Version. When I first wrote the book on February 24, 2010, I had all my real experiences included but the publisher wanted them removed because they were a Christian publisher. I had included profanity and very unpleasant vulvar experiences. Over the past ten years, my girl's friends taunted me about not telling the full story of my life's experiences. So, after many years of debate and agony, I have come to the reality what the hell, just tell the unadulterated truth. My mother would always say, "Bitch just tell the truth." So, here's the real deal. I know this is going to be a shocker to the entire community and particularly the church community, but I want to put this out there. This version might help save a life.

I am completely compelled to rewrite my life's journey in as simple truths as I see them in 2019. I believe this is a very poignant snap shot of my life's travels. I am prayerful this edition will inspire the reader to examine their own life in a truthful manner. You have a purpose and call on your life to be the best God has ordained for you. You can realize the winner within yourself. You can have one reality that you are going to be the 'Best that You Can Be.' Remember the Best is yet to come. Get ready to experience the various treasures within you!

My first born, gave me a book recently that explores counter intuitive approach to living a good life. In this generation-defining self-help guide, a superstar blogger shows us that the key to being happier is to stop trying to be "positive" all the time and instead to become better at handling adversity.

For decades we've been told that positive thinking is the key to a happy, rich life. But those days are over. "Let's be honest, sometimes things are screwed up and we just have to live with it." For the past few years, I been working on correcting my delusional expectations for myself and for my community.

Improving our lives hinges not on our ability to turn lemons into lemonade, but on learning to better stomach lemons. Human beings are flawed and limited. Not everybody can be extraordinary—there are winners and there are losers in society, and some of it is not fair or our fault. This is the real source of empowerment. Once we embrace our fears, faults, and uncertainties—once we stop running from and avoiding and start confronting painful truths, we can begin to find the courage and confidence we desperately need. "In life we have a limited number of misfortunates to give. So, we must choose your misfortunates wisely." Minister Della Jane Buckley brings a much-needed grab-you-by-the-shoulders moment of real-talk, filled with entertaining stories, profanity, and ruthless humor. This manifestation is a refreshing slap in the face for all of us, so that we can start to lead more contented, grounded lives.

Cost to Purchase Book \$15

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***I would love to hear from you,
email me: dellajanebuckley@gmail.com***

Royal Della Jane's
Journey of Life Uncensored



Della Jane Buckley

About the Author

Minister Della Jane Buckley is the seventh child born to the late Deacon Andrew Jackson and Ora Bell Johnson Buckley. Della Jane accepted the Lord as her savior at the age of twelve. She is the mother to Yusuf, Tiffany and Tyrone. Minister Buckley is a licensed and ordained minister at St. Paul Missionary Baptist Church under the pastor-ship of Bishop Lawrence L. Kirby. She received a BA in Mass Communication from University Wisconsin-Parkside. She received clergy training from Bible Institute of St. Paul Missionary Baptist Church in Racine, Wisconsin under the instruction of Bishop Lawrence L. Kirby, MA, BA. Minister Della Jane Buckley is the Founder/CEO of the Daughters of Zion Ministry.

From past experiences with poverty, isolation and loneliness, Della Jane learned to take advantage of different circumstances to "rise from the ashes like a phoenix" with renewed determination to walk out her preordained destiny. As the seventh child out of fifteen children, Della Jane came into her unique personality early on, which became the driving force for many of the decisions made as a teen and young adult. Della's journey, although a tortuous path, led her ultimately to become an ordained minister and founder of the Daughters of Zion Ministry. Through this anointed ministry, Della Jane has embraced her destiny and finds great joy in passing on the wisdom acquired over the years to help young women and men find their rightful place in society.

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Big Brothers Big Sisters of Racine and Kenosha Receives \$9,250 Grant from SC Johnson

Big Brothers Big Sisters of Racine and Kenosha Counties (BBBSRK) is pleased to announce it has received a \$9,250 donation from SC Johnson to support its "Encouraging Educational Success Through Mentoring" program. This program provides non-traditional mentorship opportunities and activities that impact at-risk youth.

