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Program Magazine Success

NOVEMBER 2011

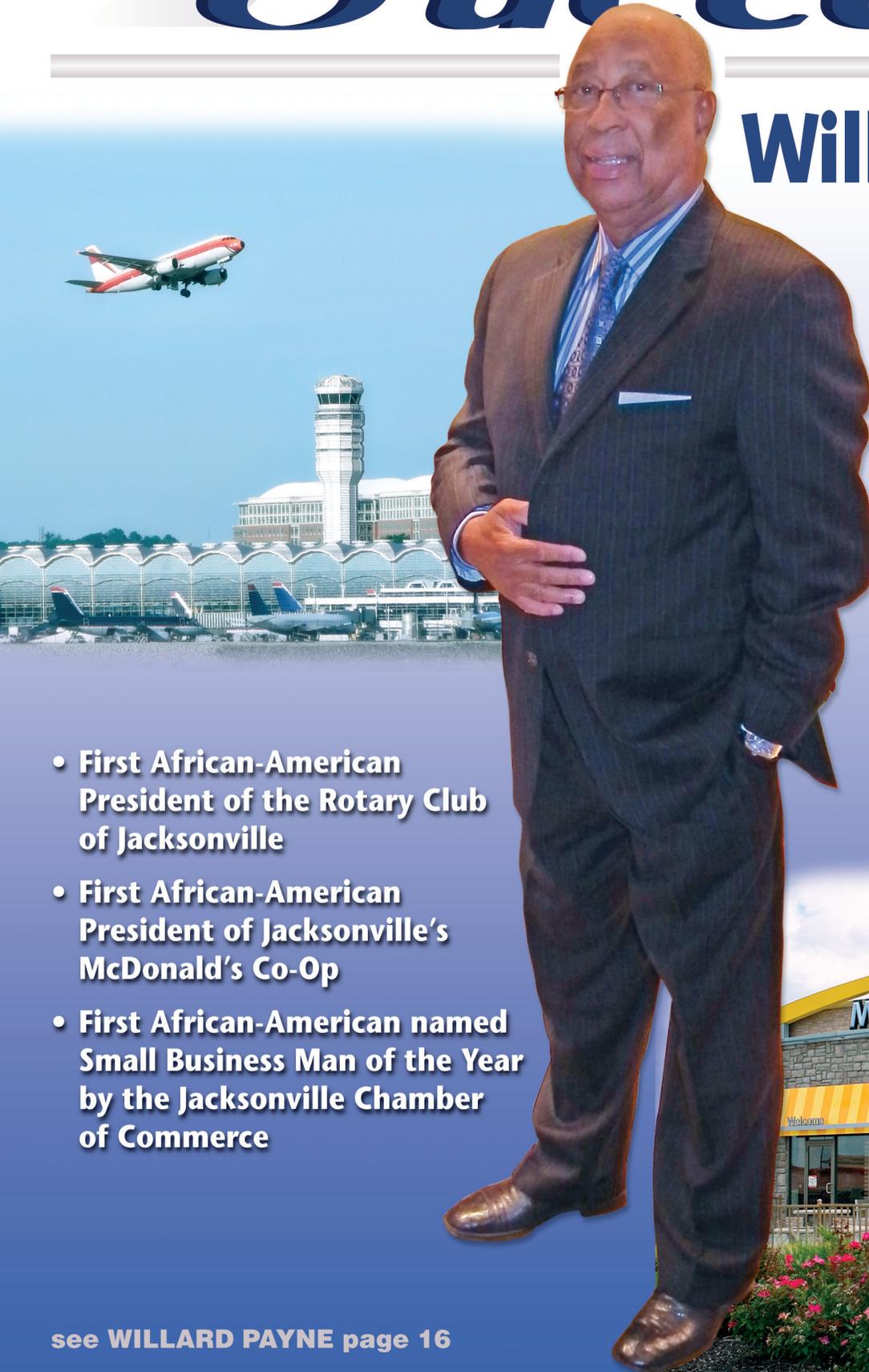
Willard Payne

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- First African-American President of Jacksonville's McDonald's Co-Op
- First African-American named Small Business Man of the Year by the Jacksonville Chamber of Commerce

- First African-American in Florida to Own a McDonald's Restaurant
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see WILLARD PAYNE page 16





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Corrine Delivers!

Congresswoman Corrine Brown Thrilled to Pass Resolution Honoring Montford Point Marines

(Washington, DC) Congresswoman Corrine Brown was elated upon passing her bill with strong bipartisan support (HR 2447), granting the Congressional Gold Medal to the Montford Point Marines today on the House floor.

“As a key Member of the Congressional Black Caucus and House Committee on Veterans’ Affairs, I am thrilled to see this piece of legislation finally come to fruition. I worked extraordinarily hard with Financial Services Chairman Spencer Baucus (AL-6), Congressman Ander Crenshaw (FL-4), Congressman Allen West (FL-22), as well as Congressman Barney Frank (MA-4), and Congressman Sanford Bishop (GA-2) to obtain the necessary support of Members on both sides of the aisle to move this Resolution forward. H.R. 2447 is an extremely important measure that honors the first black Marines with long overdue deserved recognition,” said the Congresswoman.

General James F. Amos, the Commandant of the Marine Corps, a strong supporter of the Montford Point Marines, said that ‘this Resolution is of extreme importance to all Marines today.’ “Certainly,” continued Congresswoman Brown, “it is necessary to honor all of America’s war heroes’ selfless service and sacrifice, and in particular, those who served at Montford Point, who are about to be officially recognized as a rich legacy of our Marine Corps. They answered our nation’s call at a time when our society was deeply divided along racial lines. As such, many of their contributions went unrecognized and many times they were not given the respect and recognition they deserved as Marines, as Americans, and as patriots.

To correct this past injustice, I introduced this Resolution on their behalf, and wholeheartedly believe that it is my duty as a legislator to confer the Congressional Gold Medal on the Montford Point Marines for their Service to the United States, from WWII to the Vietnam era. This is a proud victory for the Montford Point Marines, as this Gold Medal will forever anchor their role in the history of our nation’s great military.”

Congresswoman Corrine Brown and member of the Montford Point Marines in Washington, D.C. at the passing of resolution granting Gold Medals to the marines.



announce a \$9 million Department of Transportation grant for the RTS bus facility expansion.

Gainesville Awarded \$9 Million Bus Transit Grant

U.S. Rep. Corrine Brown addresses City of Gainesville and Regional Transit System officials during a ceremony to

The head of the Federal Transit Administration was in Gainesville last month announced it was awarding the city a \$9 million grant to help build its new bus maintenance facility, a project the administrator said would create 300 jobs here and allow the area to support a bus rapid transit system.

The current facility is inadequate,” said Peter M. Rogoff, who was nominated for the position by President Barack Obama in 2009 and serves under Transportation Secretary Ray LaHood. In his remarks, Rogoff used the project as an example of what Obama’s American Jobs Act could do. “We need those jobs now more than ever, and we know through projects this like that we can put people to work,” he said. “It’s not a debatable point. It’s a known fact.”

Mayor Craig Lowe said Rep. Corrine Brown, a member of the House Transportation and Infrastructure Committee, was instrumental in the application process for the grant, which comes on the heels of a \$10 million grant awarded earlier this year, giving the city enough to move forward with the project.

