**The Pontiac News**

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**NATIONAL FINANCIAL LITERACY MONTH**

April is the official National Financial Literacy Month; however the experts at Money Management International know that regardless of the day or month of the year you begin, the 30 step path will help you achieve financial wellness. Take the first 10 steps today! See Financial Health Rules on Page 10

**PONTIAC, JUST A LITTLE CITY, WITH A WHOLE LOT OF HEART!**

By Brenda Carter

It’s been a little over four years since the day I sat in my first Board of Education meeting in Pontiac School District. Since then, there have been many structural changes. We should be very proud of these changes. Pontiac School District was a school district faced with the adverse effects of manufacturing. However, in a time when many deficit districts succumb to dissolution, Pontiac School District met the challenge and, by all appearances, is rising from the ashes. -See Pontiac Page 3

**The Effect of Rising Inequality on Social Security**

President Franklin D. Roosevelt signed the Social Security Act in Washington, D.C., on August 14, 1935. -See Inequality Page 6

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THE PONTIAC NEWS • VOLUME V - ISSUE II

EDITORIAL by R. Frank Russell, Publisher

A TRIBUTE TO A PUBLIC SERVANT – Mr. ANDREW PETTRESS

Condolences to the wife (Alma Bradley-Pettress) and family of Mr. Andrew Pettress II. Andrew made his transition from this realm of existence on April 5, 2015. Andrew was a tireless fighter for the City of Pontiac and contributed much to this community. He will be missed by this writer and I pray that the Creator/God is pleased with his work!

Message To The Pontiac Community Solutions

In the previous issue of this publication (March 31-April 10, 2015 - Volume 5 Issue 1) this writer respectfully requested that the Black Clergy and other concerned citizens of this community consider reading a book that may be helpful to us in solving the myriad (countless, numerous, many) problems that we and the masses of our people are now struggling with that keeps us from being as productive as the wider community. This writer also indicated in the last editorial that this is not about attacking anyone’s faith...and that it is about seeking solutions to OUR problems. This writer also listed a few excerpts from the book and indicated my hopefulness that we could have an honest and open solution centered discussion about the contents of the book after it had been read by the clergy and other concerned citizens. Well, needless to say, this writer received a variety of responses from the Black Clergy. We also received responses from other concerned citizens who simply want the community to get better “by any means necessary”.

Some of these responses were very thoughtful, positive and encouraging. Other responses were very thoughtless, negative and included a barrage of personal accusatory attacks that were totally disconnected from my expressed words and my intent/purpose for recommending this book. Some in this latter group even went so far as to state that they had summarily dismissed the concepts and ideas of the book before even reading the book and/or the excerpts? The statement was also made that the ideas expressed in the book and article were too ignorant to even be considered and should have been relegated to SPAM or the computer Trash bin.

Most responders are willing to leave no stone unturned when it come to doing whatever is necessary to improve the conditions of our community, especially our Youth. This group indicated a willingness to take a look at and critically analyze all of the socializing institutions that impact our lives, including the family dynamic, the justice system, the media, the educational system, religious organizations (inclusive of the Mosque, Church and all others).

For the record, the previous writing did not express my personal opinion on this subject or the book, because...how I feel does not matter, what matters is the data and research on this subject and whether the objective research/data is supportive of the assertions made by Dr. Christopher C. Bell Jr. Also of importance is how serious we are about doing whatever is necessary to liberate the minds of ourselves and those whom we serve in order to maximize our individual and collective ability to solve the problems of our community and be as productive as we can be!

Now for my opinion! Based on over 45 years of research, critical observation, personal experience and the expressed opinions/experiences of other objective individuals. There is no question in my mind that ALL of the socializing institutions of this country have failed us miserably. All of these entities have deliberately distorted our image, misguided our leadership, mis-educated our people, and/or misrepresented and/or minimized our contributions to this country and the world.

In spite of the above, there are solutions to these problems that can only come from US and others of good will...we have many individual scholars, groups, organizations and others that have dedicated their lives and/or resources to coming up with ways and means of overcoming the Crisis of the Black community and its many problems. I am suggesting that the book by Dr. Christopher C. Bell Jr. may be helpful to us in our journey to find solutions to the problems of too few black men in the church and too many black men in the criminal justice system (prison). Check the book out for yourself and let me know what you think? thepontiacnews@sbcglobal.net

‘Jesus worship’ hurts the black community! A new book explains why and how!

THE BLACK CLERGY’S MISGUIDED WORSHIP LEADERSHIP

By Dr. Christopher C. Bell Jr. ISBN# 9781-4251-7806-2 $19.00

About the Author:
Christopher C. Bell Jr., Ed.D. is a long time observer and analyst of the motivational and behavioral effects of religious educational programs on black people. He has managed, analyzed, and evaluated educational and motivational programs in the U.S. Army, the U.S. Department of Labor, the District of Columbia Public School System, and the U.S. Department of Education. Dr. Bell earned a Doctor Education (Ed.D.) degree from Boston University Graduate School of Education.
Pontiac, Just a Little City, With a Whole Lot of Heart!

Pontiac School District had to make extremely painful decisions in order to avert dissolution. Our school district met the “toxic trio”, decreasing student achievement, declining enrollment, and a rising budget deficit. School districts succumb to dissolution because they were unable to avert this deadly trio of events. It took the leadership of the Board of Education and the implementation of programs by Administration. It also took the dedication of our principals, teachers, staff, and Union to not only turn Pontiac School District around but to move Pontiac School District in the right direction.

The effects of dissolution are painful to all involved. The first reality sets in when a community realizes that they no longer have a school system. The second reality is teachers and staff become unemployed. Lastly, and most importantly, children are bused to the nearest community designated as a recipient. I spoke with educators from dissolved districts, and from districts averted dissolution. The dissolved districts summed their experience up as catastrophic. The districts that averted dissolution summed theirs experience up as very painful but necessary to keep their identity.

There are more districts in Michigan facing budgetary deficits due to the toxic trio. Urban districts are not the only school districts facing dissolution. Pontiac School District was one of the three school districts that were on the chopping block in 2013, along with Buena Vista and Inkster. However, legislation from Lansing and most importantly the diligence of Pontiac School District averted something I feel would have been catastrophic to this community. The people of Pontiac are very proud. Many iconic people hailed from Pontiac. The history of Pontiac and Pontiac School District is being told through generations. Losing this history is unacceptable.