Sonya Thomas, BBBSRK executive director said, "Big Brothers Big Sisters has nearly 100 youth (Littles) on a waiting list due to the lack of mentors (Bigs). This grant will help us get one-step closer toward solving this problem. The grant will provide innovative community programs that provide social engagement through mentorship."

She added, "We are appreciative of funding from SC Johnson because it will allow us to expand the number of children we serve in Racine and Kenosha."

Locally, Big Brothers Big Sisters has been changing children's lives by matching them with caring adults who have guided them on a path to success for nearly 60 years.



The grant will help the organization serve more youth.

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Real Talk Therapy: Anti-Social Media

by D. White

Last month I told you to shake it off but the 3 basic tenets of communication are a message, a messenger, and a receiver. Although the way humans communicate has evolved over time the functional premise of communication remains constant. From face-to-face expression, pictures & symbols, letters, telegraph, telephone, email, text messaging, and social media the evolution of communication has significant implications that I would like for you to consider. Although modern forms of communication would seem to make it more convenient for us to express ourselves I would like to challenge that notion.

While social media undoubtedly makes communication quick and convenient, it has been my observation that the quantity of communication has increased while the quality of communication is on a rapid decline. Even though technology can bring people together by enabling us to communicate from long distances, at the same time it is actually moving us farther apart. We don't have the quality face-to-face conversations from time past because we can just use short phrases, incomplete sentences, and acronyms for superficial forms of expression. We can even play a variety of digital games with others without being in the same location.

Social media is also hindering our literacy. Educators are challenged with promoting balanced literacy; the acquisition of language using reading, writing, and



speaking, among a generation of students who've become accustomed to using modern short-cuts to express themselves often before entering school. Unfortunately bad habits are not easily broken. When people use short acronyms like IDK (I

don't know), LOL (laughing out loud), and SMH (shaking my head) generically rather than expressing themselves completely they miss the opportunities for growth that are naturally promoted by reading fluently, writing coherently, and speaking persuasively. As far as I'm concerned social media is rapidly evolving into anti-social media.

As a general rule once society evolves to a more convenient means of doing things, whether it be communication or other, we generally don't go back to doing things the old-fashioned way. Even though the old-fashioned is generally of a higher caliber where quality trumps quantity the reality of the matter is that modern trends continue to evolve. I would like to make a humble suggestion that we take time to purposefully and passionately communicate with those we love, value, esteem, and hold dear to our hearts. Let's make a conscious effort to spend quality time with and express our-



selves clearly and thoughtfully to those who matter to us most. Let's not allow social media to minimize us to anti-social beings.

Darrell Anthony White Woodard is a school counselor in Kenosha and a Gospel preacher at the Southside Church of Christ and Hampton Avenue Church of Christ in Milwaukee. To schedule a consultation or speaking engagement, please make your request via email: darrellwoodard@rocketmail.com or phone: (847) 287-5842. LinkedIn: www.linkedin.com/in/dr-darrell-anthony-white-woodard-32387837/ Facebook: Acrostic Therapy.

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Why do we allow this to continue?

by Ed Mohrbacher

How long do you think you would keep your job if you came in day after day and did absolutely nothing you were being paid to do? Would you last one day, a week, maybe a month, but probably not much more than that. Not performing whatever task it is that you were hired to do is not only unfair to your employer, but your co-workers who in some way rely on you to do what you do, so they can do what they do. Your boss wouldn't tolerate the behavior and you would either begin performing or lose your job. Pretty simple concept.


Now, let's put that mindset in the context of our Government. It doesn't matter if you are a Liberal, Moderate, Conservative or Independent what is happening in Washington D.C. is nothing less than a bunch of people hired to do a job, but spending their time fighting with each other. Didn't we vote in our pick to go there and work for us to try to help us achieve things that we hold close to our principals? Didn't we vote for them to go there, act like adults, convey the interest of their constituents and at least come to a compromise on something that will help ALL AMERICANS?

