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City Treasurer Melissa Conyears-Ervin wants more diversity in the banking and finance industry and to create more opportunities for people in underserved communities. Photo provided by City Treasurer Melissa Conyears-Ervin

CITY TREASURER WANTS TO INCREASE DIVERSITY IN THE FINANCE INDUSTRY

City Treasurer Melissa Conyears-Ervin recently hosted a webinar entitled, Youth in Finance and Investment, as part of her Mondays with Melissa series. During the discussion, financial and investment experts talked about roles and opportunities within the financial sector. **PAGE 2**

Serving The Black Community For Decades

NEWS

briefly

EDUCATION

TSU JOINS NATION'S FIRST QUANTUM EDUCATION AND RESEARCH INITIATIVE THROUGH PARTNERSHIP WITH TECH GIANT IBM

Tennessee State University says it looks forward to students being on the cutting edge of technology in the fields of finance, digital manufacturing, and military affairs now that the institution is a member of the IBM-HBCU Quantum Center. TSU announced recently that it has joined the nation's first quantum education and research initiative for historically black colleges and universities. The aim of the center is to help students and faculty build skills in quantum computing and increase diversity and inclusion in the field.

Established in September 2020, the IBM-HBCU Quantum Center is a multi-year investment designed to prepare and develop talent at HBCUs from all STEM disciplines for the quantum future. It emphasizes the power of community and focuses on developing students through support and funding for research opportunities, curriculum development, workforce advocacy, and special projects.

HEALTH

DIETARY SUPPLEMENT EXECUTIVE SENTENCED IN SCHEME TO FRAUDULENTLY SELL POPULAR DIETARY SUPPLEMENTS

On Feb. 19, 2021, U.S. District Judge Sam A. Lindsay sentenced former S.K. Laboratories Vice President Sitesh Patel, 37, of Irvine, California, to 41 months' imprisonment and one year of supervised release. The court previously ordered Patel's former company, S.K. Laboratories, to forfeit \$6 million in connection with the case.

According to documents filed in the case, Patel played a key role in developing and manufacturing the popular workout and weight loss supplements known as Jack3d and OxyElite Pro, which were distributed by Dallas-based USPlabs. In pleading guilty in 2019 to conspiracy to introduce misbranded food into interstate commerce, Patel and several of his co-defendants admitted that they imported substances with false and misleading labeling to avoid law enforcement and regulatory agency attention.

Patel also pleaded guilty to introduction of misbranded food into interstate commerce. The misbranding charges relate in part to OxyElite Pro, which was recalled in 2013 in the wake of an investigation by the U.S. Food and Drug Administration (FDA) into whether the supplement caused liver injuries in consumers. An indictment returned by a Dallas federal grand jury in 2015 against Patel and four other individuals associated with USPlabs alleged that the defendants sold some of their products without determining whether they would be safe to use.

LAW & POLITICS

US DEPARTMENT OF LABOR ANNOUNCES OSHA WILL INVESTIGATE COMPLAINTS OF WHISTLEBLOWER RETALIATION UNDER NEW ANTITRUST, MONEY LAUNDERING LAWS

The U.S. Department of Labor recently announced that its Occupational Safety and Health Administration is now overseeing worker retaliation complaints filed under two new whistleblower statutes – the Criminal Antitrust Anti-Retaliation Act and the Anti-Money Laundering Act.

Under the Criminal Antitrust Anti-Retaliation Act, OSHA will investigate individual whistleblower's complaints of retaliation for reporting criminal antitrust violations to their superiors or the federal government; or for showing cause, testifying or participating in, or otherwise assisting an investigation or proceeding related to antitrust law violations.

In Anti-Money Laundering Act cases, OSHA will investigate individual whistleblower's retaliation complaints for reporting money laundering-related violations to their superior or the federal government; or for showing cause, testifying or participating in, or otherwise assisting an investigation or proceeding related to a violation of anti-money laundering laws.

Until OSHA issues interim final rules, the agency will process whistleblower complaints related to these statutes using procedures under the Wendell H. Ford Aviation Investment and Reform Act for the 21st Century.

OSHA's Whistleblower Protection Program enforces the whistleblower provisions of more than 20 whistleblower statutes protecting employees from retaliation for reporting violations of various workplace safety and health, airline, commercial motor carrier, consumer product, environmental, financial reform, food safety, health insurance reform, motor vehicle safety, nuclear, pipeline, public transportation agency, railroad, maritime, securities, tax, antitrust, and anti-money laundering laws, and for engaging in other related protected activities. For more information, visit www.whistleblowers.gov.

City Treasurer wants to increase diversity in the finance industry

Continued from page 1

BY TIA CAROL JONES

City Treasurer Melissa Conyears-Ervin recently hosted a webinar entitled, Youth in Finance and Investment, as part of her Mondays with Melissa series. During the discussion, financial and investment experts talked about roles and opportunities within the financial sector.

The discussion served as a way to give young people insight into a sector that Conyears-Ervin says is not as diverse as it could or should be. She is looking to change that and increase diversity in the finance industry.

"The vast majority of people who work in the finance industry, it is no secret that they are white and male ... the financial service industry doesn't represent the world we live in. Our world is diverse, and when it comes to managing money, we need all people to have representation. Certainly, diverse people means diverse points of view, which we know is important, especially in investing money," she said.

Conyears-Ervin said the lack of diversity hurts the bottom line, she said it is a point that a lot of people miss. "Asset management firms, owned by white men, manage a stunning 98.7 percent of the \$69 trillion managed by the U.S. Asset Management industry. Firms that employ underrepresented asset managers has been shown to outperform those that don't. That means that lack of diversity costs clients' money," she said.

Conyears-Ervin said the industry lacks representation for Black and Brown children. She said she has spoken to young people who have no idea about the option of pursuing a career in finance. She said she experienced the same thing herself. She said there is a problem when it comes to exposure and representation to careers.

"Here in Chicago, we know that a lot of our youth are not exposed to all of the career opportunities that exist in the financial service industry and that is mainly because there is not good representation in the industry," she said.

Conyears-Ervin said she works hard to expose Black and Brown youth to the financial industry because she knows the reason why they are not familiar with the industry is because they don't know anyone in the industry.

Conyears-Ervin said there are some firms when diversity and representation are discussed, will say the talent is hard to find, she contends that is not true. She said there are lots of talented youth on the South and West sides of the city. But, those talented young people are not aware of all the opportunities they are able to take advantage of.

"I think if young people knew more about it, they would take advantage of it. My role as City Treasurer, being the first citywide elected official from the West side, being born in Englewood, raised on the West side by a single mother, for me, it's important that I, knowing the challenges our young people face,

that I expose them to this career field," she said.