At a groundbreaking ceremony for the new facility, which will be located at 1513 SE First St., an RTS bus carried a “Thank You Congresswoman Brown” in the electronic route sign. Brown touted the relationship between RTS, the University of Florida and Santa Fe College, with many students at both schools riding the bus every day to the respective campuses on opposite ends of town.

“We’ve got thousands of kids riding the bus and out of cars, and what that will do for the environment and the community and green jobs, it’s a model for the rest of the country,” Congresswoman Brown explains.





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Jacksonville's Renaissance Man**

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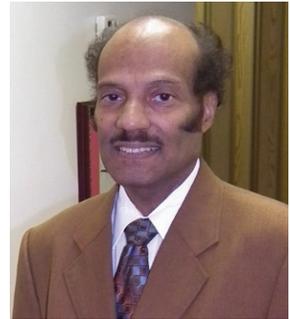
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Darryl A. Barrs, Sr.
Publisher / Managing Editor

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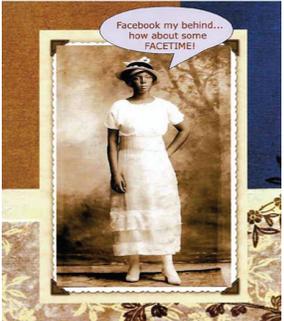
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Is The World doing what the Church should be doing?

By Pastor Leon R. Bing

NJFWC.ORG

This is a call to all Pastors, Church leaders, and lay members, in other words, **“The entire Body of Christ.”** As we all are sitting back and watching what is happening all over the World with the “Occupy Wall Street” sit ins, we the church once again are sitting back and doing nothing! I am speaking generally. Why we all agree with the purpose of Occupy Wall Street, we the church must remember that it is the “world” rising up against itself! Christ is not being glorified at all!

The Church, in the mist of all this, still cannot unify as we are told to do in 2 Chronicles 7:14; “If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land.” KJV

Not just in our own buildings where no one sees us! But coming together several congregations at a time praying together to God, and not for the purpose of some egos to try and get God’s glory, but that we all come “humbling our selves before him in a public display! No one man should be trying to have his 15 minutes of fame on CNN, NBC, CBS, or FOX!

I suggest that we send this message to all of the “Tele-vangelist who can get the attention of their “worldwide” audience, to show that the Body of Christ is uniting in prayer in view of the world, seeking God’s will and deliverance in this age of financial greed on Wall Street and other entities worldwide! If these Mega Ministry Leaders have no shame in coming into our homes to “raise an offering” then I suggest that they all get together behind one camera united together, and call out the church to seek God and pray!

With the events taking place all around the world, should not the Body of Christ finally rise up and cry out to the Father to heal this land? What are we teaching our congregations about obeying the Word of God, when we constantly do nothing? Can we finally call a “Time Out” on this “My Church” mentality and unite as one body of believers? Remember what Paul said in **Ephesians 4:4-6**

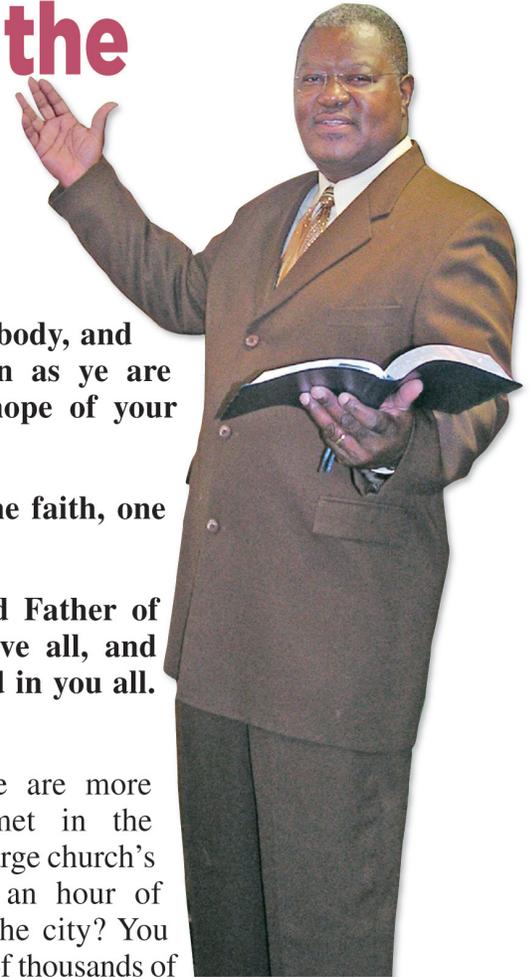
4 There is one body, and one Spirit, even as ye are called in one hope of your calling;

5 One Lord, one faith, one baptism,

6 One God and Father of all, who is above all, and through all, and in you all.
KJV

Imagine if three are more congregations met in the parking lot of a large church’s parking lot for an hour of prayer all over the city? You could have Tens of thousands of God’s people praying all over the cities of America and possibly the world! We wouldn’t upset the world by praying on city property, or hindering some business who would want to complain about the church as they always want to do when the church gets together. And the church wouldn’t be out of sight by gathering inside a building! Think about this Pastors, a real way to have an effect on the land where no one person gets lifted up above God’s glory, and we the church can really bring 2 Chronicles 7:14 to life!

So, I suggest that we use Facebook, Twitter, and all others means to call out the whole body of Christ, and lets have an effect from a spiritual side as the world has come together to hold Wall Street and world governments accountable, let us, pray for the healing of the land.



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TEXAS-BASED COMPANY LAUNCHES NEW GREETING CARD LINE HONORING AFRICAN AMERICAN HERITAGE

Dallas, TX - Kinfolks Cards are produced and distributed by Texas-based Company, Amazon Creations. Owner, Georgia Williams, is also the author and artist of all Kinfolks Cards collections. The company began on line in the fall of 2009, but made its wholesale debut in 2011. First at the Dallas Market Center, Gift & Accessories Show in January and most recently at the New York Stationery Show, held at the Jacob Javits Convention Center in May. As a member of GO TEXAN, Kinfolks Cards was featured several times on the television show, Texas Country Reporter.

The message the company hopes to convey is that Kinfolks Cards are more than greeting cards, and were created to fill a void in the greeting card industry. They are a way to honor the memory of African Americans while preserving their legacy. The cards feature six generations of nostalgic photos of Georgia's relatives, hence the name "Kinfolks Cards". She contends that all African Americans can relate to the photos, and are proud to send the cards to their friends and relatives.

Kinfolks Cards include the traditional mix of all occasion cards (i.e., birthday, thank you, special occasions, etc...). They also offer special collections, such as the popular Girlfriend Series; a special collection of Military Greetings, geared toward military families; a new Inspirational Series that feature uplifting scripture in every card; as well as custom cards available to their customers featuring their 'kinfolks'.

For more information, visit www.kinfolkscards.com; To schedule an interview, contact Georgia Williams at 214-455-3808 or info@kinfolkscards.com.