Pontiac School District, with the help of Oakland Schools, met the toxic trio head-on. The Administration created a wrap-around program that entailed increasing NWEA and MEAP scores. Academic improvements are being achieved on all grade levels. Student enrollment stabilized in 2014 and is projected to increase in 2015. Pontiac School District’s deficit decreased 24% in the first year and is projected to decrease significantly in 2015. Painful decisions recommended to the Board of Education in 2013 is bearing fruit in 2015. Our International Technology Academy (ITA) is attracting students from all over Michigan with its stellar academic curriculum. Our sports programs on all levels returned. The Barry Manilow Project provided over twenty new instruments for our band program. Pontiac School District averted being dissolved by turning the school district around.

It is almost like watching a basketball game where the home team is down in the fourth quarter. Imagine how it feels to see your team rally back, against all odds, to win the game! Pontiac School District is being held as the model for deficit school districts. We often hear praise for our school district as we travel to Lansing and Washington D.C. They wonder how we did it. They wonder how we keep doing it! It takes the dedication and commitment of the Board of Education, Administration, principals, teachers, staff, and our Union. All were willing to bite the bullet to save Pontiac School District. There is also one very important component that I do not want to leave out; it is our community.

There is a myriad of organizations rallying to help our schools. There are youth organizations like the Clarence E. Phillips Ascend Foundation, Positive Role Model (PMR), Pontiac Panthers, and Quest Cheer and Dance is providing activities for our youth. Our church families are holding huge events to feed, clothe, and provide needed supplies for students. Our business community partners including the Michigan Building and Construction Trades, General Motors, the UAW, and McLaren Hospitals are providing internships for our students. Our educational community of Oakland University, Oakland Community College, and Baker College, is in our schools providing professional development for our teachers, staff, and students.

Once again, Pontiac is a very proud community! It is very heartwarming to see our youth practicing dancing at the Night Riders! Or watching children read at the American Legion. Gibraltar Masonic Lodge held a scholarship Fish Fry for our high school students, and Pontiac’s Pan-Hellenic Council is everywhere providing mentoring, scholarships, and love to our students. Maybe the antidote needed to avert the destruction of the toxic trio is a new improved school district, community involvement, and love! Years from now, generations will read about this period in Pontiac School District’s history. Our future generations will read about how our community rallied to save our schools. We are leaving them the same template that was left to us. Our ancestors did not give up on our education, and neither are we giving up on our future generations! In the days when education was only for the elite, community leaders found ways to educate their children. They knew that one day things would be better, and they were willing to pay the price. Pontiac School District is moving in the right direction, and we are moving in this direction because we are willing to pay the price.

As we see our community wrap around and protect our children, we see the village concept in action. It takes a village to raise and educate our children, and we are doing it! Why? As world-renowned singer and songwriter Ronnie McNeill said in his ballad about the people of Pontiac is that we are, “Just a little city with a whole lot of heart.”

Notice of Building & Site Sinking Fund Millage Election
★★★★★★ Vote - Tuesday, May 5, 2015 ★★★★★★
PONTIAC SCHOOL DISTRICT NEEDS COMMUNITY SUPPORT FOR MUCH NEEDED IMPROVEMENT OF OUR SCHOOL BUILDINGS
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WHAT’S HAPPENING IN OAKLAND COUNTY

L. BROOKS PATTERSON HIGHLIGHTS (OCHD) HEALTHY PONTIAC WE CAN

By L. Brooks Patterson

In honor of National Public Health Week, Oakland County Executive L. Brooks Patterson recently highlighted Oakland County Health Division’s (OCHD) Healthy Pontiac, We Can (HPWC) coalition for its extensive efforts in improving the health and wellness of Pontiac residents.

“The Healthy Pontiac, We Can coalition is working hard to improve the quality of life for Pontiac residents. It has accomplished so much since the Health Division created the coalition in 2011,” Patterson said. “The Health Division has brought many diverse partners together to create sustainable opportunities for physical activity and healthy eating by leveraging over a million dollars in state and federal grant funds and local resources.”

Since its inception, HPWC has:

• Received over $1,173,895 in funding from federal and state grant awards
• Created and helped maintain two produce markets, bringing fresh fruits and vegetables to Pontiac residents that accept SNAP / EBT benefits
• Installed exercise equipment and a walking trail at Oakland Park
• Received awards from State Senator Jim Marleau and the National Kidney Foundation for its community-based prevention strategies
• Implemented activities in Pontiac such as walking clubs and other recreation at local parks to get families moving
• Installed signage at three parks and another two along the Clinton River Trail to increase recognition of local parks and trails
• Partnered with Lafayette and Carnival markets to implement Healthy Bites, an in-store guide to help residents purchase healthy foods
• Provided healthy recipe demonstrations at the produce markets and presented a cooking curriculum at two summer feeding sites for children in kindergarten through sixth grade
• Linked residents to low-cost services in Pontiac for physical activity, fresh foods and more

“Healthy Pontiac, We Can is one of our largest collaborations, supported by over 40 community partners,” said Kathy Forzley, OCHD manager / health officer. “We all share Mr. Patterson’s vision for a healthier Oakland County and a healthier Pontiac and continue to strive for improved health outcomes.”

In addition to maintaining its current activities, HPWC has the following 2015 projects lined up for Pontiac residents:

• Launch Gleaner’s Community Fresh Food Share initiative
• Add bike racks, bike fix-it stations, and additional signage along the Clinton River Trail
• Expand Healthy Bites to Pontiac Schools and McLaren Oakland Hospital
• Develop breast-feeding friendly environments within community agencies
• Work with schools to increase healthy eating and physical activity
• Launch two additional weekly produce markets that offer affordable fresh produce and accept SNAP benefits
• Expand healthy eating options in local churches
• Create a non-motorized transportation plan to identify and create safe and accessible walking and biking routes that connect public parks, produce markets, schools, businesses, neighborhoods, and public transportation

All residents are invited to visit the Pontiac produce markets and sample fresh fruits and vegetables during food demonstrations next week and throughout the spring and summer. All Saints Episcopal Church’s Produce Market is open on Saturdays from 10 a.m. to 2 p.m. at 171 West Pike St. Oakland Livingston Human Service Agency’s Produce Market is open on Tuesdays from 11 a.m. to 1 p.m. at 196 Cesar E. Chavez Ave.