It doesn't matter what you use for a

news source. The reports day in and day out since the last election focus mainly on who did what to who. Who is cheating who? Who is corrupt or who broke the law? Does that sound like that the politicians we elected are there trying to fix problems?

Now let's look at some staggering numbers. There are 435 US Representatives in the House of Representatives. Each one of them earns roughly \$175,000 a year (without the cost of benefits or perks) That is 435 x \$175,000 or \$76,125,000 per year, a lot of money in anyone's book. All of it paid by YOUR INCOME TAX money coming out of your check. Per day that amounts to \$208,561 that is being wasted on name calling and fighting instead of DOING THE JOB THEY WERE ELECTED TO DO.

By accepting the behavior of these politicians, we are just as much of the problem as they are. Unless we continually send emails, make phone calls or send letters to those we elected telling them to DO THEIR JOBS all we will get is more of the same. This has gotten completely out of control. We, as Americans, are the only ones WHO HAVE THE ABILITY TO STOP THIS CHILDISH BEHAVIOR.



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Is This a Good Time to Refinance Your Mortgage?

by Yvette Stewart

If you have a home mortgage, it likely represents one your largest monthly expenses. With interest rates on the decline, you may be wondering if you could lower your home payments by refinancing the terms of your mortgage. Here are some factors to consider:

In recent months, mortgage rates have moved significantly lower. The interest rate on a 30-year mortgage dropped from 4.94% in November 2018 to 3.49% in early September 2019. That means a \$300,000 mortgage that would have resulted in monthly payments of approximately \$1,599 (principal and interest) at the higher rate, will amount to roughly \$1,345 at the lower rate, or a savings of 16% on the monthly payment.

If current rates are noticeably lower than the rate you pay on your existing mortgage, there may be an opportunity to reduce your monthly payment. If you can obtain a mortgage for an interest rate that is at least 1% below the rate you are paying, it is worth investigating. The case to refinance is more obvious if market rates are 2% or more below the rate on your current mortgage.

It's more than interest rates

Declining rates are the primary impetus to pursue refinancing. When those conditions are in place, it also opens up opportunities to improve your long-term financial position, depending on the terms of your current loan. You may want to consider:

- Refinancing with a shorter-term loan. There can be significant cost savings over the life of your mortgage if you choose a 15-year mortgage instead of the typical 30-year mortgage. Lower rates may make a 15-year



mortgage work for your budget.

- Switching to a fixed-rate mortgage. If you hold an adjustable-rate mortgage, this may be a great opportunity to lock in a low, long-term mortgage rate with a 15- or 30-year loan.

Assessing the costs of refinancing

There are different factors that might offset the potential benefits of refinancing, depending on your circumstances. For starters, refinancing isn't free. Lenders will assess a cost to the loan equal to approximately 3% to 6% of the principal amount. So, with a \$100,000 loan, costs could add up to \$3,000 to \$6,000. You want to be certain your savings in interest charges will ultimately offset those fees. In some cases, lenders may limit the fees charged, but in doing so, they typically bump up the interest rate.

You'll need to calculate a payback period on refinancing – at what point will your interest savings overcome any costs associated with the transaction. You should plan on continuing to own the home for at least that long to justify refinancing.

If you are far along on paying off your loan (for example, with 10 years or less to go on your 30-year mortgage), starting over with a new mortgage may not make sense. Being in a position to pay off your mortgage sooner rather than later may be advantageous to you.

Assess your options

Mortgage refinancing is an opportunity to

reduce your monthly cash outflow. You want to make sure your plans fit within your overall financial strategy. Talk to your financial advisor to be certain you understand the full ramifications before moving forward.

¹ Source: Federal Home Loan Mortgage Corporation, Freddie Mac Primary Mortgage Market Survey, September 5, 2019. (<http://www.freddiemac.com/pmms/>).