Conyears-Ervin said the reason why she is holding the webinars is to bring knowledge to Black and Brown communities. She said it is also important to address the systemic racism that exists in the financial service industry. The City Treasurer's Office has partnered with Illinois State Treasurer Michael W. Frerichs to form a commission, Advancing Equity in Banking Commission, to identify and eradicate systemic racism, and deal with the root of the problem. Leaders from major banking institutions in Chicago are also at the table with Conyears-Ervin and Frerichs.

There is also the diversity scorecard, which is in its second year. It is a questionnaire that evaluates a potential broker/dealer on their diversity, equity and inclusion, as well as their corporate social responsibility.

"We want to look at their hiring practices, their employee make up, we want to look at what they are doing to help communities around Chicago, especially underserved communities," she said.

Conyears-Ervin said there are organizations the City Treasurer's Office no longer does business with because of the diversity scorecard. "It's important that firms that want to do business with us reflect our residential make up," she said.

"Mondays with Melissa" takes place at noon on Mondays. For more information, visit www.chicagocity-treasurer.com.

Pappas and ABC 7 Chicago to host "Black and Latino Houses Matter" on March 11, a phone bank to help Cook County homeowners with their property taxes

Treasurer Maria Pappas and ABC 7 Chicago will host "Black and Latino Houses Matter" on March 11, 2021, a phone bank to help Cook County homeowners find refunds, apply for property tax exemptions and avoid the Tax Sale, Pappas said today.

"I am grateful to ABC 7 for participating in my program to return money to taxpayers and prevent them from losing their homes because of unpaid taxes," Pappas said. "While the Tax Sale disproportionately impacts Black and Latino homeowners, all Cook County homeowners are welcome to call the phone bank."

John Idler, President and General Manager of ABC 7 Chicago, said: "It's gratifying to join forces with the Treasurer's Office to help Cook County homeowners get much needed information and resources, especially in Black and Latino communities hardest hit by the pandemic. The phone bank will go a long way to provide

struggling homeowners assistance and reaffirms that working together to help our community makes us all stronger."

Here are the phone bank details:

Date: March 11, 2021

Time: 3:00 p.m. to 7:00 p.m.

Phone Number: 312.603.5105

Samantha Chatman, a consumer investigative reporter with ABC 7's I-Team, will report on the phone bank during the station's newscasts. A team from the Treasurer's Office, fluent in Spanish, Polish, Chinese and English, will:

- Search \$76 million in available property tax refunds
- Check if you are eligible for \$46 million in missing tax exemptions

Verify if your property is on the Tax Sale list with delinquent taxes

ICC Urges Customers to Follow Winter Energy Savings Tips

The Illinois Commerce Commission is continuing to monitor the power situation in Texas and other areas of the country experiencing extreme weather events and warns that increases in wholesale energy prices could have an impact on some Illinois electric and natural gas customers. The ICC is urging customers to follow winter energy-saving smart tips to keep utility bills down.

"Despite all of the recent snow and cold, Illinois has not experienced significantly extended power outages. Each fall, the ICC holds a winter preparedness policy session to make sure the utilities we regulate have adequate supplies on hand to meet the demands of a harsh winter. Advanced planning has served our state well," said ICC Chairman Carrie Zalewski. "The ICC continues to monitor and learn from the situation in Texas and other areas of the country, and we encourage all consumers to protect themselves from potential price spikes by conserving energy as safely as possible."

The role of the ICC is to ensure that natural gas companies that it regulates (including, among others, Ameren Illinois, Nicor, and Illinois Peoples Gas) plan ahead and have an adequate supply on hand. As a way to protect consumers from price spikes, these companies buy natural gas in advance of the season which they store in gas fields until needed. The larger companies are also more diversified in their sources for gas, which keeps prices low.

Similarly, electric distribution utilities (ComEd, Ameren, Mid-American) that supply electricity to customers must also plan ahead to ensure adequate supply. This is in part done through electric procurements through the Illinois Power Agency and approved by the Commission. These companies also rely upon elec-



The Illinois Commerce Commission (ICC) is continuing to monitor the power situation in Texas and other areas of the country experiencing extreme weather events and warns that increases in wholesale energy prices could have an impact on some Illinois electric and natural gas customers. One of the ICC Smart Tips, among others that you can follow to reduce your energy usage, includes allowing natural light to filter in south-facing windows to warm your home on sunny days.

tricity and related services purchased through regional transmission organizations. The larger companies avail themselves of more diversified sources of electricity, which mitigates price spikes. However, for both natural gas and electric, inclement weather and rising demand may cause increased rates for customers.

It is important to note that municipal and cooperative systems, which could be significantly impacted by increased wholesale natural gas charges, are not regulated by the ICC. They are governed by municipal governments and their own elected boards.

Illinois customers who choose to buy their

energy from Alternative Electric Retail Suppliers (ARES) or Alternative Gas Suppliers (AGS) may experience higher prices this winter as well because of variable rates in contracts.

Here are a few ICC Smart Tips you can follow to reduce your energy usage:

- Set your thermostat at 68 degrees while you are awake and home, lower at night and while you are away;
- Turn down your water heater to 120 degrees;
- If you have an older water heater tank, consider adding an insulated jacket or blanket;
- Cover the inside of drafty windows with heavy plastic sheeting, seal tightly to the frame

to avoid air infiltration;

- Use insulated curtains, shades, or other energy-efficient window treatments;
- Schedule a maintenance service call for your heating system. Be sure to change filters on furnaces and heat pumps at least once a month. For wood and pellet-burning heaters, clean the flue vent regularly and clean the interior of the appliances with a wire brush;
- On sunny days, allow natural light to filter in south-facing windows to warm your home;
- Reverse the direction of ceiling fan blades in the winter to circulate warm air;
- If you have a fireplace, keep the damper closed unless a fire is burning.

As a reminder, a voluntary moratorium is currently in place for all residential customers of Ameren Illinois, ComEd, Liberty Utilities, Nicor, North Shore and Peoples Gas through March 31, 2021. In addition, Aqua Illinois, Illinois American Water and Utility Services of Illinois have agreed to cease disconnections of participants in the State's LIHEAP or Percentage of Income Payment Plan (PIPP) and those who self-report to the utility that they are suffering financial or COVID 19 related hardship until March 31, 2021. The Commission strongly encourages consumers struggling or unable to pay their bill to call their utility immediately and explain their hardship situation.

In addition, funding for the Low Income Home Energy Assistance Program (LIHEAP) which helps cover the costs for natural gas, propane, or electricity used to heat a home remains available. To see if you qualify or for information about how to apply, call 1-877-411-9276 or visit the Illinois Department of Commerce and Economic Opportunity website.