Sample Kinfolks Card



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November is Pancreatic Cancer Awareness Month



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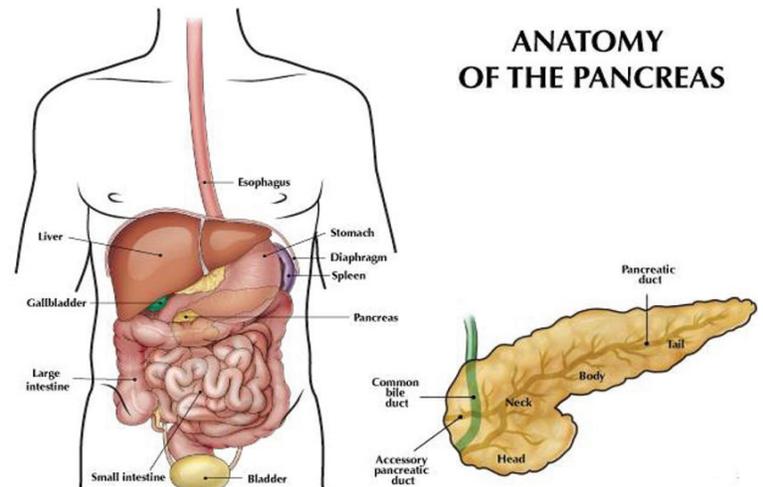
Are you at risk for developing pancreatic cancer? What are the signs and/or symptoms? Is there a cure? What type or treatments are available to a person diagnosed with pancreatic cancer?

The pancreas is located behind the stomach and is approximately 6 inches long. The pancreas has enzymes that aid in food digestion. By the time pancreatic cancer is discovered, it is usually too

late and this results in a high mortality rate. Sometimes, surgery such as the whipple procedure is performed but most of the time, treatment such a chemotherapy is performed on a patient. There have been recent developments in other cancer research which may lead to finding vaccines and genetically modified versions of T cells that kill tumors to assist in prolonging the life of a pancreatic patient but at this stage of research there is no cure.

Risk factors for people who develop pancreatic cancer are smokers, African Americans (especially the elderly) and diabetics. Sign and symptoms include weight loss, indigestion, nausea, vomiting, stomach/back pain, and jaundice. Eliminate alcohol, caffeine, red meat, carbohydrates, cholesterol, salt, fried food, and sugar in order to help with avoid getting pancreatic cancer. Instead, make sure you have a diet rich in fiber, fruits, and vegetables.

With the recent passing of Steve Jobs, CEO of Apple, Patrick Swayze, and recently diagnosed Aretha Franklin, pancreatic cancer awareness is



coming to the forefront. The color that represents pancreatic cancer month is light purple.

Having held a successful launch and exclusive fashion show for charity to bring awareness to the community about pancreatic cancer, Wornbyacelebrity intends to donate \$5 from every dress sold on its site to research to find a cure for pancreatic cancer. For more information on pancreatic cancer, visit the About Us page on wornbyacelebrity.com



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Democrats, President Barack Obama Campaign Fight Voter Suppression

By: Frederick Cosby
Guest Columnist

Congressional Democrats and President Barack Obama's re-election campaign are stepping up efforts to stymie new election laws in more than a dozen states that could prevent as many as five million Americans – most of them minorities – from voting in 2012.



Members of the Congressional Black Caucus, Congressional Hispanic Caucus, Congressional Asian Pacific American Caucus and House Democratic leadership Thursday unveiled letter to be sent to election officials in all 50 states imploring them to oppose the new laws. The letter was signed by 196 Democratic members of the House of Representatives.

“Election legislation and administration appear to be increasingly the product of partisan plays,” the letter states. “Election officials are seen as partisan combatants, rather than stewards of our democracy ... Voting hours, voting sites, identification requirements, voter registration regulation and access to mail ballots should not be used as weapons to achieve a preferred electoral outcome.”

Thirteen states have changed their voter laws, and 24 others are considering legislation that requires prospective voters to show government-approved identification cards in order to register or vote. Other measures either passed in states or under consideration include eliminating or curtailing early voting, restricting voter registration drives by third-party groups like the NAACP or the League of Women Voters, eliminating same-day registration and denying convicted felons who've served their time the right to vote. Recent studies indicate that the changes could prevent five million people from being able to vote next year.

The biggest problem, opponents say, are the government-approved photo ID requirements. A report last month by the Brennan Center for Justice at New York University found that more than 21 million Americans don't possess government-issued photo ID. According to the NAACP, about 25 percent of blacks nationwide don't have the proper documentation to meet ID requirements in some states.

“We are witnessing a concerted effort by Republican lawmakers across several states to place new obstacles in front of minorities, low-income families and young people who seek to exercise” their right to vote, House Minority Whip Steny Hoyer (D-Maryland) said at a press conference Thursday. “Across the country, states are trying

to make it harder to vote by making identification requirements stricter and reducing early voting.”

But Republicans insist the changes are needed to protect what they say has been rampant voter fraud in recent years and to protect against illegal immigrants from voting. After black caucus members and Hoyer gave a series of speeches Tuesday condemning the new laws, Rep. Steve King (R-Iowa) delivered his own speech defending the changes. King cited the 2008 controversy surrounding the Association of Community Organizers for Reform Now, or ACORN, as reasoning to implement the new laws.

“How much more widespread would you have to be than operations going on in nearly all ... 50 states – major cities – and millions of dollars spent to pay people to go out and fraudulently register voters?” King said Tuesday. King didn't mention that a 2009 report by the nonpartisan Congressional Research Service found no evidence of voting fraud or federal election financing violations by ACORN over a five-year period.

The Congressional Research Service report is one of many studies that have pierced the GOP myth of widespread voter fraud. A five-year investigation by the Justice Department during George W. Bush's presidency found no evidence of organized voter fraud.

As Democrats in Congress have turned their attention to the new voting laws in mostly Republican-governed states, so, too, has the White House. Officials running Obama's re-election campaign have quietly gone about attacking the laws in some states, according to The Wall Street Journal. The paper reported that by the spring, Obama's re-election team will mount a large-scale “voter protection” effort by fielding thousands of volunteers in key battleground states to help voters navigate the new laws.

“We will look at what the state has done, look for ways to counter it, through litigation sometimes, through administrative interpretation sometimes,” a senior Obama campaign official told The Journal. “But beyond that, you have to have a program that actually goes out and shows voters what they need to do.”

The campaign has already had some success. After Ohio's Republican governor and legislature approved a law that cut early voting from 35 days before Election Day to just 16, the Ohio Democratic Party, with the help from the Obama campaign and the Democratic National Committee sprung into action. They collectively spent \$1.5 million to get 318,000 signatures on a repeal petition in just six weeks, The Journal reported. The move prevented the law from taking effect until Ohio residents can vote on the measure in a November 2012 referendum.

