

THE HEART & SOUL
OF CHICAGO

SEPTEMBER 2022
FREE



CHICAGO PEOPLES VOICE

The Legacy of “Bunny” Nixon



See story beginning page 10



By Elroy Reed

I applaud the Biden Administration for venturing into murky waters and developing a policy to forgive

student loan debt.

I am one of those who went to school and have obtained several advanced degrees and like many other Americans from poorer circumstances are drowning in student loan debt.

I commend Lt. Governor Juliana Stratton who had this to say:

"Today, millions of people are receiving news about long-awaited financial relief. With President Joe Biden's announcement to forgive thousands of dollars in student loan debt for most borrowers, a burden is being eased."

Stratton and others have joined the fray of understanding the heavy weight that Americans are under who have the massive weight of student debt. Some countries have free tuition already for advanced degrees and their citizens are student loan debt free. The countries include Norway, Finland, Sweden, Germany, France, and Denmark.

The student loan forgiveness plan will provide up to \$20,000 in debt relief for Pell Grant recipients which will ensure that forgiveness intentionally uplifts those from lower-income backgrounds.

Even with this, many individuals in debt will still have to participate in the Income Based Repayment Plan and begin paying back their student loans based on their household income.

Borrowers who earn less than \$125,000 per year or households earning less than \$250,000 are eligible for debt cancellation. The White House estimates that 90 percent of relief dollars will go to borrowers earning less than \$75,000 per year. An official said borrowers will likely have to submit an application to verify their salary, but thereafter would likely see "immediate" cancellation. Additionally, the administration is extending the pause on student loan debt payments for a final time through Dec. 31 to provide borrowers "a smooth transition back to repayment."

The White House announced other plans to protect low-income borrowers by capping monthly payments for undergraduate loans at 5 percent of a borrower's discretionary income. It also said it plans to fix what it called a "broken" Public Service Loan Forgiveness (PSLF) program by proposing a rule that borrowers who have worked at a nonprofit, in the military, or federal, state, tribal, or local government, receive appropriate credit toward loan forgiveness. "Black students are more likely to have to borrow for school, more likely to take out larger loans, and more likely to receive Pell Grants," the senior official said.

The official projected that even before applying the additional \$10,000 in debt forgiveness for Pell Grant recipients, the typical Black borrower will "see their balance cut nearly in half, and more than one in four Black borrowers will see their balance forgiven altogether." The White House's announcement falls short of demands from some members of Congress and advocates who have called for \$50,000 in student loan forgiveness.

As the old Alka Seltzer commercial said, plop, plop, fizz, fizz, oh what a relief it is. And while I personally wish that the whole of student loan debt would be forgiven, some debt relief is better than none.



Olivia Livingston

Yoga At the Beach

Olivia Livingston, Zion Benton Township Trustee, and Chair of the Zion Benton Coalition's Wellness Task Force held an innovative exercise program this summer, Yoga On The Beach. The last event was held on July 30, 2022 at the North Point Marina in Winthrop Harbor. About 15 health conscience individuals rose early for a 6:30 am to 7:30 Yoga experience. Yoga on the beach is organized by Livingston, and led by Alice Scott of Joiwithfitness in Zion.

The program was free. All you needed to participate, according to Livingston, was a Yoga Mat / Towel, Water bottle and a Smile!



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Keep Roads Safe and Clean

Illinois Secretary of State Jesse White is reminding motorists to drive safely and keep our roads and highways clean. "Littering on the roadways can pose serious hazards to motorists," said White. "During warm weather more of us will drive with our windows down, and I urge everyone to refrain from tossing trash out the windows. In addition to being a traffic safety issue, we should also remain considerate of our environment every day."