What Illinois can learn from the Texas energy crisis

Energy experts look toward prevention, efficiency for state

BY GRACE BARBIC

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When parts of Texas' independent power grid went offline recently due to unusually extreme cold weather in the south, the amount of expected energy production lost was equivalent to the amount of electricity used to keep the lights on in the entire state of Illinois.

During the winter weather months, Illinois uses about 20 gigawatts to produce the energy needed at peak times of the day, Andrew Barbeau, president of Midwest-based consulting firm the Accelerate Group and spokesperson for the Illinois Clean Jobs Coalition said in an interview.

The Electric Reliability Council of Texas, or ERCOT, manages the flow of electric power for the vast majority of Texas. According to the Dallas Morning News, by Wednesday, ERCOT reported 45 gigawatts total were offline, with 28 gigawatts

from coal, gas and nuclear plants and 18 gigawatts from renewable sources such as wind and solar.

In a recent interview with Bloomberg News, Dan Woodfin, a senior director for ERCOT, said Wind shutdowns accounted for 3.6 to 4.5 gigawatts, or less than 13 percent, of the 30-35 gigawatts of total outages. Only 25 percent of the state's energy capacity is wind energy, while more than half is natural gas.

The extreme colds caused the energy infrastructure for a variety of sources to freeze.

Rep. Ann Williams, D-Chicago, chief sponsor of the Clean Energy Jobs Act, or CEJA, which aims to overhaul the state's energy landscape, said claims that renewable energy sources are not reliable have been discredited. The renewable energy sources in Texas were not equipped for extreme cold, but neither were the thermal sources.

"The issue isn't with wind turbines, it's with the state of Texas, and its

failure to plan and make investments in the event of an extreme weather emergency," Williams said.

Williams said that energy efficiency should be at the foundation of the conversation as Illinois prepares its grid to face increasingly extreme weather situations as a result of climate change.

But the way energy operates in Texas is also vastly different from Illinois. ERCOT is not federally regulated because its energy does not travel in or out of the state.

In Illinois, the energy grid is part of a multistate transmission entity. Northern Illinois is part of PJM Interconnection, a regional transmission organization, and the rest of the state is part of the Midcontinent Independent System Operator, or MISO.

Those organizations procure energy and capacity, which means that the power generators are paid in advance to ensure that the energy capacity will be available when it's needed at peak usage times for years

in advance.

CEJA would pull northern Illinois from PJM's capacity auctions, allowing it to prioritize sources that are not carbon-emitting for capacity payments, but it would remain on the PJM grid.

In the event of a crisis, Illinois can rely on other states for power, while Texas is on its own.

Nuclear power is also a much larger contributor to Illinois' grid than it is to the one in Texas. The state's generators are also largely more equipped for the cold.

Illinois has also increased its efforts to weatherize power plants and wind turbines following a 2014 polar vortex which stressed energy grids.

"Texas did not do any such preparations even after they had the deep freeze back in 2011," Barbeau said. "Ultimately, they took the cheap way out...I think the big difference in Texas is there's nobody in charge. There's no central planning agency, there's no one who's there to oversee and make

sure that the resources are there."

"In times like these, that's what we have to take away from the Texas situation...it's really a significant national event that I think is going to have waves for years to come," he said.

Because gas prices have been low in recent years, some areas of the country, including Texas, have become increasingly reliant on natural gas resources.

Abe Scarr, director of Illinois Public Interest Research Group, said he thinks that the crisis in Texas is revealing problems with that strategy as gas prices rise.

"There are risks inherent in relying on fossil fuels that are commodities whose price can fluctuate quite greatly based on supply and demand and in particular when weather conditions make it so we just don't have access to those fuels," Scarr said.

Scarr said there are needed investments in energy infrastructure and that Texas is a good example of bad investment.



Transportation access provides vaccinations for vulnerable communities

Millions of people lack access to essential resources — including healthcare — simply because they can't get a ride.

The COVID-19 pandemic has intensified this problem, as tens of millions of Americans will face transportation barriers getting to vaccination sites.

CVS Health recently announced a community-based strategy to address inequities related to COVID-19 vaccine access in vulnerable communities, with a particular focus on Black and Hispanic populations.

Lyft is joining this effort, along with the YMCA and other non-profit partners, to help underserved communities access vaccination appointments by providing access to rides for those in need.

CVS Health is working with an extensive network of community-based leaders and nonprofit organizations, including free and charitable clinics, faith-based organizations and others, to reach these vulnerable patients and help them make an appointment.

"Forty-six percent of Lyft rides start or stop in low income communities," said John Zimmer, co-founder and president, Lyft. "The combined strength of CVS Health and Lyft, with our ability to reach vulnerable communities, enables us to support equitable vaccine access in communities that need it most. Now more than ever, equity matters."

"We are committed to reaching people of color and underserved communities to ensure health equity as we work to vac-

cinate all Americans," said Karen S. Lynch, president and CEO, CVS Health. "Our presence in communities across the country uniquely positions CVS Health to educate vulnerable populations and connect them with vaccine administration services."

"Throughout the pandemic, the Y has worked to meet the needs of the 10,000 communities we serve across the United States," said Kevin Washington, president and CEO, YMCA of the USA. "We are proud to team up with CVS Health as part of our efforts to help ensure everyone has equitable access to accurate information about the vaccines and to the vaccines themselves, especially communities of color, which have been disproportionately affected by the health and economic impacts of the virus."

President Biden Taps Meharry Medical College President for COVID Task Force

BY STACY M. BROWN

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Meharry Medical College President and CEO Dr. James Hildreth has been named by President Joe Biden as a member of his COVID-19 Health Equity Task Force.

Dr. Hildreth, the renowned immunologist and academic administrator and Meharry's 12th president, sat on the U.S. Food and Drug Administration board that approved the first U.S. coronavirus vaccines.

"I am honored to be chosen by President Biden as a member of the COVID-19 Health Equity Task Force. We are facing one of the largest challenges in the history of our nation," Dr. Hildreth wrote in a statement.

"COVID-19 has killed hundreds of thousands of Americans, and if adequate steps are not taken, this number will continue to grow. As we have seen, COVID-19 does not discriminate, it does not respect borders, and it does not behave according to our timelines," Dr. Hildreth added.

Immediately following his Jan. 21 swearing-in, President Biden issued a national strategy for the COVID-19 response and pandemic preparedness.

"For the past year, we could not turn to the federal government for a national plan to answer prayers with action — until today," President Biden stated.