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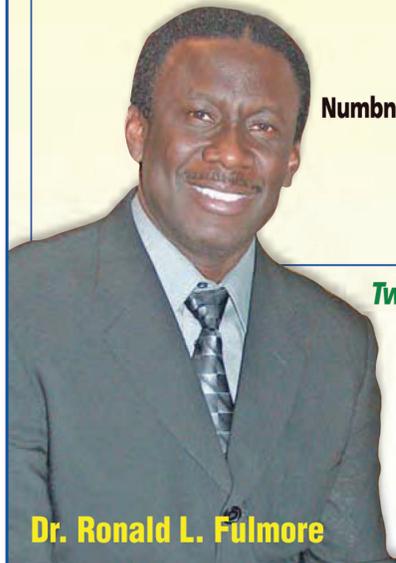
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THE TOP TWELVE REASONS WHY SO MANY GOOD BLACK MEN ARE STILL SINGLE

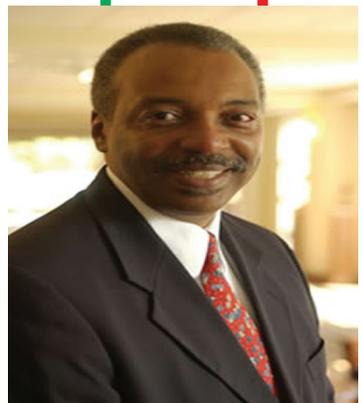
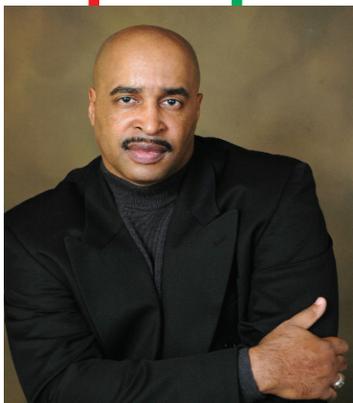
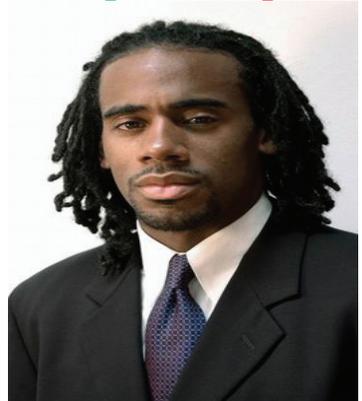
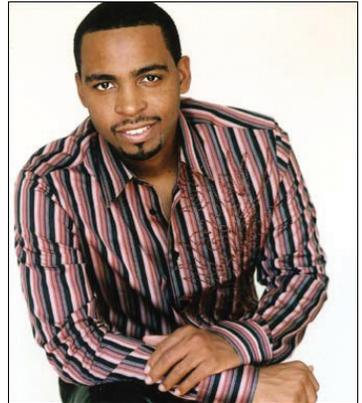
By Eric Stevens of the Victory Unlimited Show

Television, radio, and the Internet have been buzzing nonstop for years about the plight of single, black women looking for love, but what about all the single, black men? Nobody's been bold enough to take a stand and speak out on behalf of all the good, single black men out there looking for love too. However, now, that's all changed. The Victory Unlimited Show (www.victoryunlimitedshow.com) attacks this issue with the kind of guts, gusto, humor, and controversy that's rarely heard in the mainstream media.

Based on feedback from the show's fan base, the most recent broadcast entitled "The Top Twelve Reasons Why So Many Good Black Men Are Still Single" put forth the following list as the reasons why so many good black men are still unhappily single:

1. They keep meeting women with unrealistic expectations for what they want in a man.
2. They keep meeting women who put them in the wrong category by writing them off too quickly as not being "their type".
3. They're not wanted because they're not needed. Too many women have told them that they don't "need" a man.
4. They keep meeting black women who don't respect them just because they "are" black men.
5. They keep failing women's Girlfriend Approval Test. If the woman's friends don't like them, then that woman won't give them a chance either.
6. They keep meeting women who are not interested in them, but only in how much money they make.
7. They're nobody until somebody else loves them. Not enough women see them as a prize unless they see a lot of other women chasing after them first.
8. They meet too many women who don't really know what they want.
9. They meet too many women who believe that single, good black men are "too good to be true".
10. They're the right man at the wrong time.
11. They meet too many women who don't recognize a good man when they see one.
12. They don't promote all the great things about themselves boldly or consistently enough to enough women.

The Victory Unlimited Show is a "tongue-in-cheek", self-help show for men that's reminiscent of programs from the Golden Age of Radio. During each broadcast, the host codenamed "Victory Unlimited", answers dating, relationship, and general life questions by addressing them with a motivational, military-like zeal. "Before we can go on a mission to rescue black relationships, I think it's important that we take into account not only the women's perspective, but the men's as well," says the host. "Otherwise, we'll never advance from monologue to dialogue, which is where our hope for future success lies." For more details, visit www.victoryunlimitedshow.com



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“And be not conformed to this world: but be ye transformed by the renewing of your mind...”

Romans 12:2



“When a man finds a wife he finds a good thing and obtains favor of the Lord”

Do you remember when the Lord caused a deep sleep to fall upon Adam? While Adam slept God performed a major operation on Adam. God took one of his ribs, closed back up his flesh and with that rib God made the Woman and brought her to the man. And Adam said “this now bone of my bone, and flesh of my flesh - she shall be called Woman, because she was taken out of man”. When Adam was in the Garden of Eden, God gave him the best gift that he could ever receive besides God himself - he gave him a woman who was of his flesh and bone. God gave Adam a beautiful creation when He made the woman. The Bible tells us that God supplied many things for Adam in the garden, animals, food and trees. However, God did not make Eve like the other things he created; he made her in his likeness and in his image. God made a partner for Adam. He made for Adam a wife, friend, companion, mother and a help mate. God made Eve second to no other person in Adams’ life, and when Adam saw the beautiful creation God made for him - he was pleased.

In my job as a Pastoral Christian Counselor, I reminded couples of the great union between Adam and Eve. We must not forget what God has joined together, no man should put asunder. As the serpent, who was more subtle than any beast of the field, deceived Eve, so does the deceivers of the world today tries entering the lives of couples enticing them to end their marriages. When this happens I help couples cope with the serpents sent to destroy them. I remind them that God honors marriage. Where God guides... God supplies.

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14. Stress
15. Depression

LEARN TO RECOGNIZE:

CLINICAL DEPRESSION

- A persistent and anxious or “empty” mood
- Sleeping too much or too little: middle-of night or early-morning waking
- Reduced appetite and weight loss, or increased appetite and weight gain
- Loss of interest or pleasure in activities once enjoyed, including sex
- Irritability, restlessness
- Difficultly concentrating, remembering or making decisions
- Fatigue or loss of energy
- Feeling guilty, hopeless or worthless
- Thoughts of death or suicide



Dr. Mary Smith-McCoy
Professional Christian Counselor
(904) 674-7831

Email: Maryamccoy48@yahoo.com



Willard Payne

Opening Doors Once Closed By Racial Barriers

When Willard Payne entered Jacksonville in 1975, his impact, though unintentional, was pioneering – expanding the range and limits for Black Floridians in business, education and politics. As an educator, businessman, and consultant, Willard Payne's 45-year career has included general and administrative management, consulting and entrepreneurial experience with several national companies, a Fortune 500 international food conglomerate, a national parking enterprise, and varied work with a host of other businesses.

Willard is best known as the first African-American Owner of a McDonald's Restaurant in the state of Florida, and his business impact in Jacksonville was immediate as he built 4 McDonald's restaurants, hired more than 250 employees, and was responsible for creating more than 500 jobs. "It has been most rewarding to me as a McDonald's owner to see employees that have worked at my stores go on to be doctors, lawyers, politicians, preachers, city and federal employees, and even Wall Street executives," Willard says. "I feel I have had a positive impact in developing leaders of future generations."