For more information about HPWC and its partners, visit www.healthypontiac.org or find them on Facebook at www.facebook.com/healthypontiacmi. FOR MEDIA INQUIRIES ONLY: Contact Kathy Forzley, health officer / manager of the Oakland County Health Division, at (248) 858-1410.

April Business Workshops Offered by Oakland County

Business owners and entrepreneurs who need assistance are encouraged to attend seminars offered by the Oakland County One Stop Shop Business Center. Unless otherwise noted, all programs are held at the Oakland County Executive Office Building Conference Center, 2100 Pontiac Lake Road, west of Telegraph, in Waterford. For pre-registration and a location map, visit www.AdvantageOakland.com/businessworkshops or call (248) 858-0783.

Capital Raise April 28, 9:30 a.m. to 11:00 a.m.
Fee: This workshop is free but pre-registration is required.
If you are a start-up or early-stage growth-based business looking for funding, come meet and listen to capital expert Mike Brennan. He will detail the various capital sources in Michigan, and talk about how to position your company to qualify for private funding, including private equity, the angel network and venture capital, and/or public funding, including grants, pre-seed, micro-loans and venture match.

Create Your Marketing Plan April 30, 9 a.m. – 12 p.m.
Fee: $40 — Business Research: Feasibility to Expansion is a pre-requisite to this class
When you’re marketing a small business, your budget and human resources are often limited, but your ideas and goals are still as big as they come. This 3-hour class is tailor-made for small businesses and your unique needs. We’ll help you whip your marketing program into shape so you can reach your goals regardless of your budget or team size. We’ll introduce you to a realistic plan with actionable items customized to reach YOUR target audience. You will come away with a marketing budget, calendar, and tools designed to help grow your business.

Walk-In Start-Up Thursdays Every Thursday, all year, 9 a.m. – noon and 1:30 p.m. – 4:30 p.m.
Fee: This workshop is free and no appointment is necessary
Individuals who want to launch a business but don’t know where to begin can receive confidential, one-on-one advice from an experienced business consultant. Counselors will answer start-up questions, suggest next steps and guidance on business planning tools. Walk-in sessions available on a first-come, first-served basis and are limited to 15 minutes.

Unless otherwise noted, all programs are held at the Oakland County Executive Office Building Conference Center, 2100 Pontiac Lake Road, west of Telegraph, in Waterford. For pre-registration and a location map, visit www.AdvantageOakland.com/businessworkshops or call (248) 858-0783.
The Effect of Rising Inequality on Social Security

By Rebecca Vallas, Christian E. Weller, Rachel West, Jackie Odum © 2015 Center for American Progress

The nation’s Social Security system has long been a bedrock of economic security, protecting nearly all American workers and their families in case of retirement, disability, or the death of a primary breadwinner. Some 239 million workers ages 20 and older are insured under the program. In 2013, Social Security provided benefits to 58 million people, including 41 million retirees and dependents of retirees, 6 million survivors of deceased workers, and 11 million disabled workers and dependents of disabled workers. Social Security has become a core component of retirement security in the United States: Nearly two-thirds of seniors rely on the program’s benefits for most of their income. Similarly, more than 8 in 10 disabled worker beneficiaries rely on Social Security as their main source of income. For 3 in 10 of those workers, Social Security is the only source of income. Social Security also serves as the largest income security program for children, providing vital benefits to 3.4 million children and their families. Year after year, Social Security serves as our nation’s most effective anti-poverty program; in 2012, it kept more than 22 million Americans out of poverty.

Over the past three decades, however, rising inequality has increasingly threatened the notion of shared economic security. Those at the top of the income spectrum have seen tremendous gains, while most Americans have watched their wages decline or stagnate amid rising costs. In the wake of the Great Recession, the top 1 percent of households captured roughly 76 percent of inflation-adjusted income gains between 2009 and 2013.

Much of the leap made by the very rich is attributable to nonwage forms of income such as capital gains, but huge disparities also persist when looking only at wages, which form the basis for Social Security tax revenues because payroll taxes only apply to wage income. In 2013, for example, the top 1 percent of earners took home about 12.9 percent of the nation’s total wage income in 2013—nearly as much as the share received by the entire bottom half of workers, who captured approximately 13.7 percent of wage income. This growing divide in wages—combined with the fact that wages in excess of the taxable maximum are exempt from payroll taxes—means that millionaire and billionaire earners stop contributing to Social Security early in the year, while the average worker contributes all year long. In 2015, individuals with wage incomes of $1,000,000 stop contributing on February 12; those with higher incomes stop contributing sooner.

Meanwhile, although productivity growth for American workers has more than doubled over the past two decades, incomes for the bottom 50 percent of workers have barely increased in inflation-adjusted terms, and they have actually declined for the bottom 20 percent. In short, most American workers have seen their wages decline or remain stagnant, while they have become twice as good at doing their jobs. At the same time, the costs of goods and services that support a middle-class lifestyle have risen significantly.

This issue brief explores how rising wage inequality has affected the financial outlook of Social Security. We first provide a brief overview of Social Security’s funding structure and its current financial outlook based on the Social Security Administration’s, or SSA’s, most recent projections. Next, we highlight relevant wage trends that have impacted the trust funds’ solvency. Finally, we provide two simulations that highlight the impact that rising income inequality has had on Social Security’s finances over the past three decades.

The first simulation shows what the assets of the combined Social Security trust funds would be today if the average worker’s wages had kept pace with productivity growth between 1983—the year when the last round of major legislative reforms to the program was enacted—and 2013. We find that this wage growth would have increased the trust funds’ assets by $753.8 billion. The second simulation demonstrates what the trust funds would look like today if the maximum taxable wage base had remained fixed at 90 percent of earnings over the same time period. In this case, the trust funds would have at least an additional $1.1 trillion.

In their annual report, the Social Security trustees answer a related question about the future rather than the past: How would raising the cap to cover 90 percent of earnings—starting in 2015—affect the trust funds’ shortfall? They find that this change alone would close more than one-quarter of the expected 75-year shortfall in the combined trust funds.

The two simulations in this brief illustrate how recent trends in workers’ wages have eroded the finances of our Social Security system and put American families at risk. Yet while we cannot undo the past, it is not too late for policymakers to take appropriate steps to strengthen Social Security for current and future generations.