According to the Illinois Litter Control Act, a conviction for littering on a roadway results in a Class B misdemeanor, with up to six months jail time and a maximum fine of \$1,500. A second conviction results in a Class A misdemeanor, with up to one year

in jail and a maximum fine of \$2,500. Littering can also be largely unintentional. In fact, much of the debris on highways comes from trucks that do not have their loads covered. White recommends the following tips to help keep our roads safe and clean:

Always carry a garbage bag in your car. If you have litter, you now have somewhere to dispose of it - Securely cover open loads on all trucks - Clean out pickup truck beds. Random trash left in the back of pickups can easily blow out onto the street - Set an example for others. Children often imitate what they see. We can prevent bad behavior by picking up after ourselves and not littering - If you smoke, put cigarette butts where they belong: in ashtrays. "Let's work together to keep our roads safe and clean," said White. -

A Peoples Voice Special Report

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Nicole Robinson Heads YWCA Metropolitan Chicago

The YWCA of Lake County is now a part of this organization

Born and raised on Chicago's South Side, Nicole R. Robinson has spent her career building bridges between communities, government, and business leaders. Nicole serves as the CEO of YWCA Metropolitan Chicago, a human-centered organization dedicated to empowering women and eliminating racism.

Nicole is inspired by the resilience of the families who turn to YWCA for support, economic opportunities, and collective healing. "Nicole understands people, programs, and policy. She's a potent blend of strategist, advocate, and relationship builder," said Board President Joyce Winnecke.

"We found the perfect person to continue the YWCA's growth and evolution to an agile and innovative social enterprise," Winnecke expressed. Prior to joining YWCA Metropolitan Chicago, Nicole was the Chief Partnership and Program Officer at the Greater Chicago Food Depository where she designed strategies to expand food access while tackling the root causes of poverty, unemployment, and racial inequity. Her food justice advocacy resulted in a \$10 million investment in the emergency food system and she inspired the re-imagination of Chicago's entire food system as one of the co-creators of Chicago's first-ever Food Equity Council.

Before joining the social sector, Nicole began her career in corporate finance supporting various business units and would go on to lead the corporate foundation for Kraft Foods and Mondelez International. Robinson joined the YWCA Metropolitan Chicago in January 2022. She's excited to continue advancing the issues about which she's passionate. "As a fierce advocate for women and justice



I was honored to join the YWCA, building on a rich legacy of empowerment while reducing racial and economic inequities," Robinson said. "I'm motivated by the ambition and humanity of the mission."

Dedicated to improving the lives of people facing poverty and inequity, Robinson has worked as a volunteer for a number of organizations including the Chicago Foundation for Women, Deborah's Place, Center for Economic Progress, the Chicago Alliance for Collaborative Effort, and Court Theatre. As a part of her engagement with the Chicago Foundation for Women, Robinson founded the South Side Giving Circle, a

celebrated program convening women philanthropists committed to the economic, social, and political power of Black women and girls.

A product of Chicago Public Schools, Robinson earned a Bachelor's degree in finance from DePaul University and an MBA from the DePaul University Kellstadt Graduate School of Business. Nicole resides in Bronzeville on Chicago's South Side. Learn more at <http://www.ywcachicago.org>.

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Seniors May Now Use Ride Lake County

Introducing Ride Lake County! Lake County, Pace Suburban Bus, and the Lake County Coordinated Transportation Services Committee (LCCTSC) came together with members of the community to launch Ride Lake County, a borderless, countywide paratransit service that provides transportation to anywhere in Lake County for seniors ages 60+ and people with disabilities.

Registration

Before scheduling their first ride, residents must register through Pace by calling their call center at 1-800-201-6446. Residents can register as either a senior (60+) or as an individual with a disability:

The Pace Call Center will ask for birthdate information for residents registering as a senior.

The Pace Call Center will ask for an *RTA Reduced Fare Permit number

for residents registering as an individual with a disability

Registering as an individual with a disability

For riders registering as an individual with a disability, Ride Lake County is using the Reduced Fare Permit to verify the status of an individual's disability to determine eligibility. Riders registering as an individual with a disability can either provide proof of disability benefits or have their doctor fill out a proof of disability form to obtain the Reduced Fare Permit.

Riders can apply for the Reduced Fare Permit in the following ways:

Online at fares.rtachicago.org

- 1) In-person at one of the RTA's local offices.
- 2) Please call 312-913-3110 to find the RTA office located nearest to you to fill out an application.
- 3) By mail or downloading application. application from the RTA website and mailing to the address listed on the application



Booking a Trip

Residents can call the Pace Call Center at 1-800-201-6446 daily between 5:30 a.m. to 6 p.m. to book a trip.