Equally impressive was Willard's commitment to the Jacksonville community. With a sincere philosophy of "giving back to the community", Willard established several generous community giving and response programs for high schools and high school students and he has become synonymous with a number of educational and charitable events. Needless to say, he is the recipient of numerous awards and recognitions.

Of the many positions he holds or has held in the community, Willard's appointment by the mayor of Jacksonville as the first African American to serve on the Jacksonville Port Authority is particularly noteworthy. This multi-million dollar



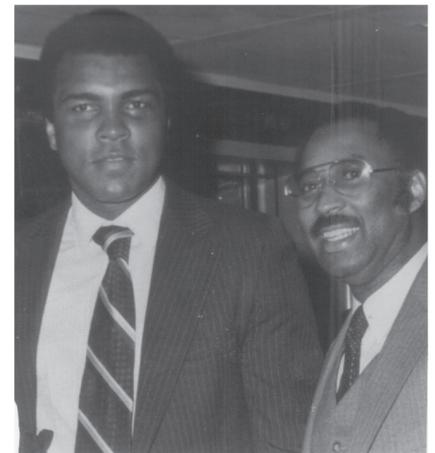
Coach Mike Ditka and Willard Payne



Willard Payne with Charlie Sifford the first black to join the PGA Tour.



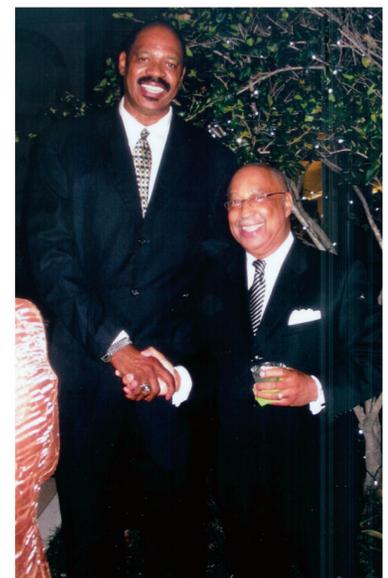
Jacksonville Jaguars Mark Brunell, Tony Boselli and Willard

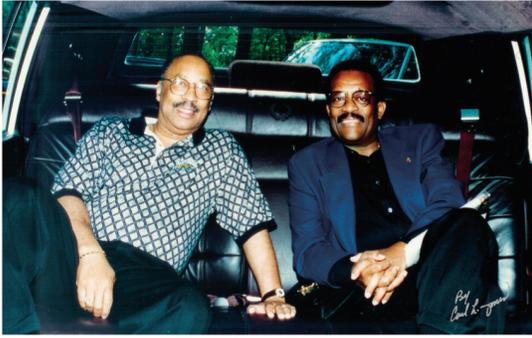


Willard Payne and Muhammad Ali



NBA basketball great Artis Gilmore and Willard Payne





Willard and the late Attorney Johnny Cochran



Willard Payne consults with former President Bill Clinton



Congresswoman Corrine Brown and Willard Payne meet with Jacksonville Business Leaders



Willard Payne at The White House



Willard accepts award of the Citizens Advisory Board from Jacksonville Sheriff



Senator Bill Nelson and Willard Payne



Willard Payne, Tom Joyner and Mayor Alvin Brown



enterprise operation, responsible for the operation of Jacksonville’s extensive Port and the operation of The Jacksonville International Airport, is one of the more competitive ports in the country with a tremendously high traffic count. Willard’s business acumen was impressive during his tenure on the authority and many persons attribute a number of innovative changes in its operation to his leadership.

Willard is proud to have been the founder and first president of the 100 Black Men of Jacksonville, an organization that has created unity and productivity in the business community. Rodney Hurst, a former city councilman, was very supportive and helpful when he first came to the city. Amongst his other ‘first’ with the Rotary Club and River Club, Willard had to overcome 100s of years of segregation and racism, opening doors by breaking barriers.

Willard currently serves as the President/Treasurer of Northern Florida Recruiting and Consulting Services, Inc. (NFRCS) where he directs professional recruiting, consulting and lobbying client services for many local and national businesses. Willard has been instrumental in the election of many Black Politicians statewide and nationally. He is described by many as a “powerful political shaker and mover”. With the impressive success of NFRCS, and a clientele that literally reads like Who’s Who in American Business, his professional gait of achievement continues at a non-stop pace.

Willard is a graduate of Xavier University in New Orleans with a Bachelor’s Degree in Education and holds a Masters of Science Degree from Loyola in Chicago in Education Administration and Supervision. He is married to the former Pamela G. Glover, who is also Principal Partner in NFRCS. Willard and Pam are partners in many locations around the country with The Paradies Shops and Republic Parking System. Together, they are the parents of two daughters, one son and six grandchildren.

PAMELA G. PAYNE & WILLARD PAYNE

THE DYNAMIC DUO

Those in the Public School Educational arena throughout the country have come to know Pam Payne through her professionalism, drive, and a wealth of experience. She has earned that reputation through her hard work, impressive skills and her attention to detail. Many who work with her and around her have called her “visionary”.

For 15 years, Pam directed the Employment Services Division of the Duval County Public School System’s Human Resources Department and its budget of more than 2 million dollars. With the imperative to recruit and hire “quality” in the classroom and in the administration of Duval County’s Schools, Pam’s action plans to accomplish those goals have been imminently successful. Her fields of expertise are impressive and include but are not limited to, knowledge of human relations and organizational theory, conflict resolution and negotiation skills, discrimination law, labor law, affirmative action, and of course, that ability to make you want to teach our future leaders of tomorrow in Duval County.

A skilled consensus builder, she has been able to establish lasting partnerships with various public and private institutions, and with colleges and universities in Florida and other states. One colleague, admiring her energy, resolve, and resourcefulness wondered aloud one day, “...where does she get it from?” Her “secrets” are in her work ethic and her expertise. In a “goal driven atmosphere” where one’s ability to get the job done well is paramount, and with what one can only call intense competition, Pam’s professionalism becomes her clarion for quality. She served as Director of the Ribault High



Pam and Willard Payne

NFRCS
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Pam & Willard Payne with friend Maurice Daughtrey

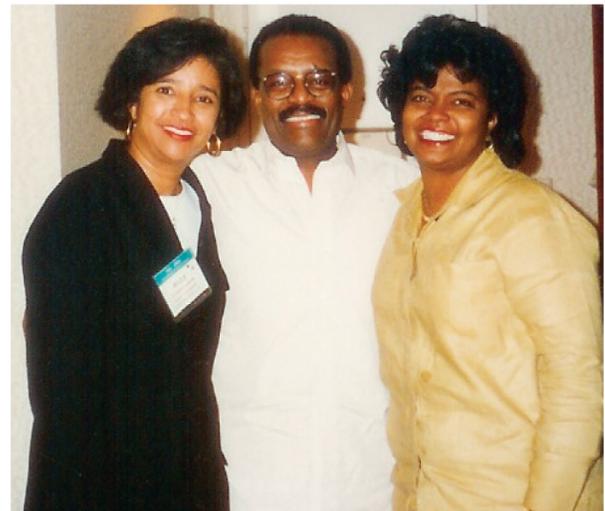
Renaissance Initiative in the Office of Community Engagement and Organizational Advancement. Her last appointment was as Director of Special District Projects for Duval County Public Schools.

