

Coming Out of Closet on Mental Health

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"I wholly disapprove of what you say, but I will defend to the death your right to say it."
Voltaire

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Creative Concepts in Education Holds Launch Meeting

By Eliz Dowdy
Staff Writer

Dr. Fran Williams, noted educator and children's advocate in Orange County, recently invited a select group of women to attend a special luncheon to announce the launch of her latest plan to positively impact the lives of teen and tween girls. The luncheon host was her granddaughter, Marina Sanchez, who introduced her elder. The private meeting was held at the Center Club at South Coast Plaza. Dr. Fran, as she is called, is no stranger to working with youth, specifically girls. She and her son Jeff founded Williams Institute in the '90s; it provided residential care for at-risk teenage girls. The focus was girls with eating disorders and low self-esteem; it became a healing center for them. A few years ago, Dr. Fran needed to focus on health problems, and

closed the Institute. Now that she is healed she is back, doing what fuels the fires of passion in her; that is, working with teenage girls to create a positive environment for them to grow into healthy individuals.

She is moving full speed ahead to open a mentoring program for girls ages ten to seventeen, to raise their self-esteem levels and give them hope. She explained the goals, and program outlines to the ladies and one man as we munched on tasty morsels.

The organization is named Maribou (her maiden name) Creative Concepts of Education. This year marks the 40th year of Title IX giving equal access to girls. She is using it to launch the mentoring program and implored the women present to consider becoming mentors. The program is faith-based, although

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Dr. Fran Maribou Williams with granddaughter Marina Sanchez. Photo: Dowdy

Summer Night Lights:

Free Resources, Free Fun, Free Dinner

By Dianne Anderson
Staff Writer

In a perfect world, people should be able to step safely outside their front door, stroll across the street to the park, get some healthy food, attend informative workshops, be entertained and enjoy recreational activities.

It's like a no-brainer.

Even though the local park is usually as close as someone's backyard, the reality is that low-income communities are cramped in high density housing during the hot summer months, unable to afford air conditioning, and afraid to go out their front doors for the violence.

"They can't go outside, and can't stay inside," said Jessica Quintana, executive director of Centro Cha in Long Beach. "Families are frustrated in their homes; they're frustrated with their children. The children can't go out and get exercise or participate in youth development activities."

Ms. Quintana, who has lived in Long Beach all of her life, understands the social dynamic, and says it's no coincidence that violence always peaks this time of year. Sweltering summer heat leaves nerves frayed, and parents lack the proper tools and parenting skills to deal with kids.

But the Summer Night Lights program through the city's youth violence reduction youth development initiative, offers a solution. It is a nationally recognized model program for pulling together several program providers to draw out low-income families to get access to free resources.

Quintana, who coordinates the anti-gang program, said that they have been successful in bringing together the youths, parents, and activities all in the

same place where they live. The parks stay open until 9:00 p.m. and offer a nutritional meal for the kids.

Last year, she served over 15,000 participants. This year, she expects the participation to be higher at the three parks, Martin Luther King Jr., Admiral Kidd and Drake Parks. The program has also created 52 jobs in the community this summer for youths and adults who would have had a tough time finding work elsewhere.

"We were able to hire 30 youth and 22 adult outreach workers with temporary summer jobs, even during this economic crisis," she said. "And they all live in and around the park areas."

Families are coming out for the activities, mural art projects, sports, performing arts, best dance contests, and parent empowerment workshops. The program also partners with the local Boys and Girls Club, Community Partners Council, and the public library is on-site with portable libraries and library cards. They also host free movies in the park.

Along with several partners, including Long Beach Police Department and community policing officers, Parks and Recreation, and many local non-profits, the program is sponsored and grant-funded by the California Endowment and the Los Angeles County Gang Prevention Services.

"We owe a lot to those two entities because they have really come in and funded this project at \$300,000 to be able to do this," said Quintana.