He then issued a 200-page report outlining a national strategy to beat the pandemic. The President called it a comprehensive plan that starts with restoring public trust and mounting an aggressive, safe, and effective vaccination campaign.

"It continues with the steps we know that stop the spread like expanded masking, testing, and social distancing. It's a plan where the federal government works with states, cities, Tribal communities, and private industry to increase supply and administer testing and the vaccines that will help reopen schools and businesses



James E.K. Hildreth at Meharry Medical College workshop in 2018.

safely," President Biden remarked. "Equity will also be central to our strategy so that the communities and people being disproportionately infected and killed by the pandemic receive the care they need and deserve."

The President further noted that defeating the pandemic would take Congress providing the necessary funding, and families and neighbors continuing to look out for one another.

He said the country would need health care providers, businesses, civic, religious and civil rights organizations, and unions all rallying together in common purpose and with urgency, purpose, and resolve.

"We will need to reassert America's leadership in the world in the fight against this and future public health threats," President Biden asserted.

Dr. Hildreth noted that the virus has had the largest impact on communities of color, among Black and brown Americans with underlying health conditions.

"Without our immediate attention

and a national, organized effort to fight this virus, we will be dealing with its impact for years to come," Dr. Hildreth remarked.

"As the President of a historically Black medical school that was founded to eradicate health disparities between majority and minority communities, this work is a focus for me and my institution. I am committed to working with our national leadership to develop cohesive plans that will address these silent killers — illnesses like COVID-19 that impact our most vulnerable populations at alarming rates," Dr. Hildreth stated further.

"We must address the pandemic together. I am confident that President Biden's heightened focus on the pandemic will accelerate testing, treatment and vaccinations nationwide — proven strategies that will work to mitigate the virus and protect our people. "I look forward to working with my esteemed colleagues on the Task Force to restore health, wellbeing and stability to all of America."

Exelon Utilities CEO Honored with BEYA Chairman's Award for Contributions to STEM

Exelon Utilities CEO Calvin G. Butler Jr. was honored February 13 with the BEYA Chairman's Award during the organization's annual BEYA STEM conference, hosted virtually.

Previously known as the Black Engineer of the Year Awards, the BEYA conference recognizes Black leaders for their meaningful contributions to science, technology, engineering and math (STEM).

Butler joined a roster of accomplished Black leaders of Fortune 500 companies and government organizations recognized at the BEYA STEM conference for their service and dedication to opening doors for Black people in STEM. The Chairman's Award is not given annually, but rather when warranted for outstanding contributions.

"To whom much is given, much is required," Butler said in his acceptance speech. "We are committed to standing up, stepping up and being the change we're all talking about. Teamwork, partnership and service have powered my contributions and impact. That same combination can power a cleaner, brighter future for all of us."

Exelon President and CEO Chris Crane commended Butler during the program, saying "He's got heart for the employees, for the customers and for the communities we serve."

Exelon prioritizes STEM through its workforce development efforts, which focus on preparing work-ready adults and youth for family-supporting careers. Through its long-standing partnerships with select middle schools, high schools and youth organizations in underrepresented communities, Exelon provides mentors, resources and educa-

tional support to prepare students for higher education and 21st century careers in STEM. In addition, their enterprise-wide STEM education programs are held in each of their major service territories, offering hands-on learning and mentorship to strengthen education and introduce young minds to careers in energy.

Under Butler, Exelon Utilities' focus on STEM-related workforce development efforts is yielding significant results and powering opportunity for the communities Exelon serves. In the last 18 months, Exelon workforce development programs have resulted in more than 700 new hires at Exelon and companies with which they partner. Their local utility program focuses on opportunities for unemployed and underemployed adults in the most poverty-stricken sections of our cities. Exelon has more than 45 different workforce development programs across their six utilities and Exelon Generation.

Butler serves as a senior executive vice president of Exelon and chief executive officer of Exelon Utilities. In that role, he oversees Exelon's six local electric and natural gas companies — Atlantic City Electric, BGE, ComEd, Delmarva Power, PECO and Pepco. Together, they form the nation's largest transmission and distribution utility company by customer count, serving approximately 10 million electric and gas customers in New Jersey, Maryland, Illinois, Delaware, Pennsylvania and the District of Columbia, respectively. Butler serves as vice chairman of each utility's board and is a member of Exelon's executive committee. He previously served as CEO of BGE from 2014 to 2019.

The World's Best Beaches for 2021 -- Revealed

As lockdown has left most of us longing to be somewhere — anywhere else than stuck at home, Tripadvisor® has just the thing to help you escape, as its annual Travelers' Choice® Best of the Best Awards for Beaches have been revealed.

Highlighting travelers' favorite beaches across the globe, from sweeping white sand and turquoise waters in tropical climates, to dramatic cliffs and pounding surf in some of the most secluded spots on Earth, the awards are based on the quality and quantity of reviews and ratings from Tripadvisor travelers for beaches, gathered over a 12-month period.

New for 2021, the Best of the Best Beaches also takes into account the volume of "saves" for beaches on Tripadvisor, reflecting the position that many travelers were in for much of 2020 — unable to travel, desperate to explore, lusting after the beaches they wished they could visit.

"Your last trip to the beach probably feels like a lifetime ago, but with vaccine programs rolling out worldwide, safely making that beach getaway a reality just might be in reach! In fact, a recent Tripadvisor survey revealed that 60% of travelers are very likely to take a beach trip in 2021!" said Christine Maguire, vice president and general manager, global media business at Tripadvisor. "Whether your preferred kind of beach is preened and pristine or rugged and rough, this list of travelers' favorites is just the inspiration you need to get planning your next beach break."

In 2021, Australia's Whitehaven Beach takes the top spot amongst global travelers. The remote Australian paradise, located in the heart



of the Great Barrier Reef, is only accessible by boat, seaplane or helicopter and is lauded by travelers for its gorgeous soft white sand and postcard perfect turquoise water.

This year, Florida's Saint Pete Beach takes not only the title of number one beach in the United States, but is also rated fifth in the world. Of the 25 best beaches in the U.S., Florida and Hawaii dominate the list, with over 30% of the winners located in the Sunshine State and almost 30% in the Aloha State.

"We take Tripadvisor's awards very seriously in St. Pete/Clearwater. We have been home to the number one beach for four of the past six years, but after a devastating 2020 for travel, we're especially honored to receive the Travelers' Choice Award this year," said Steve Hayes, president and CEO of Visit St. Pete/Clearwater. "Our communities, including Saint Pete Beach and Madeira Beach, have done an amazing job building these great destinations and keeping their beaches pristine for travelers from near and far."