She is a native of Louisiana, receiving her Bachelor of Science Degree in Secondary Education (English) and a double Master’s Degree in Guidance Counseling and Administration and Supervision from Southern University and Agricultural and Mechanical College in Baton Rouge, Louisiana. She completed additional studies at the University of South Florida in Tampa, Florida.

As the Vice President/Secretary of Northern Florida Recruiting and Consulting Services Inc, which she partners with her husband Willard Payne, Pam brings a wealth of goal related experiences and client related objectives.



Willard & Pam Payne with former Governor Charlie Crist



Atty. & Mrs. Johnny Cochran and Pam Payne



State Representative Mia Jones, Willard Payne, State Senator Audrey Gibson



Willard & Pam Payne with football great Doug Williams



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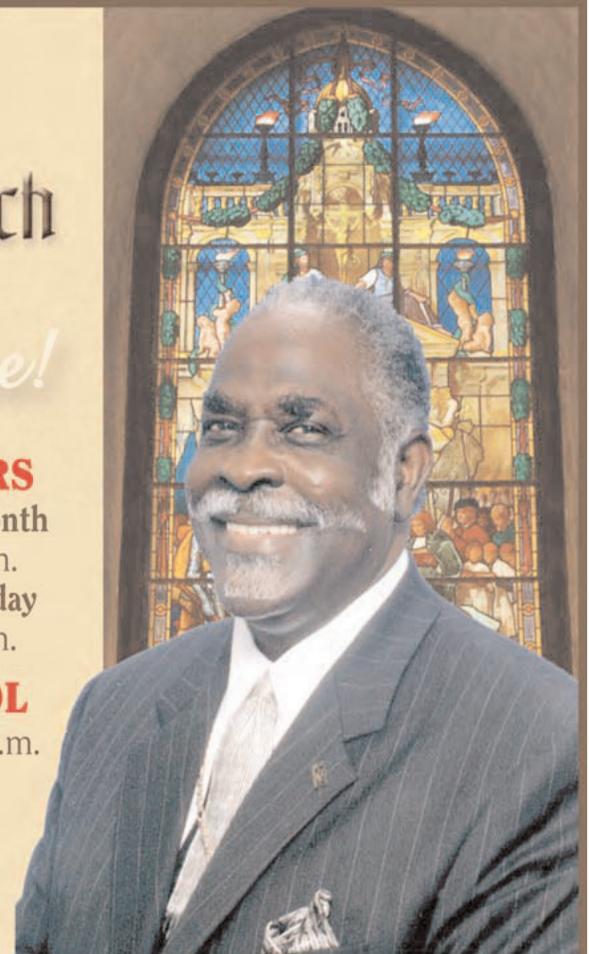
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15 Tips to Control Your Eating

Simple ways to stick to a healthy diet

By: Carole Carson
Guest Columnist

After my midlife “fitness epiphany,” I wondered why I hadn’t succeeded earlier. Reading a contemporary proverb, I found the answer: “The apple doesn’t fall from the tree until it’s ripe.”

My earlier, failed attempts to lose weight meant I wasn’t ready. But once ready, the soap-opera events in my life — serious illness, a son’s wedding in France, a torn hamstring, a back injury, my daughter’s heart-stopping medical trauma — couldn’t derail me.

The drama in my life continues. As Gilda Radner said, “It’s always something.” What I am happiest about, though, is that I’ve managed to stay the course with my exercise and eating regimen. The bad habits were hard to change, but fortunately so are the new, healthful ones.

While exercise is an essential element of my makeover, the biggest change involves eating. Below are my favorite strategies — some I discovered and some I borrowed from others.

1. Plan ahead so you can look forward to eating. Don’t wing it: You will often end up overeating and/or eating something unhealthy.

2. Focus on what you’ll eat — not what you are giving up.

3. Eat at periodic intervals (every three to four hours). Skipping a meal can result in overeating later or poor food choices. Have a late-afternoon snack (fruit, carrot sticks, popcorn) for quick energy.

Eating a healthy breakfast can help you manage hunger throughout the day. — Getty Images

4. Always start the day with a breakfast to manage hunger throughout the day. Overeating the night before isn’t an excuse to skip breakfast.

5. Add protein to each meal — such as a hard-boiled egg, tuna or nonfat cottage cheese — to manage hunger and sustain energy.

6. Save alcohol for special occasions.

7. Save one time each week (for me, it’s Friday night) for indulging — but even then stay conscious of choices.

8. Make friends with hunger. Learn to assess your hunger level — from “satiated” to “passing impulse” (perhaps triggered by a television commercial) to “ravenously famished.” Eat when your energy level drops, but don’t panic if you are hungry for an hour.

9. Train yourself to stop after one serving. If you are particularly hungry, make sure you have one food or dish you can eat as much as

you want — for example, cucumber salad with seasoned rice vinegar.

10. If you must eat at a fast-food joint, order salads, veggie burgers, and other low-cal dishes.

11. Shop for groceries when you aren’t overly hungry, angry, lonely or tired. Don’t bring food home that you shouldn’t eat.

12. If you’re hungry but don’t

want to eat yet, chew some sugarless gum and drink water.

13. When entertaining, make sure there are foods you can eat along with your guests. When you’re a guest, discreetly find foods that fit into your plan and eat them.

14. If you need medicine, take it. Don’t medicate with food.

15. Limit caffeine. It can stimulate appetite.

I know that seems like a lot, but over time it becomes second nature. Then the pounds melt away and it really gets fun! For me, one of those moments came when I wore a size 6 suit to my son’s wedding.

Carole Carson, author of *From Fat to Fit: Turn Yourself into a Weapon of Mass Reduction*, serves as the coach for the AARP Fat to Fit online community.