Making connections: Income inequality and Social Security

The Social Security system is financed through payroll taxes called Federal Insurance Contributions Act, or FICA, taxes. Revenue from these taxes is deposited into two trust funds—the Old Age and Survivors Insurance, or OASI, Trust Fund and the Disability Insurance, or DI, Trust Fund—and then used to cover benefits and administrative expenses. Combined, the two trust funds are often referred to as the OASDI trust funds.

Social Security’s benefit levels are modest, and the program’s benefit structure is progressive, meaning that benefits replace a greater share of wages for lower-income workers than for higher-income workers. For a middle-income worker reaching retirement age in 2015, Social Security can be expected to replace about 40 percent of career-average earnings.

The amount of a worker’s annual earnings subject to payroll taxes is capped at a level referred to as the “maximum taxable wage base.” In 2015, payroll taxes are assessed on the first $118,500 of an individual’s earnings. The cap amount is tied to average wage growth from year to year. Specifically, the SSA determines the maximum taxable earnings each year using the National Average Wage Index, or AWI.

In years in which payroll tax revenues exceed benefits paid, See Inequality Page 7
Inequality continued from Page 6

the excess funds have been invested in interest-bearing U.S. Treasury securities. This practice was introduced following the recommendation of the National Commission on Social Security Reform—convened by former President Ronald Reagan in 1983 and commonly referred to as the Greenspan Commission—in order to offset some of the anticipated funding shortfall when the Baby Boomer generation reached retirement age.

Each year, the SSA releases the “Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds,” which documents the program’s fiscal outlook over a 75-year planning period. In 2014, the trustees projected that without congressional action, the combined trust funds would exhaust their reserves in 2033. The depletion of the trust funds will be largely due to the aging of the population as Baby Boomers continue to retire. After 2033, the trustees anticipate that Social Security will be able to pay 75 percent of scheduled benefits using continuing tax revenues.

Rising income inequality poses a direct threat to Social Security’s financial health. By virtue of the capped payroll tax, Social Security’s funding is directly tied to the full wages of low- and middle-income workers—but not to the full wages that higher-earning workers receive. Upward redistribution of income in the United States away from workers whose full earnings are taxed and toward high-income workers whose additional dollars are exempt. At the same time, low-income workers whose wages remain stagnant contribute less in payroll taxes than they would if their wages were rising, while their benefits rise faster than their payroll tax revenue due to the progressive structure of Social Security’s benefits formula.

1. Productivity has been rising faster than wages. Between 1948 and 1973, positive trends in employment compensation mirrored those in worker productivity. In 1973, however, the two trend lines began to diverge slightly. This divergence became more pronounced during the information technology revolution of the 1990s, where productivity growth began to accelerate faster than wage growth. In the years since, productivity has continued to rise, but the majority of American workers have seen their incomes stagnate or even decline.

2. More earnings are concentrated above the cap on taxable earnings. The cap on taxable earnings is adjusted each year according to average wage growth. In recent decades, wage growth for top earners has far outpaced wage growth for the majority of workers. Consequently, an increasing share of total earnings has escaped the payroll tax in each year after 1983. In the three subsequent decades, the share of covered earnings subject to the payroll tax has decreased from 90 percent to 83 percent.

3. Earnings below the cap are becoming more unequal. Because low-wage workers have seen even fewer wage gains than middle-income workers, the earnings distribution below the cap has become more unequal. As noted above, Social Security benefits replace a greater share of wages for lower-income workers than for higher-income workers.

Rising earnings inequality below the cap has meant faster benefit growth relative to payroll tax revenue than would have been the case with stable earnings inequality, increasing the pressure on the trust funds.

In the following section, we conduct two separate simulations to estimate the effects of the first two trends in income inequality—rapid growth in income above the cap and average wage growth lagging behind increases in productivity below the cap—on Social Security’s financial outlook. We cannot model the impact of rising earnings inequality below the cap on Social Security’s finances and therefore only focus on the first two trends for the purposes of this issue brief.

Methodology and analysis

Simulation 1: What if wages had grown at the same long-term rate as productivity?

Between 1983 and 2013, workers’ productivity—measured in terms of inflation-adjusted output per hour—rose faster than inflation-adjusted wages. If the long-term trend in wages had matched this trend in productivity, wage growth would have been approximately 0.34 percentage points greater during each year. Assuming that this faster wage growth was experienced by all earners across the wage distribution, leaving the wage distribution otherwise unaffected, payroll tax revenues to the combined Social Security trust funds would have been greater by this factor in each year as well.

In this simulation, we also model benefit changes. Social Security benefits are linked to earnings; earnings are averaged over a number of years and decades, depending on the type of benefit. If wages during individuals’ working lives had risen faster than they actually did, these individuals’ benefits would have increased as well. Benefits reflect an average of past wages rather than any single year’s wages, and people work for some time before they receive any Social Security benefits. Accordingly, we create a five-year moving average of past tax payments, which we then relate to existing benefit payments. We phase in the full benefit impact from higher wages over a period of 40 years.

Specifically, we calculate the average ratio of new—hypothetical—tax revenues to old—actual—tax revenues over the five years leading up to and including the current year. We then multiply this average ratio of new tax revenues with the old benefits in the current year. This calculation assumes that the new wages have the same lifetime distribution as the old wages and that the replacement rate of benefits to lifetime earnings is unaffected by the additional wage growth.

Next, we assume that these full benefits will be phased in over the subsequent 40 years, at an effective rate of 2.5 percent per year. Using the Social Security Administration’s projections as a guide, we assume that there will be no increase in benefits paid as a result of the higher wages for the first five years, reflecting the fact that it takes some years of tax payments before an individual becomes eligible for benefits.

We then use our hypothetical tax revenue and benefit-payment calculations to compute a hypothetical balance for the combined trust funds. We add the difference between tax revenue and benefit payments to the trust funds and let the difference grow at the historical compounded interest rate earned on the trust funds. Between 1983 and 2013, additional assets in the combined trust funds resulting from faster wage growth would have totaled $753.8 billion. The Old Age and Survivors Insurance Trust Fund and the Disability Insurance Trust Fund have an expected shortfall of $11.1 trillion in present-value terms over the next 75 years. We find that if wages had grown at the long-term rate of productivity, the increase in net assets would have reduced the trust funds’ shortfall by about 6.8 percent.

Simulation 2: What if 90 percent of covered earnings had remained subject to payroll taxes since 1983?