Yvette M. Stewart, is a Financial Advisor with Ameriprise Financial Services, Inc. in Brookfield, WI. She specializes in fee-based financial planning and asset management strategies and has been in practice for 13 years. To contact her, visit www.ameripriseadvisors.com/yvette.m.stewart, email: yvette.m.stewart@ampf.com. PH: 262-901-1540. Ameriprise Financial Services, 16650 W Bluemound Rd, Suite 800, Brookfield, WI 53005. She resides in Racine, WI. Ameriprise Financial Services, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation. Investment advisory products and services are made available through Ameriprise Financial Services, Inc., a registered investment adviser. Ameriprise Financial Services, Inc. Member FINRA and SIPC. © 2019 Ameriprise Financial, Inc. All rights reserved.



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mendations. All application materials must be postmarked by February 1, 2020.

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Society's Assets is a local, community-based nonprofit providing services to individuals of all ages with any disability who live in Racine, Kenosha, Walworth, Rock, and Jefferson counties. Each month, nearly 1000 individuals reach for their goal of living as independently as possible in the community with the agency's support.



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6 Tips to Celebrate Within Your Means This Holiday Season

(StatePoint) For many families, the holiday season is the most expensive time of year. Americans spent over \$707 billion dollars during the 2018 holidays, according to the National Retail Federation, and it would be no surprise for spending to increase in 2019.

"It is important to ensure you are spending wisely and not turning the new year into a time of new debt," says Michael McAuliffe, president of Family Credit Management, a non-profit credit-counseling agency.

To spend sensibly and with good cheer this season, consider these tips from McAuliffe and the experts at Family Credit Management.

- **Set a budget:** While you should be following a budget throughout the year, it's important to have a holiday-specific budget too. Figure out how much you are able to spend on each person's gift and stick to it. This will help you consider those big-ticket items more seriously and make it possible for you to stay on track.

- **Decorate wisely:** With a tight budget, consider using last year's decorations or making homemade decorations, as a fun, money-saving project to do with the whole family. While there's no real need to buy new, expensive decorations every year, if you are so inclined, don't forget to include that in your holiday budget.

- **Think about shipping:** Online deals might look great, and many times they are. Other times, they're not really deals at all because of shipping costs. If you are going to shop online, make sure to keep an eye out for

free shipping days offered by many retailers and to factor in shipping, when necessary, into your overall spending plan.