Riders can schedule a trip any day of the week from 6 a.m. to 6 p.m. with the exception of certain holidays. Riders can reserve a trip as far as seven days in advance or as little as two hours in advance.

Ride Lake County is sponsored by Lake County and Pace Suburban Bus. The service is funded in part by grants from the Regional Transportation Authority. Local matching funds for these federal grants are provided by Lake County.

New 988 Suicide Prevention Hotline Will Save Lives

There is a new nation-wide service that will help when individuals are in crisis and need help with suicide prevention, mental health and substance use issues. It is 9-8-8. By calling this number if a crisis arises, you can be connected with a trained crisis counselor or even someone you know.

Law enforcement officers agree that they're often not the best equipped to respond to a mental health emergency. In most cases, a call to 988 doesn't involve law enforcement – if available, a mobile crisis team may be dispatched to help an individual in need of further support.

The service is also available for Veterans. If you are a Veteran in crisis or concerned about one. You're not alone — the Veterans Crisis Line is here for you. You don't have to be enrolled in VA benefits or health care to call 9-8-8 for free and confidential support through the Veterans Crisis Line, 24/7, 365 days a year.

How to Get a Handle on Overdraft Fees

(StatePoint) When your bank account balance is low, life can be stressful. For example, when it's time to pay large expenses that can't wait, like car loan payments or monthly rent, it's all too easy to overdraft a bank account.

In fact, U.S. consumers pay billions of dollars a year in overdraft fees for covering all types of purchases, both large and small.

There is no doubt that overdraft fees serve as a pain point for many consumers, and as the issue of overdraft continues to be discussed and debated, several banks have taken different approaches in response.

Some have taken steps to address overdrafts, mostly by eliminating fees or eliminating the ability to overdraft completely.

Alternatively, PNC Bank now offers a solution that provides customers with greater control in these circumstances. Low Cash Mode, a tool that offers transparency and choices to help customers avoid fees by managing low-cash moments or mis-timed payments, is a feature available in the PNC Virtual Wallet account through the PNC Bank Mobile app. The feature notifies you when your available balance is near or below zero and gives you at least 24 hours (and often more) to bring a negative balance to at least \$0 through a deposit or funds transfer before incurring a fee. It also gives you the choice of whether to pay or return certain

pending checks and electronic payments when your balance is nearing negative territory.

The Value of Overdraft

The ability to choose to overdraft can help consumers avoid bigger repercussions like credit impacts and loss of access to banking that unpaid bills or late payments can cause. Allowing customers to make their critical payments – albeit for a small fee – sometimes makes a difference that helps allow them to stay in the banking system.

For example, if you opt to pay your rent or car payment – and avoid a penalty or a negative impact to your credit score by simply paying an overdraft fee – then the option to overdraft has provided a value.

"Removing the ability to overdraw an account doesn't address the fact that many customers need to pay bills, even during temporary cash shortfalls," says Alex Overstrom, head of Retail Banking at PNC Bank. "The key is that the consumer should be making the decision to incur or avoid fees, not just the bank."

Control Pays Off

This level of control has demonstrated real results. PNC reports that 64% of customers who have a negative-balance event cure their account in time to avoid incurring a fee.

"Sometimes people just need a little more time to cover important expenses," says Overstrom. "And in these moments, they should have choices to make things right."



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Robert Lewis, Perry Chillus, Rhonda Chillus, and Bobby Pierce at the Zion 4 Life Old School Reunion.