At the time of the last major Social Security reform in 1983, Social Security received revenues from payroll taxes imposed on 90 percent of all earnings from workers covered by Social Security. In that year, the cap on taxable earnings was $35,700, or about $80,000 in inflation-adjusted terms.* In 2015, this cap is $118,500. The cap, as noted above, is presently tied to average wage growth. Due to this structure, an ever-larger share of total wages has escaped taxation since 1983 as earnings inequality has increased and as high earners have continued to pull away from average earners. Consequently, payroll tax revenues have grown more slowly than expected over the past several decades.

If the taxable wage base had instead remained fixed at 90 percent of covered earnings, payroll tax revenues would have been greater in every year since 1983. In 2013 alone, payroll tax revenue would have been greater by $63.4 billion.

- See Security Page 11
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Five Rules To Improve Your Financial Health

By Jean Folger

The term “personal finance” refers to how you manage your money and how you plan for your future. All of your financial decisions and activities have an effect on your financial health now and in the future. We are often guided by specific rules of thumb — such as “don’t buy a house that costs more than 2.5 years’ worth of income” or “you should always save at least 10% of your income towards retirement.” While many of these adages are time tested and truly helpful, it’s important to consider what we should be doing — in general — to help improve our financial habits and health. Here, we discuss five broad personal finance rules that can help get you on track to achieving specific financial goals.

Do the Math – Net Worth and Personal Budgets

Money comes in, money goes out. For many people, this is about as deep as their understanding gets when it comes to personal finances. Rather than ignoring your finances and leaving them to chance, a bit of number crunching can help you evaluate your current financial health and determine how to reach your short- and long-term financial goals.

As a starting point, it is important to calculate your net worth — the difference between what you own and what you owe. To calculate your net worth, start by making a list of your assets (what you own) and your liabilities (what you owe), and then subtract the liabilities from the assets to arrive at your net worth figure. Your net worth represents where you are financially at that moment, and it is normal for the figure to fluctuate over time. Calculating your net worth one time can be helpful, but the real value comes from making this calculation on a regular basis (at least yearly). Tracking your net worth over time allows you to evaluate your progress, highlight your successes and identify areas requiring improvement.

Equally important is developing a personal budget or spending plan. Created on a monthly or annual basis, a personal budget is an important financial tool, because it can help you:

- Plan for expenses
- Reduce or even eliminate expenses
- Save for future goals
- Spend wisely
- Plan for emergencies
- Prioritize spending and saving

There are numerous approaches to creating a personal budget, but all involve making projections for income and expenses. The income and expense categories you include in your budget will depend on your situation and can change over time. Common income categories include:

- Alimony
- Bonuses
- Child support
- Disability benefits
- Interest and dividends
- Rents and royalties
- Retirement income
- Salaries
- Social security
- Tips
- Wages
- Debt payments — car loan, student loan, credit card
- Education — tuition, daycare, books, supplies
- Entertainment and recreation — sports, hobbies, movies, DVDs, concerts, Netflix
- Food — groceries, dining out

- Giving — birthdays, holidays, charitable contributions
- Housing — mortgage or rent, maintenance
- Insurance — health, home/renters, auto, life
- Medical/Healthcare — doctors, dentist, prescription medications, other known expenses
- Personal — clothing, hair care, gym, professional dues
- Savings — retirement, education, emergency fund, specific goals (i.e. vacation)
- Special occasions — weddings, anniversaries, graduation, bar/bat Mitzvah
- Transportation — gas, taxis, subway, tolls, parking

Once you’ve made the appropriate projections, subtract your expenses from your income. If you have money left over, you have a surplus and you can decide how to spend, save or invest the money. If your expenses exceed your income, however, you will have to adjust your budget by increasing your income (adding more hours at work or picking up a second job) or by reducing your expenses.

To really understand where you are financially, and to figure out how to get where you want to be, do the math: calculate both your net worth and a personal budget on a regular basis. This may seem abundantly obvious to some, but people’s failure to layout and stick to a detailed budget is the root cause of excessive spending and overwhelming debt.

Recognize and Manage Lifestyle Inflation

Most people will spend more money if they have more money to spend. As people advance in their careers and earn higher salaries, there tends to be a corresponding increase in spending — a phenomenon known as lifestyle inflation. Even though you might be able to pay your bills, lifestyle inflation can be damaging in the long run, because it limits your ability to build wealth: Every extra dollar you spend now means less money later and during retirement.

One of the main reasons people allow lifestyle inflation to sabotage their finances is their desire to keep up with the Joneses. It’s not uncommon for people to feel the need to match their friends’ and coworkers’ spending habits. If your peers drive BMWs, vacation at exclusive resorts and dine at expensive restaurants, you might feel pressured to do the same. What is easy to overlook is that in many cases the Joneses are actually servicing a lot of debt — over a period of decades — to maintain their wealthy appearance. Despite their wealthy “glow” — the boat, the fancy cars, the expensive vacations, the private schools for the kids — the Joneses might be living paycheck to paycheck and not saving a dime for retirement.

As your professional and personal situation evolves over time, some increases in spending are natural. You might need to upgrade your wardrobe to dress appropriately for a new position, or, with the addition of a baby, you might need a house with one more bedroom. And with more responsibilities at work, you might find that it makes sense to hire someone to mow the lawn or clean the house, freeing up valuable time to spend with family and friends and improving your quality of life.

Recognize Needs Vs. Wants — and Spend Mindfully

Unless you have an unlimited amount of money, it’s in your best interest to be mindful of the difference between needs and wants so you can make better spending choices. “Needs” are things you have to have in order to survive: food, shelter, clothing, healthcare and transportation (many people include savings as a need, whether that’s a set 10% of their income or whatever they can afford to set aside each month). Conversely, “wants” are things you would like to have, but that you don’t need for survival.

It can be challenging to accurately label expenses as either needs or wants, and for many, — See Five Page 11 —
Start Saving Early

It’s often said that it’s never too late to start saving for retirement. That may be true (technically), but the sooner you start, the better off you’ll likely be during your retirement years. This is because of the power of compounding — what Albert Einstein called the “eighth wonder of the world.”

Compounding involves the reinvestment of earnings, and it is most successful over time: the longer earnings are reinvested, the greater the value of the investment, and the larger the earnings will (hypothetically) be.