For the complete list of Travelers' Choice Best of the Best award-winning beaches for 2021, visit: <https://www.tripadvisor.com/TravelersChoice-Beaches>

Top 10 Beaches in the U.S.

1. Saint Pete Beach - St. Pete Beach, Florida
Travelers say: The most perfect place to watch the sun set over the ocean.

Top-Rated Thing to Do Nearby: Shared 2 Hours Small Group Sunset Cruise of St. Pete

Beach

2. Ka'anapali Beach - Lahaina, Hawaii
Travelers say: This beach is so gorgeous and accessible to everyone.

Top-Rated Thing to Do Nearby: Snorkel & Whale Watch from Ka'anapali Beach

3. Moonstone Beach - Cambria, California
Travelers say: Beautiful beach and a great place to look for moonstones and jade.

Top-Rated Thing to Do Nearby: Cruise down the scenic Moonstone Drive during sunset

4. Wailea Beach - Wailea, Hawaii
Travelers say: The walkway along Wailea Beach offers breathtaking views of the Maui coast.

Top-Rated Thing to Do Nearby: Makena Turtle Town Eco Adventure in Maui

5. Cannon Beach - Cannon Beach, Oregon
Travelers say: Haystack Rock at low tide is incredible with all the tide pools and sea creatures.

Top-Rated Thing to Do Nearby: Oregon Coast Day Trip: Cannon Beach and Haystack Rock

6. Napili Beach - Lahaina, Hawaii
Travelers say: There's a small natural reef about 30-50 yards in, and tons of marine life living on it.

Top-Rated Thing to Do Nearby: Maui Whale Watch Cruise from Lahaina Harbor

7. Ogunquit Beach - Ogunquit, Maine
Travelers say: At high tide you can walk out

hundreds of feet and still be only waist high.

Top-Rated Thing to Do Nearby: Check out the scenic outlooks of Perkins Cove.

8. Wai'anapanapa State Park - Hana, Hawaii
Travelers say: This black sand beach (produced by volcanic activity on the island) is otherworldly along the beautiful coastline.

Top-Rated Thing to Do Nearby: Full Day Road to Hana Adventure Tour with Pickup

9. Madeira Beach - Madeira Beach, Florida
Travelers say: Very nice, flat beach. You can enjoy a very nice walk for miles.

Top-Rated Thing to Do Nearby: Calypso Breeze Daytime Tropical Buffet

10. Kailua Beach Park, Kailua, Hawaii
Travelers say: Kailua offers plenty of everything: sand, wide open space, fewer crowds, and a good park to go with it.

Top-Rated Thing to Do Nearby: Full Day Kailua Beach Guided Tour To Mokolua Islands

Top 10 Beaches in the World

Whitehaven Beach - Whitsunday Island, Australia

Santa Maria Beach - Cayo Santa Maria, Cuba
Baia do Sancho - Fernando de Noronha, Brazil

Grace Bay Beach - Providenciales, Turks and Caicos

Saint Pete Beach - Florida, United States
Turquoise Bay - Exmouth, Australia

Eagle Beach - Eagle Beach, Aruba
Spiaggia dei Conigli - Lampedusa, Italy
Ka'anapali Beach - Hawaii, United States
Baia dos Golfinhos - Praia da Pipa, Brazil

New In Literary Arts *Me in America Honored by the 2021 Feathered Quill Book Awards*

Me in America, which examines the complex realities of racial identity within a starkly divided country, has been honored by the 2021 Feathered Quill Book Awards in the Poetry Category and as a finalist in the Debut Author Category.

"All poems do justice to their subjects - all touch on prevalent issues in American and the BLM movement. The author did his work well - even the unusual picture-type set-ups per individual poems was interesting

and shows he put a lot of effort into the design." -- Feathered Quill Book Awards Judges' Comments.

The 2021 Feathered Quill Book Awards judging panel is comprised of professional authors, reviewers, editors, and publicists. Kelvin Parker's debut poetry collection was previously honored by the American Book Fest's 17th Annual "Best Book" Awards in the categories African American Fiction, Poetry, and Social Change.

Parker speaks to the conflicting

realities of living as a Black man in a country founded on the pain, creativity, and courage of Black Americans. The poet's deeply personal story highlights themes of oppression, racism, and inequality combined with a celebration of how far we've come and an understanding of how far we have to go. It captures the resilience, survival, and humanity of Black experiences.

"Black life endures - an everlasting flame that lives on in all generations - a power that can't be stopped,"

shares Parker. "This book is my gift of inspiration and healing. I am honored to be selected by Feathered Quill and proud to play a role in the resurgence of poetry as a tool for healing and sharing our experiences that we've seen this year."

Parker humanizes the stories that define the Black experience, from a traumatic childhood to questioning how he fits in, he personalizes the effects of discrimination. Me in America is a lesson on Black identity

accessible to all readers.

About Kelvin Parker

Kelvin Parker is an author, fashion designer, and marketing professional. Poetry is his avenue for healing and activism. He received his BFA in Fashion and MFA in Luxury and Fashion Management from Savannah College of Art and Design. Currently, he lives in the New York tri-state area.

For more information, go to www.authorkelvinparker.com.

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NEWS

My Heart Can't Wait: Understanding Racial Disparities in AFib

Family Features - The facts are troubling: Black Americans are more likely to have a number of serious illnesses, including diabetes, high blood pressure and heart disease. And, members of the Black community are 30% more likely to die from heart disease and twice as likely to have a stroke compared to other ethnic and racial groups.

AFib is an irregular heart rhythm that can increase the risk of stroke and heart failure. Affecting more than 5.5 million people in the United States, AFib may cause symptoms including, but not limited to, palpitations, fatigue, shortness of breath and difficulty exercising. The Black population is at a higher risk of complications from AFib.

"Patients, no matter their race or gender, deserve to be educated and informed of their options so they can take charge and become proactive partners in their own care," said Dr. Charles Athill, cardiac electrophysiologist. "Health disparities in AFib lead to unnecessary complications including stroke, other heart diseases and even death. As a cardiologist for more than 22 years who has taken care of thousands of patients, I've seen the suffering firsthand that AFib and the associated risk factors can cause, especially in the Black community. This also includes my own family, as my father died from complications of AFib due to



AFib is an irregular heart rhythm that can increase the risk of stroke and heart failure. The Black community is more likely to have other AFib risk factors such as diabetes, congestive heart failure and obesity. Photo courtesy of Getty Images

misunderstanding his treatment plan and the importance of compliance."

One of the most important risk factors for AFib is high blood pressure, and Black adults are 40% more likely to have high blood pressure, resulting in a 30% higher death rate for heart disease. Additionally, the Black community is

more likely to have other AFib risk factors such as diabetes, congestive heart failure and obesity.