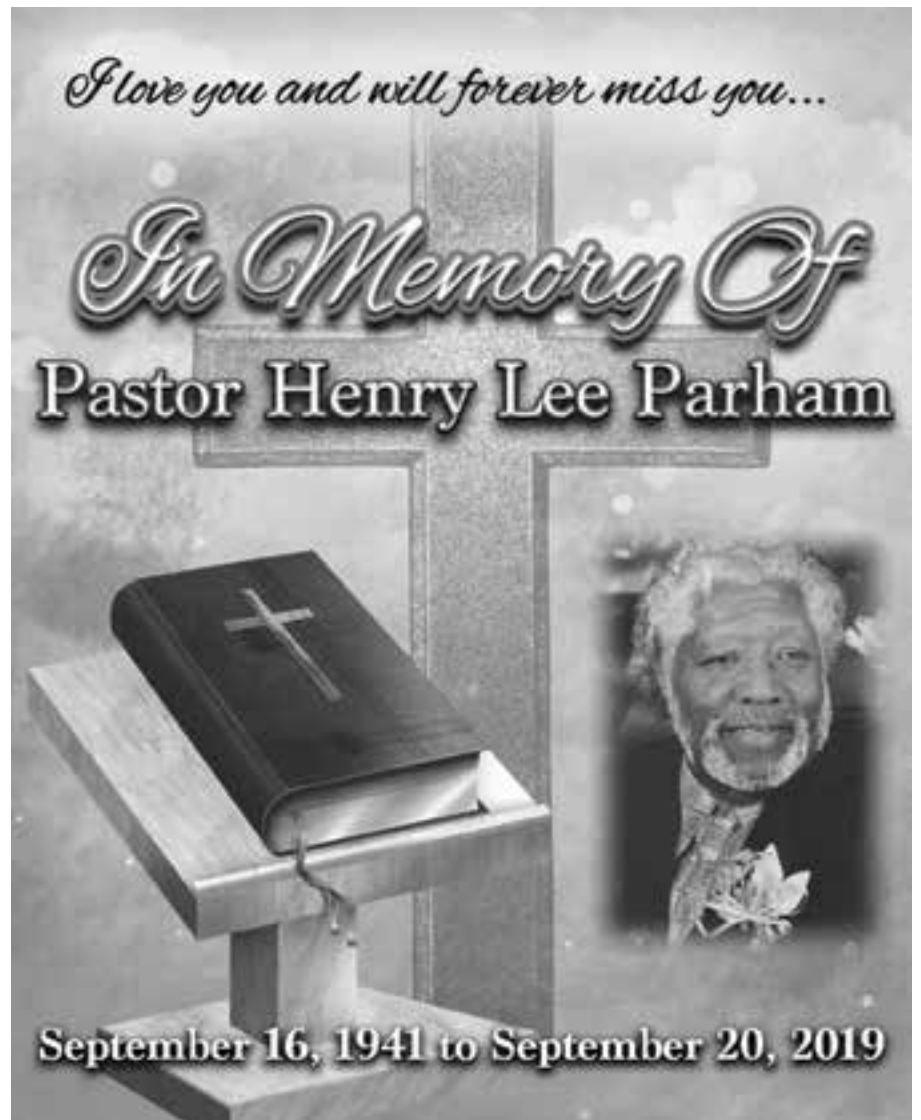
- **Don't shop because you're "supposed" to:** Just because it's Black Friday or Cyber Monday, doesn't mean you have to shop. While there are some good deals offered during these events, just as frequently, the deals are not super special once you look at the normal price and product reviews. Unfortunately, marketing teams are great at knowing how to access wallets through product placement and signage, and shopping during these times will increase impulse spending and make it much harder to stick to a holiday budget.

- **Use apps to price check:** Technology is great! There are many apps out there to price-check items while you're shopping, so you can make sure you are getting the best deal. Some retail stores will even adjust the price in-store when you have found a better deal online.

- **Leave the credit cards at home:** Put your holiday budget on a pre-paid debit card or gift card that you can use anywhere. Going shopping with only that card will help ensure that you don't spend more than your budgeted amount. Not only will it help you stay within budget, but it will also help your purchase stay interest-free.

For free money-saving and budget tips that you can use year-round, visit familycredit.org/resources.

Don't let the holidays take a toll on your 2020 finances. A few key strategies can help you celebrate within budget.



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THE PRAYER CLOSET

NOVEMBER 2019

“Do not neglect the gift you have, which was given you by prophecy when the council of elders laid their hands on you.” (1 Timothy 4:14)

You were created and designed for a specific purpose. God has placed gifts inside of you to equip you to fulfill your purpose. Do you know what those gifts are? What are you passionate about? What can you do better than other people? What would you choose to do if there were no obstacles? God wants you to develop and pursue the gift inside of you because your gift is a part of your destiny.

The gifts God gives aren't just for us. He gives us gifts to help build other people. You have a specific role to play in the body of Christ. That doesn't mean God's going to send you to a third world country or make you preach. But, there are people all around you that only you can reach. Are you using your gifts to build the kingdom? Are you serving in your local church? Even if you are still discovering what your gifts are, you can simply take a step and volunteer.

Everyone has something to give. You can give a smile, a handshake or an encouraging word. When you step out and serve others, that's how you develop your gift and move forward in the destiny He has for you!

Father, thank You for equipping me to fulfill my destiny. Thank You for walking with me and guiding me. Show me ways to develop the gifts You have given me so that I can be a blessing everywhere I go in Jesus' name. Amen.