To illustrate the importance of starting early, assume you want to save $1,000,000 by the time you turn 60 years old. If you start saving when you are 20 years old, you would have to contribute $655.30 a month – a total of $314,544 over 40 years – to be a millionaire by the time you hit 60. If you waited until you were 40, your total of $314,544 over 40 years — to be a millionaire by the time you hit 60. If you wait until you are 20 years old, you would have to contribute $6,439.88 each year after paying for the things you really need, you don’t have to spend it all.

Build and Maintain an Emergency Fund

An emergency fund is just what the name implies: money that has been set aside for emergency purposes. The fund is intended to help you pay for things that wouldn’t normally be included in your personal budget: unexpected expenses such as car repairs or an emergency trip to the dentist. It can also help you pay your regular expenses if your income is interrupted; for example, if an illness or injury prevents you from working or if you lose your job.

Although the traditional guideline is to save three to six months’ worth of living expenses in an emergency fund, the unfortunate reality is that this amount would fall short of what many people would need to cover a big expense or weather a loss in income. In today’s uncertain economic environment, most people should aim for saving at least three to six months’ worth of living expenses, and more if possible. Putting this as a regular expense item in your personal budget is the best way to ensure that you are saving for emergencies and not spending that money frivolously. Keep in mind that building an emergency fund is an ongoing mission: Odds are, as soon as it is funded you will need it for something. Instead of being dejected about this, be glad that you were financially prepared, and start the process of building the fund again.

The Bottom Line

Personal finance rules-of-thumb can be excellent tools for achieving financial success. But, it’s important to consider the big picture and build habits that help you make better financial choices, leading to better financial health. Without good overall habits, it will be difficult to obey detailed adages like “never withdraw more than 4% a year to make sure your retirement lasts” or “save 20 times your gross income for a comfortable retirement.”

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- Inequality continued from Page 6

We can similarly compute the additional revenue that would have been collected in each year back to 1983 if 90 percent of covered earnings had been taxed. This scenario would have led not only to greater revenues but also to greater benefits payments over time. We capture changes in Social Security’s benefits using a method equivalent to the one described above — modeling the level of benefits and the phase-in period — with one exception: We now need to account for the fact that all new contributions come from high earners — those whose earnings are close to the maximum taxable wage. Due to Social Security’s progressive benefit formula, these earners can expect to receive a lower replacement ratio of their benefits to their lifetime earnings than average earners. We assume that additional benefit payments would be made to individuals who are already past the so-called 15 percent bend point. For each additional dollar of annual wages on which payroll taxes are assessed, these individuals’ annual retirement benefits will increase by only 15 cents. In comparison, we assume that Social Security benefits for earnings below the cap are equal to 40 percent of lifetime earnings.

We again calculate the average ratio of new tax revenues to old tax revenues over five years, up to and including the current year. We then multiply this average by the actual benefit payment in the current year. We refer to the resulting figure as the benefit base. To account for the fact that new benefits go to high-income earners, we assume a replacement rate of 15 percent relative to the average earner’s 40 percent and thus multiply the benefit base by 0.375, which is equal to 15 percent divided by 40 percent. As in the first simulation, we assume that these benefit payments phase in over a 40-year period.

Applying historical interest rates to additional revenues — net of additional benefit payments — in each year after 1983, we compute the total increase in combined trust fund assets over the period from 1983 to 2013. Had 90 percent of covered wages been taxed from 1983 to 2013, the OASDI trust funds would have been $1.1 trillion larger by 2013, shrinking the 75-year expected shortfall by 10.1 percent.

The simulation that we have modeled is retrospective; it addresses what would have happened had 90 percent of wages been taxed since 1983. In their annual report, the Social Security trustees answer a similar, but prospective, question: How would raising the cap to cover 90 percent of earnings starting in 2015 affect the trust funds’ shortfall? The trustees find that over the 75-year period, this change would close about 27 percent of the expected shortfall in the trust funds.

Conclusion

Our analysis demonstrates that the rise in earnings inequality, which has led to an upward redistribution of income, has taken a significant toll on our nation’s Social Security system. If wage increases had kept pace with workers’ productivity gains over the past three decades, the OASDI trust funds would be $753.8 billion larger today, which would have reduced the expected 75-year shortfall by 6.8 percent.**

If policymakers had acted to freeze the cap on taxable earnings at 90 percent of covered wages after 1983, the trust funds would be $1.1 trillion larger today, and the shortfall would be smaller by 10.1 percent. Looking ahead, that one action would on its own close more than one-quarter of the projected 75-year shortfall. While policymakers cannot undo the past, they can take action to improve Social Security’s fiscal outlook by implementing policies that boost wages, combat rising inequality, and modernize the program’s revenue structure to reflect today’s economy.

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Is Public Education Failing Black Male Students?

By Nikhil Swaminathan - GOOD Magazine

A 50-state report from the Schott Foundation for Public Education has come to a dispiriting conclusion: public education is failing black male students. Nationwide, the graduation rate for this demographic of students is a paltry 47 percent. And in some major cities, it’s perilously low—in New York City and Philadelphia, for example, only 28 percent of black males complete high school on time.

New York state has the worst overall graduation rate for black males at 25 percent. On the other end of the spectrum, amongst states with at least 100,000 black male students in their public schools, New Jersey is able to get nearly 70 percent of these kids through high school on time.

The Schott Foundation assigns some of New Jersey’s success to its Abbott Plan for getting disadvantaged kids into early childhood education programs. I might be wrong here, but I believe that program did not begin until 1999; thus, it likely did not affect many of the students who graduate in 2007-2008 school year, which was the one measured by the report. Still, the city of Newark, at 76 percent, boasts the highest graduation rate in the country for black males, at 76 percent.

The data provided in the report, says Schott Foundation CEO John Jackson, is intended to point in the direction where education reform needs to head: toward creating “educationally sound” policy to level the playing field when it comes to learning.

Unsurprisingly, the Schott Foundation was one of the civil rights groups that warned the Obama’s administration that its Race to the Top program would not result in “equal education for all.” You can see the state-by-state results of its study at The Schott 50 State Report on Black Males and Education site.

Nikhil Swaminathan is a freelance journalist based in Brooklyn, New York. He was a reporter at Scientific American and an associate editor at SEED magazine. His work has appeared in both of those publications, as well as Newsweek, Mother Jones, The New York Post, The Village Voice, Scientific American Mind, Psychology Today and GOOD. He grew up in Atlanta, Georgia.

A Potential Solution

In the book called: Countering The Conspiracy To Destroy Black Boys, by Jawanza Kunjufu. Mr. Kunjufu provides a very in-depth look into the issues that plague the life of young black males.