Early diagnosis is important as AFib is a progressive disease that may become more severe if left untreated. However, Black AFib patients are approximately one-third as likely to be aware they have AFib. This lack of awareness

and reduced likelihood of treatment puts them at a higher risk of stroke and mortality.

These disparities make seeking a diagnosis and understanding treatment options for AFib critical for the Black community. Medications are often the first attempt at treating AFib, but if medications don't work, catheter ablation – a minimally invasive procedure performed by electrophysiologists (heart rhythm specialists) – is a safe and effective treatment option.

Catheter ablation can improve quality of life and allow patients to get back to doing the things they love. As with any medical treatment, however, catheter ablation has potential risks including bleeding, swelling or bruising at the catheter insertion site and infection. Serious complications are rare but can include damage to the heart or blood vessels, blood clots (which may lead to stroke), heart attack or even death. The success of this procedure depends on many factors, including a person's physical condition and ability to tolerate the procedure. This is why it's important for patients to have open discussions with their physicians and carefully select them based on their skill and experience.

To learn more about AFib, or to find an electrophysiologist near you, visit [GetSmartAboutAFib.com](https://www.getsmartaboutafib.com).

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COVID-19 OUT.



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Learn more about vaccines and slowing the spread at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus)



Brought to you by the U.S. Department of Health and Human Services

Designing A Better Chicago *Mark Your Calendars, Nominations Due By March 12th*

If there was ever a time to recognize and support individuals and organizations using design for civic good, it's now. Designing a Better Chicago, a collaborative initiative organized and supported by NeoCon® and theMART, the Chicago Department of Cultural Affairs and Special Events (DCASE), and the Design Museum of Chicago, is now accepting nominations for its second annual Design Impact Grant Program. The 2021 initiative will provide \$25,000 in project-specific grants to individuals and organizations using design or design principles to directly address pressing issues in Chicago communities.

Launched in 2020, the Design Impact Grant shines a light on Chicago's extraordinary design legacy—the local talent, assets and community that have long supported civic good through design. Last year, Designing a Better Chicago was thrilled to offer this grant to two exceptional organizations—Chicago Mobile Makers and Maplewood Housing for the Visually Impaired. It also recognized seven additional projects for

DESIGNING A BETTER CHICAGO, A COLLABORATIVE INITIATIVE ORGANIZED AND SUPPORTED BY NEOCON® AND THEMART, THE CHICAGO DEPARTMENT OF CULTURAL AFFAIRS AND SPECIAL EVENTS (DCASE), AND THE DESIGN MUSEUM OF CHICAGO, IS NOW ACCEPTING NOMINATIONS FOR ITS SECOND ANNUAL DESIGN IMPACT GRANT PROGRAM.

their outstanding work, ideas, and efforts in the Chicago community. The Design Impact Grant monies are generously funded by NeoCon and theMART.

Nominations are required for this invitation-only program and are due by midnight on March 12, 2021. Winners will be selected by the Advisory Committee in Summer 2021. Grant guidelines and a detailed timeline are available online. Additional information about Designing a Better Chicago can be found at designingabetterchicago.org.

About NeoCon: NeoCon is the world's leading platform and most important event for the commercial interiors industry, held each year at theMART in Chicago. Since

launching in 1969, NeoCon has served as the annual gathering place for the commercial design world's manufacturers, dealers, architects, designers, end-users, design organizations and media. The three-day event showcases game-changing products and services from both leading companies and emerging talent—providing unparalleled access to the latest and most innovative solutions. A robust educational program of keynote presentations and CEU sessions offers world-class expertise and insight about today's most relevant topics as well as the future of commercial design. www.neocon.com

About theMART: theMART (formerly The Merchandise Mart), located in the center of the

sought-after River North submarket, is interwoven into the fabric of Chicago as an innovator in business, technology, culture, art, media and more. As the largest privately held commercial building in the United States, it is one of the world's leading commercial buildings, wholesale design centers and the preeminent international business location in Chicago. Encompassing 4.2 million gross square feet, theMART spans two city blocks, rises 25 stories, and is visited by an average of 30,000 people each business day and nearly 10 million people annually. Offering continuous innovation and creativity from leading manufacturers and design forward showrooms, theMART serves as the home to Chicago's most creative and technologically innovative companies.

About the Department of Cultural Affairs and Special Events: The Department of Cultural Affairs and Special Events enriches Chicago's artistic vitality and cultural vibrancy. This includes fostering the development of Chicago's non-profit arts sector,

independent working artists and for-profit arts businesses; providing a framework to guide the city's future cultural and economic growth, via the 2012 Chicago Cultural Plan; marketing the city's cultural assets to a worldwide audience; and presenting high-quality, free and affordable cultural programs for residents and visitors.

About Design Museum of Chicago: A local, non-profit cultural institution with a gallery in the Loop, the Design Museum of Chicago strives to meet people where they are and make design accessible to everyone, facilitating conversations comprised of a variety of voices, backgrounds, and viewpoints. They believe that design is not just a single discipline or process, but rather a persistent element in our everyday experiences with the fundamental capacity to improve the human condition. Formerly the Chicago Design Museum, they create free and low-cost programming about a wide variety of topics, from architecture in Ireland to games in modern culture.

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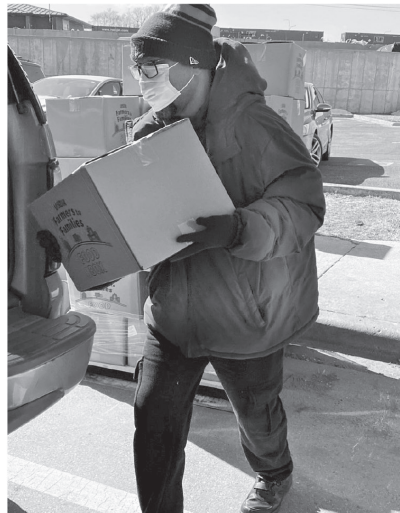
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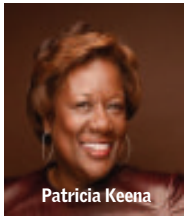
Pastor Corey Brooks and Former Ald. Woman Arenda Troutman Gives Back To The Community By Hosting A Food Giveaway

Photos by L. M. Warbington



NEWS

PIGMENT INTERNATIONAL PRESENTS SAVING DEMOCRACY: Saving Democracy – An Artistic Exploration



"There are some years that ask questions and some years that So said author and cultural anthropologist, Zora Neale Hurston. we look back on the year 2020 it will be hard to tell which this year was.