Apostle Charles C Jones D.D.
Presiding Apostle of the
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Holiday Food Baskets

The Racine Kenosha Community Action Agency, Inc. (RKCAA) will serve as the clearinghouse for the Holiday Food Basket Program again this year. Essie Allen, Chief Executive Officer of RKCAA, states that the Holiday Food Basket Program is a joint effort with The Racine County Food Bank, City of Racine, Racine County, labor, civic groups, churches, schools, and businesses and simply a way to say we care.

The Racine area Community Action Agency, Inc. will begin taking applications from 8:30 am – 3:00 pm starting October 7, 2019. The deadline for submitting applications is December 6, 2019. All individuals must apply in person and will be required to provide a Picture ID, verification of household size, proof of current address, and information regarding household income. The applications will be completed by RKCAA staff ONLY. Poverty guidelines will be used to establish eligible citizens.

Holiday Baskets will be distributed on a

First Come First Serve basis.

Businesses, churches, civic organizations, schools or private citizens who would like to help a family by providing a food basket through RKCAA or by delivering it to a family, please call RKCAA at (262) 637-8377 and you will be provided with family names.

Anyone wishing to donate money may submit a check to "Holiday Food Basket", c/o Racine Kenosha Community Action Agency, Inc., 2113 N. Wisconsin Street, Racine, WI 53402, or go to our website www.rkcaa.org & click on the Donate Icon.

Anyone wishing to donate food may drop it off at RKCAA or call the number above and schedule an appointment with RKCAA to pick-up the food.

This is a special time of year! Please help us make someone's holiday a little brighter by assisting in taking a family name or donating money or food. It is in giving that we receive. Please call Zeke Leo at (262) 637-8377 ext. 107 if you have any questions.



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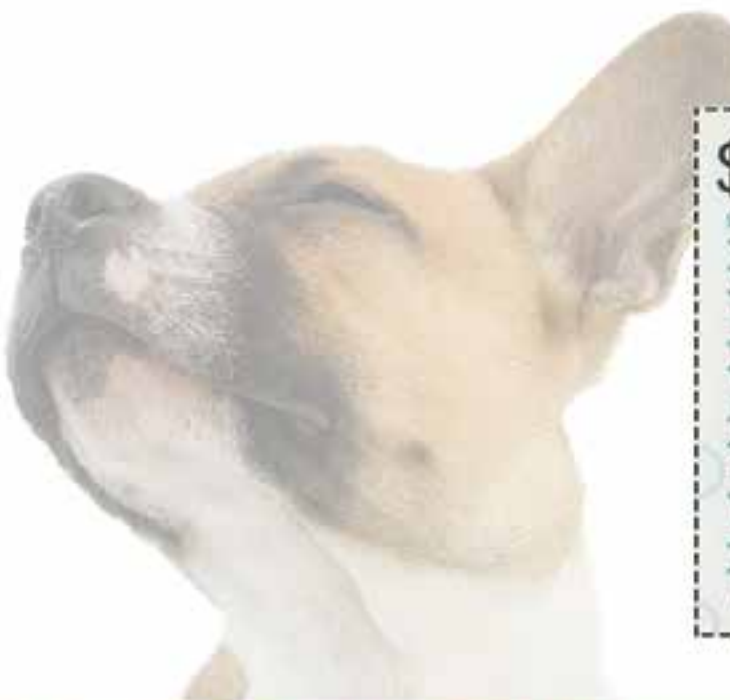


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Real Life – Real Faith**The Control Panel**

by Lauren Lamoreaux

Control. It's a good thing. Maintaining control of the vehicle you are steering through traffic; eating just enough and not too much; taking a moment to breathe when all you want to do is snap at your spouse or child; fill in the blank with your personal choice. Living a life of control can be a good thing. Living a life out of control must therefore be a bad thing. Or so we think.