Quintana said that African American participation has been strong in local hires, and as outreach workers. Although Centro

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Wells Fargo Settlement: More Than \$175M in Relief

African-American and Hispanic Borrowers Who Qualified for Loans and Were Charged Higher Fees or Rates or Were Improperly Placed into Subprime Loans Are Eligible for Compensation

Washington — The Department of Justice filed the second largest fair lending settlement in the department's history to resolve allegations that Wells Fargo Bank, the largest residential home mortgage originator in the United States, engaged in a pattern or practice of discrimination against qualified African-American and Hispanic borrowers in its mortgage lending from 2004 through 2009.

The settlement provides \$125 million in compensation for wholesale borrowers who were steered into subprime mortgages or who paid higher fees and rates than white borrowers because of their race or national origin. Wells Fargo will also provide \$50 million in direct down payment assistance to borrowers in communities around the country where the department identified large numbers of discrimination victims and which were hard hit by the housing crisis, including the inland empire.

Additionally, Wells Fargo has agreed to conduct an internal review of its retail mortgage lending and will compensate African-American and Hispanic retail borrowers who were placed into subprime loans when similarly qualified white retail borrowers received prime loans. Compensation paid to any retail borrowers identified in the review process will be in addition to the \$125 million to compensate wholesale borrowers who were victims of discrimination.

"The department's action makes clear that we will hold financial institutions accountable, including some of the nation's largest, for lending discrimination," said Deputy Attorney General James M. Cole. "An applicant's creditworthiness, and not the color of his or her skin, should determine

what loans a borrower qualifies for. With the settlement, the federal government will ensure that African-American and Hispanic borrowers who were discriminated against will be entitled to compensation and borrowers in communities hit hard by this housing crisis will have an opportunity to access homeownership."

The settlement, which is subject to court approval, alleges that between 2004 and 2008, Wells Fargo discriminated by steering approximately 4,000 African-American and Hispanic wholesale borrowers, as well as additional retail borrowers, into subprime mortgages when non-Hispanic white borrowers with similar credit profiles received

prime loans. All the borrowers who were allegedly discriminated against were qualified for Wells Fargo mortgage loans according to Wells Fargo's own underwriting criteria.

The United States also alleges that, between 2004 and 2009, Wells Fargo discriminated by charging approximately 30,000 African-American and Hispanic wholesale borrowers higher fees and rates than non-Hispanic white borrowers because of their race or national origin rather than the borrowers' credit worthiness or other objective criteria related to borrower risk.

"By reaching a settlement in this case, African-American and Hispanic wholesale borrowers

who received subprime loans when they should have received prime loans or who paid more for their loans will get swift and meaningful relief," said Thomas E. Perez, Assistant Attorney General for the Civil Rights Division. "As one of the largest mortgage lenders in the country, Wells Fargo's commitment to conduct an internal review of its retail lending and compensate African American and Hispanic retail borrowers who may have been improperly placed in subprime loans is significant. We will continue to work aggressively to ensure that all qualified borrowers have access to credit on an equal basis."

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Brea Downtown Charity Block Party: One Parent's Quest To Fight Sickle Cell

By Dianne Anderson
Staff Writer

Where other marketing professionals love to see dollar signs, Star Simmons thrives on blood, needles, organs and bone marrow donations. It's all part of her win-win marketing strategy.

Over the years, her countless blood, organ bone marrow drives to draw awareness to Sickle Cell disease—a disease that largely impacts the Black community—is becoming popular in the most unlikely places.

On August 5, she does it again. Her Downtown Brea Charity Block Party will close down city streets with thousands of people and local vendors coming out of pocket in droves to support her cause, not to mention the thousands of gallons of the coveted red stuff.

For the most part, she capitalizes on something that has at times landed her children in the hospital, and the last time nearly bringing her son to the brink of

death. Her personal quest to triumph over the disease began with them, both Sickle Cell positive, which raised the stakes and her passion for supporting their cause.

But, she also knows that such stories, while powerful, aren't enough to galvanize the community and generate what is needed to sustain life. Trial and error, and dealing through long hospital stays with her son over his 23-year-old lifetime has given her plenty of time to perfect her marketing model.

To spin a serious subject, she turns it all into a bit of a game. This time around, she expects to get about 300 participants from the police department in on the action, and several from the public and private sector competing on who can give the most blood.

There is something to be gained for everyone.

"This whole day is completely free, there's no charge. When

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