Mr. Kunjufu’s book provides startling information that young black males after third grade, seem to make a poor transition to fourth grade into what he calls “Fourth Grade Failure Syndrome”.

Mr. Kunjufu quotes Harry Morgan in his book “How Schools Fail Black Children:”

“When blacks enter first grade the stories they create express positive feelings about themselves in the schooling situation, but by the second grade students’ stories express ‘negative imagery of the teacher and school environment,’ and by the fifth grade the over-all feeling expressed by students is that of cynicism. In other words, upon entering school in primary grades, black children possess enthusiasm and eager interest; however, by fifth grade the liveliness and interest are gone, replaced by passivity and apathy. Primary grades presented a more nurturing environment than intermediate or upper grades. In early childhood education much of the activity is child-teacher centered and child-child interactive. In primary grades, blacks progress and thrive at the same rate as their counterparts until the third grade syndrome. I found

after the third grade, the achievement rate of blacks began a downward spiral which tended to continue in the child’s academic career. The classroom environment was transformed from a socially interactive style to a competitive individualistic, and minimally socially interactive style of learning.”

In addition, Mr. Kunjufu points out that black male teachers (role models) are surprisingly absent past third grade because these teachers are re-assigned by principals to work in the higher grades to provide discipline.

Mr. Kunjufu offers a curriculum called SETCLAE (Self-Esteem Through Culture Leads to Academic Excellence) with the major components including:

- Black Male Teachers
- Twenty to Twenty-Four Students
- Cooperative Learning
- Physical Education
- Nutritious Daily Meals
- Science Lab
- Martial Arts Training
- Phonics
- Musical Instruments
- Whole-Brain Lesson Plans and Tests
- Math Word Problems
- Junior Business League
- Corporate Sponsors for Summer Employment
- Academic Contests and Assemblies
- Monthly Parent Meetings

Another Potential Solution: Empowering Young Black Males

By Baruti K. Kafele

To excel in school, black male students need role models and dreams. Of all the challenges we face in education today, I can think of none greater than the challenge of motivating, educating, and empowering black male learners.

The fact that this group of students is in crisis is evident on multiple levels, starting with graduation rates. According to the Schott Foundation (2008), the U.S. high school graduation rate for black males is just 47 percent, compared with 57 percent for Latino males and 75 percent for white males. Alarming as this figure is, the situation becomes even more shocking in large urban school districts, such as New York City, Detroit, and Miami, where the graduation rate for black males ranges from 20 to 30 percent.

The crisis doesn’t begin when students drop out of school. In far too many cases, it begins before they even enter school. As they move through the grades, black male students as a group have low achievement levels, excessively high suspension and expulsion rates, and a disproportionate number of special education referrals (Kunjufu, 2005). In my 14 years as an urban middle and high school principal, countless numbers of my black male students entered secondary school reading one to three years below grade level.

These school-related gaps culminate in black male adults who “are more chronically unemployed and underemployed, are less healthy and have access to fewer health care resources, die much younger, and are many times more likely to be sent to jail for periods significantly longer than males of other racial/ethnic groups” (Schott Foundation, 2008, p. 3).

Of course, many black male students do well in school and go on to live successful lives. Millions of black males have achieved great things—and that includes those who grew up in high-poverty and high-crime communities. But we can’t ignore the statistics that tell us that our education system is failing far too many of our young black males.

The Role Model Crisis

As an education consultant, I have frequent opportunities to talk with educators at all levels. A staggering number of elementary school teachers tell me they have run out of ideas on how to keep their black male students focused and inspired. Many teachers actually break down in tears during this conversation.
They desperately want to help their black male students succeed, but they feel overwhelmed by the challenge.

What can we do?

As I examined this problem and searched for strategies that schools could implement, one thing struck me in particular—the reality that approximately 50 percent of black children in the United States live in households without a father figure present (U.S. Census Bureau, 2012).

I began to ask myself, Who is going to provide my black male students with the proper male guidance, direction, leadership, and structure that they desperately need? I wanted my black male students to see adult males who were striving to fulfill their own potential and who were also committed to the growth and development of the younger generation.

It felt that if my students had men in their lives whom they could relate to and identify with, they would look at their education differently and the probability for their success would increase exponentially.

Several years ago, as principal of Newark Tech High School in Essex County, New Jersey, I developed the Young Men’s Empowerment Program. The purpose of this program was to teach manhood to our male students, which included our black males, and thus give them a strong sense of purpose for achieving in school.

Far too many inner-city black males say they cannot see themselves living beyond the age of 21. We wanted to change this kind of thinking and to help our students develop a vision for their lives. When we discussed parenting, for example, we encouraged the students to start thinking about their own future roles as parents, even though they were only in middle and high school.

We were also building on the past, as we introduced our black male students to the history of their people. This was vital because so many of them were unaware that they were the descendants of greatness. As Professor Maulana Karenga (1982), the creator of Kwanzaa, wrote, History gives blacks an understanding of themselves by suggesting possibilities of future national and world achievement based on what they have achieved in the past.

Our Power Monday meetings were stimulating, and the students looked forward to them every week. They particularly liked the diversity of speakers that we brought to the meetings. We’d bring in men from all walks of life—from professional men to those recently released from prison. Each one had a story to tell that could empower our students. The men who were successful shared what they did to get to where they were, including mistakes they had made and overcome; the men coming out of prison shared how their failure to take education seriously put them on a path of poor decision making and incarceration.

- See Empowering Page 15

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Auburn Hills Marriott Pontiac at Centerpoint
Pontiac, MI

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Tresa Gardner, D.O.
Chair, McLaren Oakland Foundation

Teresa A. Rodges
Founder, Sister & Sister Program
Executive Director, McLaren Oakland Foundation
Empowering from Page 13

Another effective aspect of Power Monday meetings was having our black male students address topics and questions from the lectern, thus helping them learn how to speak publicly and think on their feet.

Typically, each grade level would meet once a month. Periodically, I would convene a Power Monday meeting of the school’s entire male population, in which the older students would often take the lead by offering advice and suggestions to their younger peers. This not only enabled the younger students to learn from their older peers, but also built in accountability for the older students, who felt obligated to practice what they preached because the younger students were watching.

Finally, from time to time, I would take about 25 of the older students to elementary and middle schools where they would be the guest speakers. These younger students looked up to my students, and they enjoyed the messages my students brought.