Zion Leaders Host 10th Annual Zion 4 Life Old School Reunion

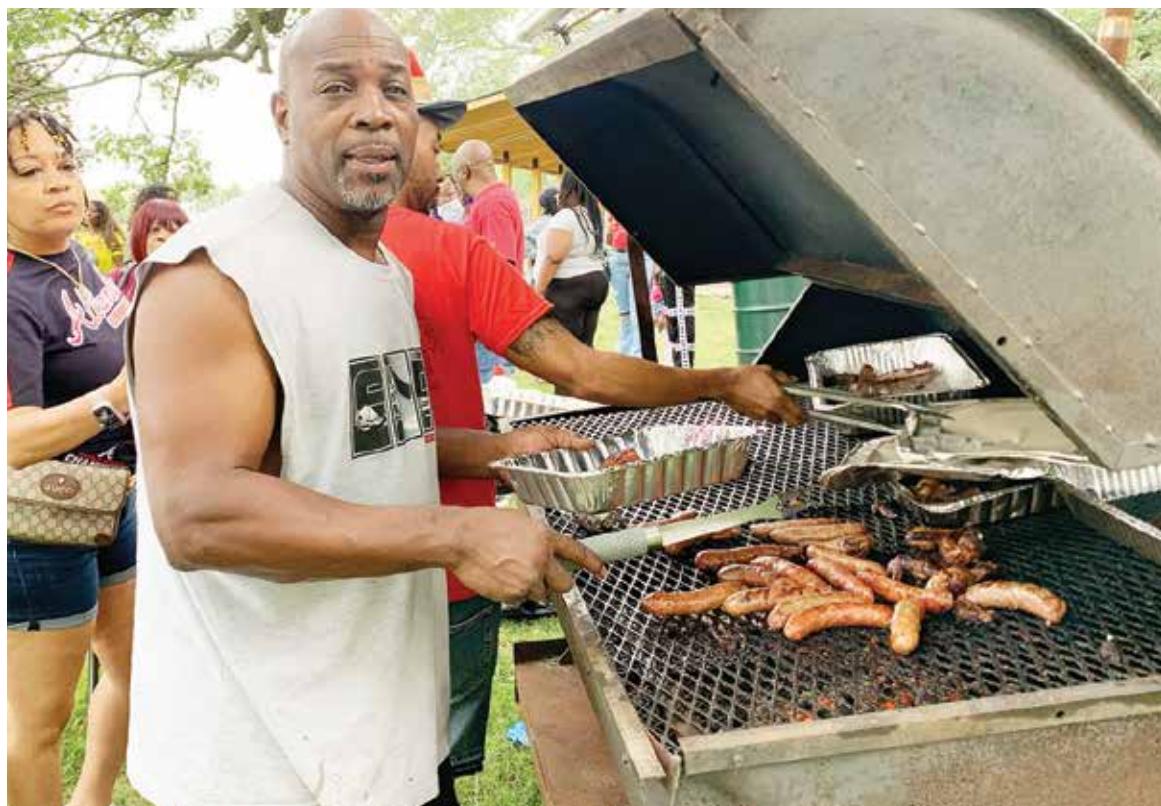
Approximately 400 alumni, friends, and family of Zion Elementary Schools, Central Junior High, and Zion Benton Township High Schools gathered the second weekend of August for their 10th Annual Zion 4 Life Reunion. A social and network gathering was held on Friday Night, and the annual picnic was held Saturday afternoon, August 13, in Shiloh Park in Zion.

Organizers Perry and Rhonda Chillus brought together a host of donors who sponsored ribs, chicken, brats, polish sausage, spaghetti, corn, baked beans, fried corn, potato salad, cookies, and cakes with beverages. The food was sumptuous, plenteous and most of all, free.

Continued next page



Alumni Pamela Parham seen with grandson Tyrese at the Zion 4 Life Reunion.



Zion 4 Life continued...

The atmosphere was festive with old school tunes like Jerry Butler, Marvin Gaye, the OJays, and the Commodores prominently wafting in the air. It was a time for friends to meet up, talk about old times, and remember classmates who have gone on to glory.

"It was a great crowd," says organizer Perry Chillus, "No mess, no fighting, just people coming together for a good time and seeing old friends."

Chillus says that some have suggested that they hold the event every other year, but he explains that so many of their classmates have left the scene, that there is a need to do this annually.

"It is important for us to see other alumni and friends as often as we can. Since April of this year about 15 alumni have passed. We are going to do this every year."

Ricky Parham served as the master griller for the event.

-Elroy Reed

RETHINK YOUR DRINK!!

Sugar in 1 bottle a day for 1 week !!