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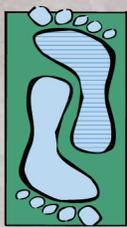
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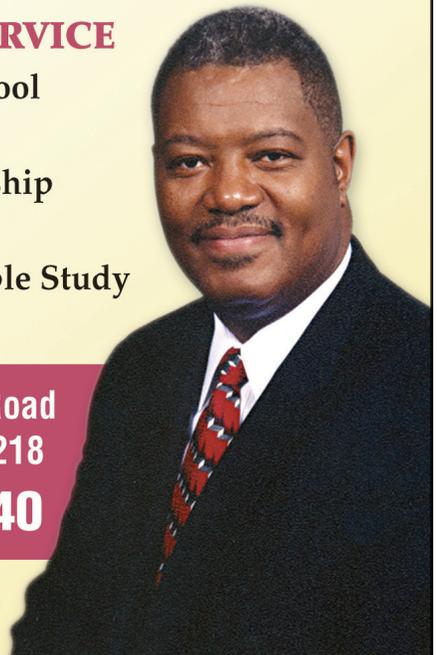
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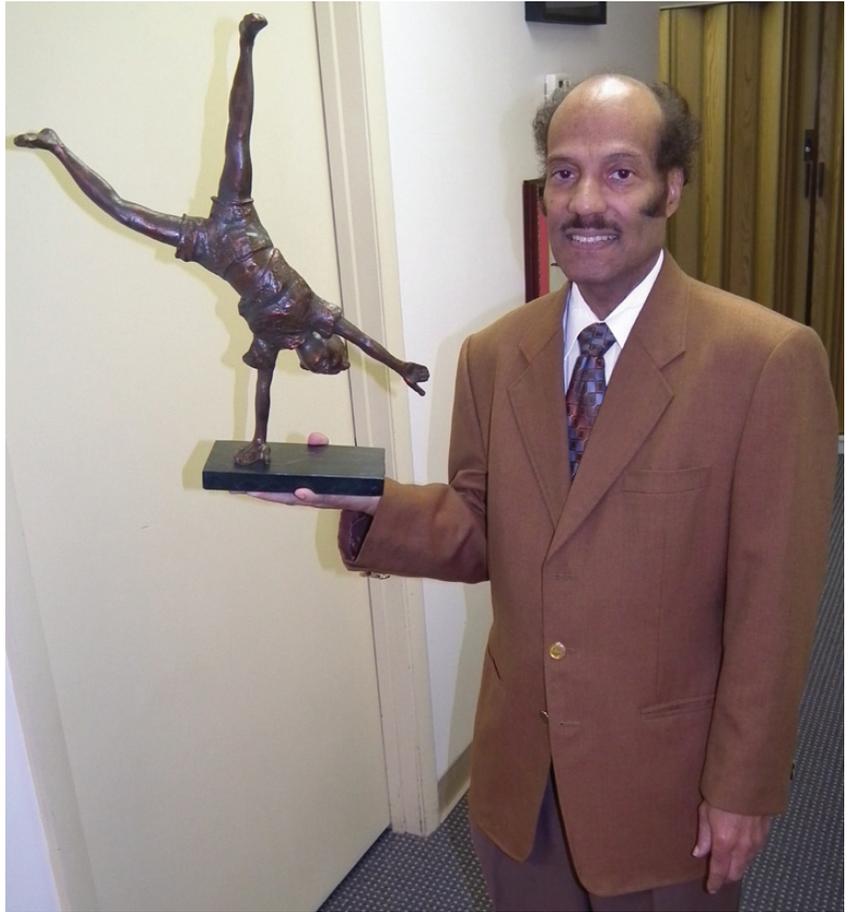
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Charles E. Simmons, III, M.D. Receives The YMCA's Prestigious 'Children's Spirit Award'

The YMCA of Florida's First Coast awarded Dr. Charles E. Simmons, III the 'Children's Spirit Award' for reaching 10 years consecutive giving history at the major giving gifts (Chairman Round Table) level. The receipt of this award last month attributes the life-time of giving and service Dr. Simmons has made to the children of the greater Jacksonville area.

Dr. Simmons has been a pediatrician in Jacksonville for over 30 years, and known as the "Baby Doctor" he states, "It takes special people to care for our children. If that makes me special, then it's God that me a special person. I have always loved helping people, and to me babies re the most in need of help. Proper prenatal care sets the course for a child to have a healthier, well productive life, free from setbacks and complications untreated ailments can cause."



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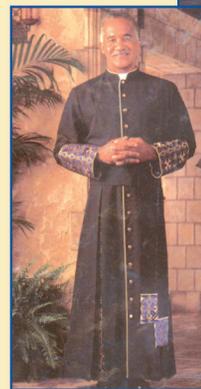
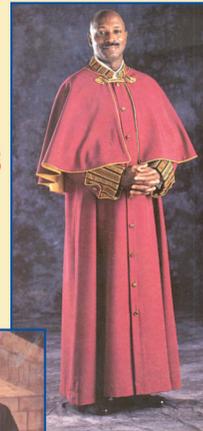
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Ten Facts from the IRS about Amending Your Tax Return

If you discover an error after you file your tax return, you can correct it by amending your return. Here are ten facts from the Internal Revenue Service about amending your federal tax return:

1. **When to amend a return** You should file an amended return if your filing status, your dependents, your total income or your deductions or credits were reported incorrectly.
2. **When NOT to amend a return** In some cases, you do not need to amend your tax return. The IRS usually corrects math errors or requests missing forms – such as W-2s or schedules – when processing an original return. In these instances, do not amend your return.
3. **Form to use** Use Form 1040X, Amended U.S. Individual Income Tax Return, to amend a previously filed Form 1040, 1040A or 1040EZ. Make sure you check the box for the year of the return you are amending on the Form 1040X. Amended tax returns cannot be filed electronically.
4. **Multiple amended returns** If you are amending more than one year's tax return, prepare a 1040X for each return and mail them in separate envelopes to the appropriate IRS processing center.
5. **Form 1040X** The Form 1040X has three columns. Column A shows original figures from the original return (if however, the return was previously amended or adjusted by IRS, use the adjusted figures). Column C shows the corrected figures. The difference between Column A and C is shown in Column B. There is an area on the back of the form to explain the specific changes and the reason for the change.
6. **Other forms or schedules** If the changes involve other schedules or forms, attach them to the Form 1040X.
7. **Additional refund** If you are filing to claim an additional refund, wait until you have received your original refund before filing Form 1040X. You may cash that check while waiting for any additional refund.
8. **Additional tax** If you owe additional tax, you should file Form 1040X and pay the tax as soon as possible to limit interest and penalty charges.
9. **When to file** Generally, to claim a refund, you must file Form 1040X within three years from the date you filed your original return or within two years from the date you paid the tax, whichever is later.
10. **Processing time** Normal processing time for amended returns is 8 to 12 weeks.



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Congressionally-Directed Spending – Congressman Grayson increased targeted federal spending here by more than 500% in a year when we needed it the most. The \$12 million creates jobs and meets basic human needs. The money does not appease lobbyists.

Foreclosure Mediation – Congressman Grayson dealt with the housing crisis by getting our local judges to institute a mediation program to prevent foreclosures. The Supreme Court of Florida just expanded our model throughout the state.

Boosting Tourism – Congressman Grayson busted through years of delay and procedural logjams to pass the Travel Promotion Act, establishing a fully-funded federal commission that will spend \$200 million a year promoting our #1 industry, tourism.

Saving Our Schools – Congressman Grayson's vote helped deliver more than \$200 million in additional federal money to Orange County schools. The money directly prevented schools from closing. The bill also provided \$80 million for schools in Lake and Marion Counties.

National Hurricane Research Center – Congressman Grayson secured a commitment from the House Leadership to build a \$50 million National Hurricane Research Center in Orlando as part of the climate change bill.

Pinecastle Jeep Range – Congressman Grayson arranged for funding and progress in the cleanup at the Pinecastle Jeep Range, to help keep our children safe.

Unparalleled Constituent Service – Congressman Grayson established offices in Ocala, Tavares, and Winter Garden, to meet the needs of people in our 140-mile-long district. He and his staff responded individually to almost 100,000 e-mails sent to his official website, grayson.house.gov. He also held more health care town hall-type events than other Member of Congress from Central Florida.

Increase In Grant Funding – The hard work of Congressman Alan Grayson, D-Fla., paid off in a big way for the people of our district. A new analysis of grant information showed that federal grant dollars for Florida's 8th Congressional District increased by 98% during the Congressman's first year in office.

Audit the Fed – Congressman Alan Grayson voted in favor of the Wall Street Reform and Consumer Protection Act today. The bill implements common-sense rules to ensure that Big Banks and Wall Street can't play Russian Roulette with our economic future ever again.

The Pay For Performance Act – Congressman Grayson introduced the bill which prevents unreasonable or excessive compensation for employees at companies in which the government now has an ownership stake through TARP (bailout) money. This was the first substantive bill introduced by a freshman member to be passed by the House of Representatives during the 1st Session of the 111th Congress.