Control can also be dangerous. Think of abusive relationships where one person uses force to control the other; dictators ruling with an iron fist to control the masses; only ever being allowed to color apples red and ducks yellow and never – not ever – coloring outside the lines. Too much of a “controlled substance” can downright kill someone. Too much control is never good either.

Have you ever wondered what will happen to the earth and the rest of the solar system long after we are gone? Will our blue planet survive indefinitely, or will it, like everything else we can see in our physical world, fizzle out and die? It's a hard thing to think about, because it is a blaring reminder that we are not ultimately in control, no matter how much we'd like to think we are.

The truth of the matter is, we aren't in control. We live, among the birds of the air and the beasts of the field, on a rock in a vast expanse of space and planets and stars and so much more. The universe is infinite,

from what we can guess. And we have only ever traveled about 1/100,000,000,000th of a millimeter (or much less) of it.

So what is it that makes us desire for control? Maybe it makes us feel secure. Maybe it makes us feel powerful. Maybe it gives us a (false, albeit) sense of hope that we can survive this jungle on our own. But we all know it, deep down. We all, if we still our minds and our ramblings for just a few moments, will sense the deeper knowing within each of us; we are finite here in these bodies.

So what makes this all worthwhile then, if we are finite? If we are not in ultimate control here. If this is all just a spinning game, one thing spinning 'round another, which is spinning 'round the next big thing, and so on. Here is the key: What makes this all worth it is the revelation that we are part of something bigger than what is merely seen. What makes this all worth it is the knowing that we are not physical beings who sometimes have spiritual experiences, as many people have heard. We are, of course, spiritual beings having a

physical experience, aren't we? And we go on and on and on, as we – our spirits, that is – are all created from one Source. Many people call it many things, but it all seems to boil down to the same idea: God.

We all have what I call a “God Spark” within us, and when we find it, we realize that we are loved; that we have a purpose; that we are part of a collective whole of God's amazing creation. And that's amazing. We can learn to zig when we need to zig and zag when we need to zag. We don't need to control the world or the financial market or even the TV remote. Finding the balance and letting God do what God does best will bring us the greatest peace.

I'm not saying this is an easy thing; it takes real faith to live like this. And no, it doesn't mean being a door mat. It doesn't mean we stop taking responsibility for our actions and obligations. No. What it does mean is that we get to learn what we have been put here for, in such a time as this. So get out there, folks. Seek and ye shall find... Until next time, live it out: Real Life – Real Faith.

**Upcoming Library Programs**

Programs are at 75 Seventh Street, Racine, WI 53403 unless stated otherwise. A sign language interpreter is available with one week's notice. For information, call the library's business office at 262-636-9170.

Anti-Racism Book Group: 2:00-4:00 pm | November 11th | Lee Room. A weekly book group discussing themes of race and racism.

Ruff Readers: 4:00 | Monday-Thursday | Youth Services. Registration required, call 262.636.9245 or visit the Youth Services Desk to register. Kids can spend 15 minutes reading to a listening therapy dog! Great for building confidence in reading skills, while connecting with the warmth and support of a furry friend.

Maker Monday: 9:00-7:00 | November 11th | Computer Lab. We will show you how to use our 3D printer!

La Hora Del Cuento: 6:30 | November 11th | Youth Services. Spanish storytime! Disfrutar cuentos, rimas, y actividades en español!

Tales for Tots: 9:30 | November 12th | Youth Services. Birth through 24 months. Introduce your child to the library through new stories, simple songs, and rhymes.

World Stories: 10:00 | November 12th | Youth Services. Learn about stories from around the world!

Cord Cutting: 1:00 | November 12th | Adult Services-East Windows. Looking for a cheaper alternative to standard cable services? Join us for an informational session on cord cutting.

Adult Movie Night: 2:00 | November 12th | Atrium. Join us for a movie! Snacks welcome drinks must have a lid. Please call the library or visit the library website for movie title.