Bottle	Sugar Content
16 oz Gatorade	1C + 2 1/4 T = 45.5g
16 oz Vitamin Water	1C + 3 1/2 T = 58.5g
20 oz Mountain Dew	2 3/4 C = 151.75g
20 oz Coca-Cola	2 1/2 C = 113.75g
1/2 gallon Stroopwafel Milk	1 1/2 C = 80.5g
1/2 gallon Whole Milk	1 1/2 C = 73.5g

 A photograph showing several plastic bottles of different sugary beverages lined up on a surface. From left to right, there is a bottle of orange juice (labeled 1/2 C), a bottle of Vitamin Water (labeled 16 oz), a bottle of 7UP (labeled 16 oz), a large bottle of Mountain Dew (labeled 20 oz), a large bottle of Coca-Cola (labeled 20 oz), a large jug of Stroopwafel Milk (labeled 1/2 gallon), and a large jug of Whole Milk (labeled 1/2 gallon). Above the bottles, the text 'RETHINK YOUR DRINK!!' is written in large, colorful letters. Below it, the text 'Sugar in 1 bottle a day for 1 week !!' is written in a cursive style. To the left of the bottles, there is a table with sugar measurements for each drink.

Bertine “Bunny” Nixon

Great Lakes Credit Union Emeritus Board Member has legacy of service

By Brock Fritz, Great Lakes Credit Union

Nixon, an emeritus board member at \$1 billion asset Great Lakes Credit Union (GLCU) in Bannockburn, Ill., was inducted into the Illinois Credit Union League Hall of Fame, received the league's 2020 Lifetime Achievement Award, and earned The Drum Major for Justice award, which is given to Waukegan, Ill., community members for their service in faith, business, and public life.

“The award was based on things I'd done in the community, starting from the days of civil rights,” says Nixon, who served on the GLCU board for more than 30 years before becoming an emeritus member. “Helping people is a passion for me.”

GLCU dedicated the lobby of its Waukegan branch to Nixon last year.

Her public service began well before she joined the credit union industry. Nixon was born in Atlanta and moved to Illinois when her father enlisted in the U.S. Navy and was assigned to Naval Station Great Lakes. Out of about 250 families on the base, Nixon says there were 12 Black families, adding that she didn't know anything about discrimination because she wasn't treated different than anyone else.

She realizes now that she was isolated from the real world in the early portion of her life and unaware of the discrimination in the world. That isolation ended when she went to Fisk University in Nashville, Tenn.

“My childhood was integrated but predominately white, but I was never made to feel different or less than. My isolation had been from the cruel realities of the real world of the U.S.” Nixon says. “I got off the train and went where the school letter said go. I looked up and one



**Nixon received the 2022 Living Legend Award June 20, 2022
Presented by the Juneteenth Commission of Lake County**

of a small credit union for Trinity African Methodist Episcopal Church, has seen growth, threats of GLCU closing, and the Navy consolidating all training to Naval Station Great Lakes.

sign said, ‘White,’ and one said, ‘Colored.’ That was my, ‘Hello, welcome to the world.’”

‘Helping people is a passion for me.’

Nixon got involved in the civil rights movement on campus. She eventually left Fisk, found discrimination was also present at home, discovered she couldn't get financing until she joined the credit union world, and did what she could to bring light to these issues.

Nixon, who earned a bachelor's degree from Northeastern Illinois University, started her career as a court stenographer. She also worked as a health care administrator for a military command serving Navy and Marine active duty and reservists who were assigned more than 50 miles from a military medical/dental facility.

She retired as deputy technical director of a command of more than 125 military and civilian employees.

When she was asked to join the GLCU board, she didn't know exactly what it meant but she “very much knew about credit unions. I was very passionate about them because the credit union was the only place that I found amenable to accommodating me.”

When she joined, the 15-member GLCU board was half military and half civilian. It eventually was resized to a nine-member civilian board.

Nixon, who also became the president

Continued next page



Living Legends Dr. Daisy Brooks, Derrick and Tammy Moore, and Lauren Beth Gash seen here with Bunny Nixon during the Juneteenth Awards presentation where Bunny received the 2022 Living Legend Award.