I remember one visit to a school in Newark, where each of my 25 young men spoke to a captivated audience of about 300 6th–8th graders. The younger students were transfixed, and at the end of the presentation many of them asked me if they could attend our school one day. They said that they wanted to be just like my students.

What were the results of our program? Right before our eyes, we were witnessing growth and change. Our black male students were evolving. They were transforming. They were maturing. They were conducting themselves differently. Fewer of them were being sent to the office for disciplinary reasons—but more important, we saw a heightened sense of purpose in the classroom. Schoolwide, achievement improved so much that the school gained national recognition.

Expanding the Program

As a result of the success of these empowerment meetings, I developed a comprehensive model for a Young Men’s Empowerment Program for elementary, middle, and high schools. In addition to Power Monday assemblies, here are some additional components that may be included in such a program:

- Small-group sessions of 3–10 students led by black men.
- One-to-one mentoring with a black male adult for individual students who especially need guidance.
- Opportunities to meet and spend time with black male college students, including visits to a college campus.
- Opportunities to meet and spend time with successful black men in their work environment through partnerships with specific companies and agencies.
- Having black men in positions of political leadership meet with students at the school, as well as allowing students to visit them in their local offices.
- Dress for Success days. If it is not practical to have all students dress professionally every Monday, as we did in my school, you can set aside special Dress for Success days and treat them as celebrations.
- After-school male study groups, in which students with specific interests discuss those interests—for example, learning about black historical figures, such as Malcolm X.

A Universal Message

Although there are many strategies that good teachers of any gender and ethnicity can implement on a classroom level to support the success of black male students, I believe that to maximize our classroom efforts, we must ensure that young black males have opportunities to learn from role models whom they can identify with. The best way of making this happen is to launch a Young Men’s Empowerment Program, rooted in Power Mondays (which can actually occur any day of the week). The program works as effectively in racially diverse schools as it does in majority black schools. The message of self-respect is universal, so all students can benefit. And what are the female students doing while the males are in their Power Monday meeting? They’re in their own Power Monday meeting through the school’s Young Women’s Empowerment Program.

The Empowerment Pledge

Power Monday meetings typically end with students pledging to strive to be the best they can be. For example,

- I pledge to always maintain a positive attitude.
- I pledge to make good, sound decisions.
- I pledge to be serious about my education.
- I pledge to be focused on achieving excellence.
- I pledge to be diligent in my efforts.
- I pledge to be disciplined in my actions.
- I pledge to be resilient after setbacks.

The 30th annual Oakland County Economic Outlook Forecast luncheon set for April 30

Online registration is now available for the 30th annual Oakland County Economic Outlook Forecast luncheon set for April 30 at the Detroit Marriott Troy. University of Michigan economists Dr. George Fulton and Donald Grimes will present their projections on employment prospects in private manufacturing and non-manufacturing sectors with breakdowns for all industry categories for Oakland County. The outlook report is a main component for Oakland County’s long-term planning and promotion activities. “Fulton and Grimes are two of the most respected economist in the country,” Oakland County Executive L. Brooks Patterson said. “Getting their perspective on the county’s economic health is both insightful and helpful. I wouldn’t spend too much time deciding whether or not this is worth your time. This event is always sold out and these seats will go fast.” Tickets are $50 and can be purchased online at AdvantageOakland.Eventbrite.com. Registration closes April 21 or when capacity is reached. More than 600 people attended the event in 2014. The Detroit Marriott Troy is at 200 W. Big Beaver Road, east of Interstate 75, in Troy. The luncheon begins promptly at 11:45 a.m.

The luncheon is hosted by Patterson, Chase and Oakland Community College.
Property owners will see a decrease of at least 1.0 mill from their tax bills.

The average cost to property taxpayers will be less than $12 per month.*

* Based on a home worth $100,000 with an assessed value of $50,000.

“Schools with sound roofs, updated heating systems and upgraded security are not only less expensive to maintain, but have been proven to positively impact student learning.”
- Superintendent, Kelley Williams

VOTE! Tuesday, May 5th
The Pontiac Schools District is seeking 2.87 mills ($2.87 on each $1,000 of taxable value) for five years from property owners. This is less than the current 3.87 mills for a 1991 general obligation bond set to expire in 2015. Should this millage pass, property owners would see a decrease of 1.0 mill from their tax bills.

What will the funds be used for?
The State of Michigan has strict guidelines on what the sinking fund millage can be used for. Boilers and energy management systems, roof repairs, fire suppression systems, replacement of flooring tiles, lighting improvements, upgrades to bathrooms, security systems for entry doors, communication systems, building repairs, upgrades to technology infrastructure, paving and playground improvements are some of the projects on the District’s list.

What if the millage proposal doesn’t pass?
The district has made significant progress on reducing its deficit. In fact, the district was able to reduce its deficit by 24% in just one year (two years ahead of schedule). The district has also seen improved student learning, expanded use of technology in the classroom and more stable enrollment with lower class sizes. However more needs to be done. Buildings are in poor condition and are in desperate need of repairs, upgraded utilities and new roofs. The budget deficit is improving but there are still not funds available for facility improvements.

If the millage is approved, we will be able to make necessary and critical building repairs that will provide Pontiac students a safe, secure and healthy environment without compromising educational programs.

If the millage is not approved, we will have to continue to delay these much-needed repairs and address only emergency repairs using general operating funds that would otherwise be used to support educational programs for students. Eventually certain school buildings might have to close as the current funding available would not keep them safe and operable for Pontiac students. As a result, it is projected that Pontiac School District would run short on the schools needed to house all of our own students due to the deteriorating condition of our facilities.

How will the funds be monitored?
State law requires an independent annual audit of the sinking fund and requires the district to submit the audit results to the state treasurer. The audit results are required to be posted on the district’s website.

Furthermore, as the Pontiac School District is operating under a Consent Agreement, all contracts awarded by the school district after September 18, 2013 require pre-approval by the State Treasurer. This oversight and monitoring will continue throughout the terms of the Consent Agreement (ending in 2023), and therefore throughout the life of the sinking fund millage which would expire in five years. In addition, Oakland Schools provides all Business and Human Resource services for Pontiac School District, and Michigan Department of Education monitors all educational plans.

FAQs, Ballot language, photos of building needs, and voting information is available on the Pontiac School District website at http://tinyurl.com/PSDMay5