Amendments Combat Wasteful Defense Spending – On June 25th, 2009, Congressman Grayson introduced two successful amendments to the National Defense Authorization Act (H.R. 2647) in the House of Representatives. His first amend-





ment requires revealing the names of all contractors causing overruns in defense contracts – a Contractor Hall Of Shame. Grayson’s second amendment requires that cost or price to the Federal government be given at least equal importance as other criteria in evaluating bids for defense contracts. The bipartisan bill passed by a final vote of 389-22.

Teach the Constitution Week – On September 14th the U.S. House of Representatives approved Congressman Grayson’s “Teach The Constitution Week” resolution. The bill (H.Res. 686) urges high schools to spend one week each September teaching the Constitution to seniors. Congressman Grayson’s non-partisan resolution passed unanimously.

Congressman Alan Grayson pays attention. He works hard. He gets things done.



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HARP Overhaul to Address the Needs of Struggling Homeowners

By **Keith Loria**
Guest Columnist

President Barack Obama's administration recently launched a new plan designed to help struggling homeowners refinance underwater mortgage loans at today's historically low interest rates. On October 24, President Obama announced that the government's Home Affordable Refinance Program (HARP) was being modified to make refinancing at these current low interest rates easier for borrowers, in hopes of saving Americans thousands of dollars a year.

The real estate industry has had mixed reaction to the plan, with some praising the initiative while others say it doesn't go far enough. "Over the past two years, we've already taken some steps to help folks refinance their mortgages," Obama announced, listing a series of measures his administration had enacted. "But we can do more."

Obama's new plan calls for a sweeping overhaul of the 2-and-a-half-year-old HARP program, easing rules and reducing fees. The revisions include lifting a ceiling that barred participation by borrowers who owed more than 125% of the value of their homes, and using a controversial modeling method to replace costly appraisals that are among the fees that have kept some homeowners from refinancing.

The HARP program cuts red tape, gives banks an incentive to participate and lowers the usual fees paid for refinancing. It also encourages borrowers to switch from 30-year mortgages to those of shorter durations, which would reduce the overall risk for Fannie Mae and Freddie Mac loans.

Currently, Americans hold about 11 million underwater mortgages, where the loan amount exceeds the home value. However, only a fraction of those will qualify for refinancing under the new plan. Those eligible include homeowners who have kept up their loan payments for at least six months, have loans guaranteed by the housing agencies and owe more than 125% of their home's value.

Many analysts are uncertain as to whether this will solve the problem since the program won't help the 3.5 million borrowers who are seriously delinquent on their loans or are already in default. "It's a step forward, but what we need is a leap forward," said John Taylor, president of the National Community Reinvestment Coalition, an association of organizations that promote access to affordable housing.

Terry Green, a broker with Allied Mortgage Corporation in Annandale, Va., and the President of the National Lenders Alliance is critical of the changes. "The housing market should seek its own bottom and it will repair itself," he said. "Every time the government gets involved and intervenes, all it does is delay the ultimate repair of the housing market. I think it's a bad move." Still, the plan could help one to two million people get significantly lower monthly payments in hopes of stabilizing the real estate market.

The President himself acknowledged that this latest proposal will not do all that's needed to get the housing market back on its feet, but he believes it will help. "These are important steps that will help more homeowners refinance at lower rates, enable consumers to save money and help get folks spending again," Obama said.

For more information about HARP, contact our office today.



Priscilla Johnson
Real Estate Professional
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Publisher's Editorial

Darryl A. Barrs, Sr., Publisher/Managing Editor



The KING, the MICE and the CHEESE “America’s Pre-School Lesson”

As a young child, one of the very first books I read turned out to be one that had a profound affect on my life then and devoid my knowledge, even more so as an adult. This book titled: The KING, the MICE and the CHEESE, taught me the values of relationships and purpose. Written by Nancy and Eric Gurney in 1965, published by Random House, Inc. of New York, the book is very well illustrated.

The story goes along these lines, “Once upon a time, in a faraway country, there lived a king. He lived in a beautiful palace. He had everything he liked. He liked cheese best of all. His cheese makers made the best cheese in all the land. Everyone in the palace could smell that cheese. Everyone in the town could smell that cheese. Everyone in the country could smell that cheese. A mouse did.”

Now this is where the story gets good. The book says that mouse told all his friends and every mouse in the land ran to the palace. The mice had fun living with the king eating the king’s cheese but the king did not like it. He called his wise men for advice in getting rid of the mice. After careful thought and consideration, they brought in cats; big cats, little cats, fat cats and thin cats. These mice-chasing cats ran every mouse from the palace.

Now the cats were very happy living with the king, but the king was not happy living with cats. They scratch and clawed, there was too many of them. Again he called his wise men, and again after careful thought and consideration, they brought in dogs; big dogs, little dogs and spotted dogs. These cat-chasing dogs ran all the cats from the palace.

Now the dogs were very happy. They liked living with the king. But the king was not happy. He did not like living with dogs. They barked and chewed. In comes the wise men, this time they brought in lions... big - big brave lions. The dog-chasing lions ran every dog from the palace.

Now the lions were very happy living with the king, but not the king living with lions. They were big and scary. Again the call goes out to the wise men, they say this is easy, they bring in elephants. The lion-chasing elephants run every lion from the palace.

The elephants were very, very happy living with the king. But the king was most unhappy living with elephants. They were dusty and they smelled. How do you get rid of elephants, yelled the king? We can do it, said the wise men. We will do it right away. They brought back all the mice. The elephant-chasing mice went right to work and ran every elephant from the palace.

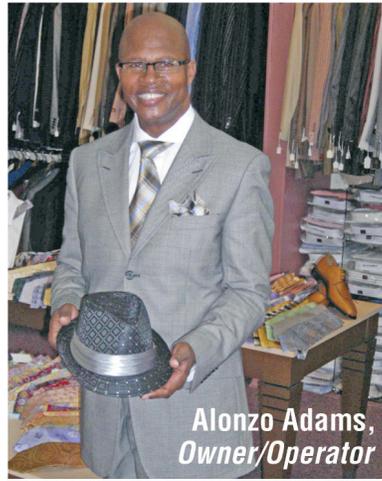
The king was right back where he started... mice everywhere... eating his cheese. “What am I going to do? For three long days the king sat and asked himself that question. After three days of thinking, he thought of the only answer. Calling the mice together, the king made a deal, “I’ll learn to get along with you. You’ll learn to get along with me.”

From then on, the king shared his cheese with the mice... and the mice learned to eat with very nice manners.

Jesus tells a story of relationship and purpose in Mark 4: 1-9. It is a story about simple seeds and their quest to survive. After telling this story, it’s interesting that Jesus concludes with the statement, “*He that hath ears to hear, let him hear.*”

Could it be that America’s solution to all its problems... the mysteries of life, those complex predicaments, eluding answers, and that indistinguishable knowledge we seek, is hiding in plain view among the simple things in life. Is the prophet speaking to us today as a nation when he states in Ezekiel 12:2, “*Son of man, thou dwellest in the midst of a rebellious house, which have eyes to see, and see not; they have ears to hear, and hear not: for they are a rebellious house.*”

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