Book Launch by Pastor William Grimbol: 6:00 | November 12th | Adult

Services-East Windows. A book launch and presentation on the Pastor's new book “Our Stories Matter.” Light refreshments will be served.

Musical Family Storytime: 6:30 | November 12th | Youth Services. Kids grab a rhythm instrument and play along to fun songs and stories.

Family Storytime: 10:00 | November 13th | Youth Services. Join us for a storytime that is fun for the whole family! Please call the library or visit the library website for movie title.

Wisconsin's Nazi Resistance The Mildred Fish-Harnack Story: 2:00 | November 13th | Adult Services-East Windows. Discover Mildred Fish-Harnack, WI native who was the only American woman executed on direct orders of Hitler.

Minecraft Open Lab: 5:00 | November 13th | Computer Lab. Grades 4-12 come play Minecraft at the library. REGISTER at www.racinelibrary.info or call 262.636.9217

Preschool Dance Party: 10:00 | November 14th | Youth Services. Preschoolers are invited to wiggle and dance at the library!

Checkmates: 4:00-6:00 | November 14th | Youth Services. All ages and experience levels welcome! Join us for a game of chess!

Genealogy Club: 3:30 | November 14th | Lee Room. Learn how to get started or we will show you all the genealogy resources available at the library!

Gift of Our Wounds: 6:30 | November 14th | Golden Rondelle. How a former skin-head and the son of a man murdered in the attack on the Sikh temple in Oak Creek became friends and work together to promote peace.

Saturday Storytime: 11:30 | November 16th | Youth Services. Join us for an all ages storytime!



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You Auto Know About Vehicle Styling

by Tom Kral

Beauty certainly is in the eye of the beholder. That's true about works of art, our special other and it extends to automobile styling as well. What is it about the look of a particular design that so captivates us? What is it about the opposite, a real clunker that just turns us off?

Auto manufacturers are keenly aware of the importance of vehicle styling in attracting buyers to their brand. The way a car, truck or van looks is one of the top five motivators in the purchase decision hierarchy. Think of it—would you buy a car you found ugly? Not unless it was the only one you could afford.

Vehicle styling falls into two broad categories: evolutionary and revolutionary. Evolutionary styling, as the word implies, builds upon the past where a successful product identity has been established and the look is then updated over time. A good example is the last and present generation of the Toyota Camry. Camry has been the best-selling car in the U.S. for more than a decade. Of course, Toyota knows that and is loathe to radically depart from the formula that has brought such sales success. The new redesign, the first in five years, is therefore predictably predictable—just a freshening, thank you, and a little shorter on the sides.

Revolutionary designs, especially redesigns, are inherently risky. Strong styling statements can easily alienate loyalists and fail to attract new buyers at the same time—the worst of both worlds. On the other hand, smashing the mold can also produce a rocketing homerun; the Holy Grail of design achievement.



Case in point is the Hyundai Sonata. The last generation Sonata was a stout, well-priced sedan. It was also a totally boring design; nothing here to start your heart a-twitter. Then Hyundai turned to its design studio in California. They rolled the dice and came up with a styling theory called Fluidic Sculpture. Not really sure what that means,

perhaps water carving? Regardless, the design's flowing complex curves work very well indeed. It certainly fits the definition of a revolutionary concept—a bold leap forward marking a clean break with the past.

Sales of the new Sonata are enviable. In fact, it has been so successful that executives from Toyota and Honda, among others, spent more than a few nights tossing in their beds. A great design can do that to your competitors.

Quick takes: Styling wars are heating up. GM is on a roll. Cadillacs and Buicks are light years ahead of their past offerings; ditto for the current Malibu, with a redesign due later this year. The 2013 Ford Fusion promises to be a looker—Malibu vs. Fusion, again. Mustang, Camaro and Challenger: modern retro iconoclasts. Acura NSX to be reborn in 2015 after a ten year gestation—the return of the affordable (?) supercar. Forthcoming Scion FS-R and Subaru BRX spell FUN and frugality.

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