"Some of the biggest challenges serving on the board many years ago was surviving and making the decision to switch to becoming a community credit union," she says. "That was driven by all the changes going on within the Department of Defense and the many threats of base closures and realigning missions. That was a huge undertaking, and the decision to expand into the community brought many challenges, which we overcame and have been successful."

Nixon stepped down from the board because she believes boards shouldn't be solely made up of retired people. She also believes new

board members need to educate themselves on the mission of credit unions and not lose sight of that as they make decisions.

Furthermore, Nixon maintains the board should be made up of people from various backgrounds with a personal feel for the credit union.

"We used to have our annual meetings and I'd look out in the audience and see people out there that I've known in various walks of life," she says. "I've never really thought about what drives me other than I get the satisfaction of making life better for somebody."

What's the difference between 988, 911, 211/311 and other local hotlines?

988

- Suicide prevention and mental health crisis lifeline
- Access point to statewide community-based crisis resources such as mobile crisis outreach teams
- Specialized intervention by certified crisis workers with advanced training in de-escalation and clinical suicide prevention
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911

- Emergency line for public safety emergencies, medical emergencies, and law enforcement
- Provides limited de-escalation or emotional support; staffed with public safety answering point dispatch workers
- Offers de-escalation under emergency situations rather than de-escalation under a mental health crisis situation that 988 offers
- If the public safety or medical emergency is pertaining to someone who has a mental health condition, or appears to be experiencing a mental health crisis, a crisis intervention team (CIT) trained officer with basic training in mental health crises may be available through 911 dispatch
- Free, and available 24/7/365

211/311

- Resource support line the links callers to resources
- Ability to transfer callers to the Lifeline Line
- Free, and available 24/7/365
- 311 is specific to Chicago and Cook County, while 211 is available in Lake County facilitated by United Way of Lake County

Help Wanted

Marketing and Outreach Coordinator

Job summary: This position will support the organization by providing grant management activities, program implementation, and marketing and media support.

Responsibilities

- Development of marketing and outreach strategies as well as marketing materials
- Develops standard operating procedures.
- Provides required data tracking, data analysis, and data reporting and other grant management issues.
- Serve as the grant manager for the project.
- Serve as the internal grant and compliance manager. Responsible for providing periodic performance reports to internal and external stakeholders.
- Strategize, Organize, and Execute Youth

Based prevention strategies and programming.

Qualifications

- A bachelor's degree and three to five years of experience working with data systems, managing data, working with youth and/or community-based initiatives.
- Strong communication and organizational skills, including good writing, research and presentation skills and the ability to coordinate several different projects at one time.

Social Media Analyst

Job Summary: This position will work with social media outlets to market social justice messaging to a wide array of audiences.

Responsibilities

- Develop and implement social media reach strategies to connect with various segments of the community with social justice messaging.
- Develop and distribute social justice messaging throughout the community.

- Identify and place social just messaging for mass viewing in such places as Pace Buses, Billboards, print publications, and radio.

Qualifications

- A high school diploma
- Three-years' experience using social media.
- Computer literate
- Strong interpersonal skills.
- Able to multi-task, coordinate, and prioritize work on several assigned projects

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Kenneth Smith Hosts North Chicago Block Party

North Chicago 5th Ward Alderman Kenny Smith held his 2nd Annual Block Party on Saturday, August 20, 2000 with about 200 residents in attendance.