Already enduring a once in a century viral pandemic, the long-simmering cauldron of Black anger and resentment toward an America that has ignored our grievances came to a head in 2020 in response to the killing of George Floyd by police in Minneapolis. Floyd was the match that lit the tinderbox of centuries of grievances too numerous to mention.

There was also an urgent political battle in this country that some would say pitted darkness against light. People of Color – Black, Latino, and Asian – voted in record numbers in an election that will go down in the history books as having the highest voter participation in our lifetime. According to Statista nearly 70% (66.7) of registered voters participated in the election with rates soaring to 80% in some states. For her efforts Stacy Abrams of Georgia was nominated for a Nobel Peace Prize.

Artists have captured this time and place just as they always have, and when we look back on 2020 it will be their work that speaks to both the tragedy and triumph of the year. Pigment International proposes to create a multi-tiered look at the year 2020 entitled Saving Democracy – An Artistic Exploration, which includes an art and multi-media installation, virtual Salon Talks, a podcast, and the Pigment Magazine. This is a continuation of a discussion with artists rendered as an article in the Fall/Winter 2020 issue of Pigment Magazine. For the piece we surveyed artists about what they were creating and how they were feeling during the global racial reckoning of 2020.

Saving Democracy will show how Black artists utilized their medium to analyze and portray the historical relevance of our current situation, defined a new narrative, and spurred people to action. We will also examine the role social media played in allowing artists to disseminate their messages while connecting to and sharing those messages across a global network. Saving Democracy showcases how, through art, we saw the dawning of this the second decade of the century.

The centerpiece of the exhibition will be the unveiling of a bust of Vice President-Elect Kamala Harris, by noted Chicago artist Gerald Griffin. Harris' term as Vice President represents a series of firsts that include gender, race, education and is also fodder for artistic interpretation.

Griffin is a gallery owner, painter, sculptor, and poetic literate and an artist of expressive capabilities and a special sensitivity to his mediums. He is a visionary who produces some of the most provocative contemporary pieces of his or any generation.

We will also seek out educational partners for this project. Pigment has developed a relationship with Dr. Robert Hanserd at Columbia College Chicago, who is a professor in their African American Studies Department.



We see his students as potential researchers for the project.

Saving Democracy Elements:

Exhibition – Exhibition of works by African American artists to include the unveiling of a bronze bust of Kamala Harris by artist Gerald Griffin. Virtual or In-Person

Salon Talks – Pigment International's signature Salon Talks will be held virtually with artists, curators, and other cultural historians discussing the mindset of artists in 2020, their artistic output, what they learned, and how they are moving forward. Virtual or In-Person



Podcast – "Till Death We Do Art" -Conversations with artists and others in the Black art ecosystem.

Pigment Magazine

– Pigment Magazine Spring/Summer 21

will further the conversation started in the Fall/Winter issue on how artists are interpreting these drastic societal shifts related to race and culture.

Saving Democracy has been partially funded by a grant from the "Arts Works Fund."

About Pigment

Pigment International was founded out of reverence for Black Fine Art. We are Black art evangelists who use art journalism to tell the story of the Black art ecosystem. The platform has been built by founders who have had several successful careers over the last 35 years. Most importantly they have a proven track record of success in taking projects from ideation to implementation. It is said if you do something you love you will never work a day in your life. This is where we find ourselves and we look forward to taking on a new challenge in making this project a reality.

CELEBRATING BLACK HISTORY

REAL ESTATE

AC 3-3-2021

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICES, Plaintiff, vs. ELIZABETH WILLIAMS, CHICAGO TITLE LAND TRUST COMPANY, AS TRUSTEE UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED MARCH 25, 2008 KNOWN AS TRUST NUMBER 8002350565; UNKNOWN OWNERS GENERAL; AND NON RECORD CLAIMANTS; Defendants. 20 CH 2028 NOTICE OF SALE. PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above entitled cause Intercounty Judicial Sales Corporation will on Tuesday, April 6, 2021 at the hour of 11 a.m. in their office at 120 West Madison Street, Suite 718A, Chicago, Illinois, sell at public auction to the highest bidder for cash, as set forth below, the following described mortgaged real estate: P.I.N. 26-07-149-082-0000. Commonly known as 10010 South Calhoun Avenue, Chicago, IL 60617. The mortgaged real estate is improved with a single family residence. If the subject mortgaged real estate is a unit of a common interest community, the purchaser of the unit other than a mortgagee shall pay the assessments required by subsection (g-1) of Section 18.5 of the Condominium Property Act. Sale terms: 10% down by certified funds, balance, by certified funds, within 24 hours. No refunds. The property will NOT be open for inspection. For information call Mr. Matthew C. Abad at Plaintiff's Attorney, Kluever Law Group, 225 West Washington Street, Chicago, Illinois 60606. (312) 236-0077. SMS000130-20FC1 INTERCOUNTY JUDICIAL SALES CORPORATION intercountyjudicialsales.com 13164690

AC 3-10-2021

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS COUNTY DEPARTMENT - CHANCERY DIVISION REVERSE MORTGAGE SOLUTIONS, INC. Plaintiff, -v- LEONIA POINTER, UNITED STATES OF AMERICA - DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT Defendants 2018CH01158 6853 S. LANGLEY AVENUE CHICAGO, IL 60637 NOTICE OF SALE PUBLIC NOTICE IS HEREBY GIVEN that pursuant to a Judgment of Foreclosure and Sale entered in the above cause on December 12, 2019, an agent for The Judicial Sales Corporation, will at 10:30 AM on April 13, 2021, at The Judicial Sales Corporation, One South Wacker Drive, CHICAGO, IL, 60606, sell at a public sale to the highest bidder, as set forth below, the following described real estate: Commonly known as 6853 S. LANGLEY AVENUE, CHICAGO, IL 60637 Property Index No. 20-22-412-048-0000 The real estate is improved with a single family residence. Sale terms: 25% down of the highest bid by certified funds at the close of the sale payable to The Judicial Sales Corporation. No third party checks will be accepted. The balance, including the Judicial Sale fee for the Abandoned Residential Property Municipality Relief Fund, which is calculated on residential real estate at the rate of \$1 for each \$1,000 or fraction thereof of the amount paid by the purchaser not to exceed \$300, in certified funds for wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate

taxes, special assessments, or special taxes levied against said real estate and is offered for sale without any representation as to quality or quantity of title and without recourse to Plaintiff and in "AS IS" condition. The sale is further subject to confirmation by the court. Upon payment in full of the amount bid, the purchaser will receive a Certificate of Sale that will entitle the purchaser to a deed to the real estate after confirmation of the sale. Where a sale of real estate is made to satisfy a lien prior to that of the United States, the United States shall have one year from the date of sale within which to redeem, except that with respect to a lien arising under the internal revenue laws the period shall be 120 days or the period allowable for redemption under State law, whichever is longer, and in any case in which, under the provisions of section 505 of the Housing Act of 1950, as amended (12 U.S.C. 1701k), and subsection (d) of section 3720 of title 38 of the United States Code, the right to redeem does not arise, there shall be no right of redemption. The property will NOT be open for inspection and plaintiff makes no representation as to the condition of the property. Prospective bidders are admonished to check the court file to verify all information. If this property is a condominium unit, the purchaser of the unit at the foreclosure sale, other than a mortgagee, shall pay the assessments and the legal fees required by The Condominium Property Act, 765 ILCS 605/9(g)(1) and (g)(4). If this property is a condominium unit which is part of a wire transfer, is due within twenty-four (24) hours. No fee shall be paid by the mortgagee acquiring the residential real estate pursuant to its credit bid at the sale or by any mortgagee, judgment creditor, or other lienor acquiring the residential real estate whose rights in and to the residential real estate arose prior to the sale. The subject property is subject to general real estate

ACCORDANCE WITH SECTION 15-1701(C) OF THE ILLINOIS MORTGAGE FORECLOSURE LAW. You will need a photo identification issued by a government agency (driver's license, passport, etc.) in order to gain entry into our building and the foreclosure sale room in Cook County and the same identification for sales held at other county venues where The Judicial Sales Corporation conducts foreclosure sales. For information, examine the court file, CODILIS & ASSOCIATES, P.C. Plaintiff's Attorneys, 15W030 NORTH FRONTAGE ROAD, SUITE 100, BURR RIDGE, IL 60527 (630) 794-9876 THE JUDICIAL SALES CORPORATION One South Wacker Drive, 24th Floor, Chicago, IL 60606-4650 (312) 236-SALE You can also visit The Judicial Sales Corporation at www.jscc.com for a 7 day online report of pending sales. CODILIS & ASSOCIATES, P.C. 15W030 NORTH FRONTAGE ROAD, SUITE 100 BURR RIDGE IL 60527 630-794-5300 E-Mail: pleadings@il.cslegal.com Attorney File No. 14-17-16417 Attorney ARDC No. 00468002 Attorney Code. 21762 Case Number: 2018CH01158 TJSC#: 41-248 NOTE: Pursuant to the Fair Debt Collection Practices Act, you are advised that Plaintiff's attorney is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose. Case # 2018CH01158 13165001

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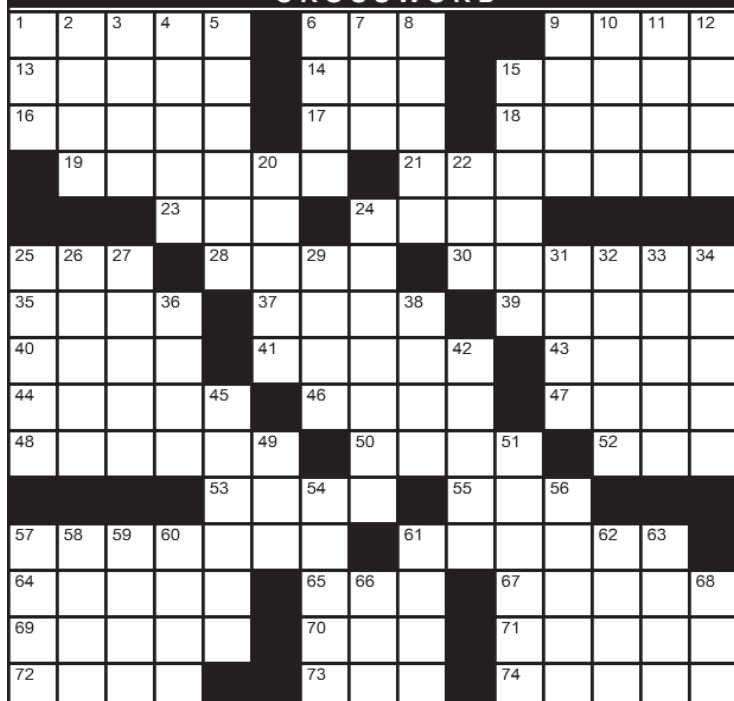
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THEME: BASEBALL

ACROSS

1. Turkey trot, e.g.
6. Dadaist Jean
9. * ____ crew, Milwaukee Brewers fan base
13. Poppy seed derivative
14. Afghan monetary unit
15. Hotel room option
16. Category of artistic composition
17. Between northeast and east
18. Relating to pond scum
19. *Babe Ruth's first major league team
21. * ____-and-____ sport
23. Dog command
24. Bald eagle's home
25. Witchy woman
28. Back wound?
30. Siskel or Ebert
35. Smoothing appliance
37. Distinctive flair
39. Stomata, sing.
40. Burlap fiber
41. Archeologist's find
43. Estimated arrivals
44. Discompose
46. Cobbler's concern
47. Merlin or Gandalf
48. *B in RBI
50. Close by
52. Spade for stony ground
53. Karl of politics
55. Between ready and go
57. *Left, center or right one
61. *Yankees' only #4
64. Blast from the past
65. Crew tool
67. Helped
69. ____ one's time, past tense
70. Schiller's poem
71. Express contempt
72. What Simon does
73. Cut grass
74. Intoxicating

DOWN

1. *Eat a hot one at the game
2. Copycat
3. *Number of standard baseball positions
4. Miss Muffet's meal
5. Vomiting
6. Highest point
7. *Scoring unit
8. Annapolis frosh
9. Tulip's early stage
10. Capital of Latvia
11. Et alibi (2 words)
12. Water source
15. Bacchus' attendants
20. Weasel's aquatic cousin
22. *Baseball trajectory
24. Diver's edible reward
25. Muslim woman's headscarf
26. Caribbean island destination
27. Gained access to (2 words)
29. Hoppy beers
31. Individual unit
32. Bottom line
33. Idealized image
34. *Katie ____ or "____ at the Bat"
36. Empty when kids leave
38. World's longest river
42. Cut it out
45. Moved a flock of sheep
49. Certain John's or Jane's last name
51. Re-use old ideas
54. Car sound, to a toddler
56. Trinity
57. Small door-opening devices
58. One of the hipbones, pl.
59. Whirlpool
60. "Big Little ____"
61. What Jack's beanstalk did
62. It comes to mind
63. Turned to the right, like a horse
66. Commotion or fuss
68. Wine quality



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