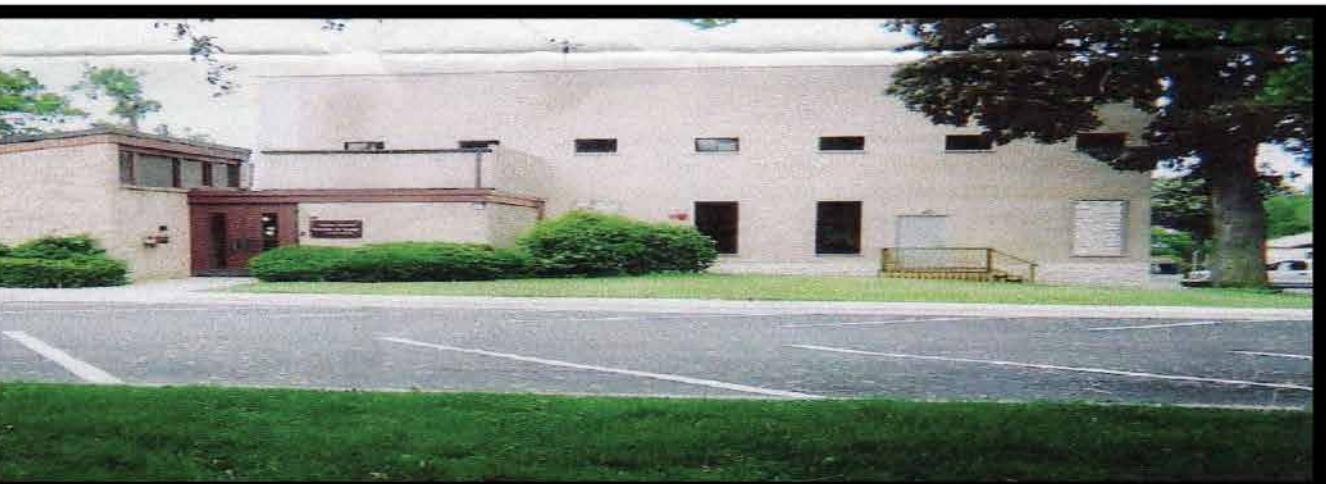
Smith gave away 13 Bicycles to 5th Ward youth, some of which never owned their own bike. There were pony rides for the kids, and horse rides for the adults. Free hot dogs were provided with polish, chicken wings and catfish available for purchase.

Congressman Brad Schneider joined the festivities and nailed Kenneth Smith in the dunk tank on his very first throw. It was a beautiful sunny day, and a great time was had by all.

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Saturday, — 7:00 PM

Saturday

Food For Body & Soul (Soup Kitchen)

11:00 AM—12:45 PM

Back to School Fashion: Top Sneaker Styles to Try

(StatePoint) As the last days of summer vacation are wrapping up, parents start to check off their back to school to-do lists, ensuring children are ready for their first day. In addition to backpacks and classroom supplies, new shoes are always at the top of the shopping list to accommodate growing feet.

According to Chris Otto, athletics merchandiser for national retailer Rack Room Shoes, this season's sneakers include classic silhouettes, pops of colors, and multiple heights to offer comfort and style for returning students.

"Shopping for shoes during the back to school season can be an exciting time for families," says Otto. "With the range of options of brands, prints, and platforms, it's easy for parents to select footwear to complement any

school outfit, while helping children express their individual personalities."

Here are the top back to school sneaker trends to try this year:

Court Sneakers: Court-inspired sneakers were designed to go with everything, and when it comes to styling, variation is key. These on-trend shoes are available in high-, mid-, and low-top versions, different platform heights, and can feature canvas or leather uppers.

Kids enjoy the retro style of the Nike Court Borough, which sports the classic swoosh logo and offers the perfect blend of style and comfort for those on the go.

Elevation: From high-tops to low-tops, and even platform versions that take fashion to new levels, sneakers with different heights are back in a significant way. This year's elevated sneaker options feature on-trend and seasonal colors to wear with skirts, dresses, jeans, and more.

What's old is new again with Chuck Taylor All Stars, which come in varying options. The high top lugged platform offers a new twist, with a rubber outsole to add height and modernity to this timeless favorite.

Pops of Color, Neutral, Metallic and Prints: Patterned shoes are no longer viewed as a statement accessory, but rather as a neutral that can be mixed and paired with any item in the closet.

The Vans Ward sneaker adds a fun twist to its classic skater-style shoe with assorted prints, colors, and sizes for kids -- and parents, too.

For one-stop-shopping during the back to school season, parents can visit the Athletic Shop at Rack Room Shoes in stores or online at rackroomshoes.com.

Thanks to the abundance of fun and functional footwear trending for kids right now, families can be sure that students are sent to school prepared to look and feel their best.

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Jesus answered and said unto him, Verily, verily, I say unto thee, Except a man be born again, he cannot see the kingdom of God. -John 3:3

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