

Hurricane Irene Did Not Stop Local Teens from Preparing for Their Future



Members of teens with a purpose with Ariane Aramburo of the Hampton Roads Show

NORFOLK, VA – The local non-profit organization Teens With a Purpose unveiled to the community “Imagine Me—A Theatrical Experience!” at the Imagine Me Premiere Party – BBQ held at Motley Media Concepts at Waterside. It was the ‘calm before the storm,’ an evening for local talented teens to display their artistic abilities and gain support from their communities. Guests from all over Hampton Roads evacuated their homes for the red-carpet premiere to support youth performers and activists who are utilizing the Arts to make a positive change in their community. The Premiere party included Imagine Me and a performance by teen testimonials.

Brown, long-time Teens With a Purpose member, showed his gratitude for the organization and what TWP meant to him “I have been a member with TWP for 12 years now, at the age of 24 years old I can say that I have graduated and have a degree in Music Production and I currently work as a Teen Director with the Carnival Cruise Ships doing exactly what I did with Teens With a Purpose for years, and I can say that I wouldn’t have achieved all of this without the skills I gained from Teens With a Purpose.”

Youth in Hampton Roads imagined producing an out of the box teen forum addressing teen issues with a totally

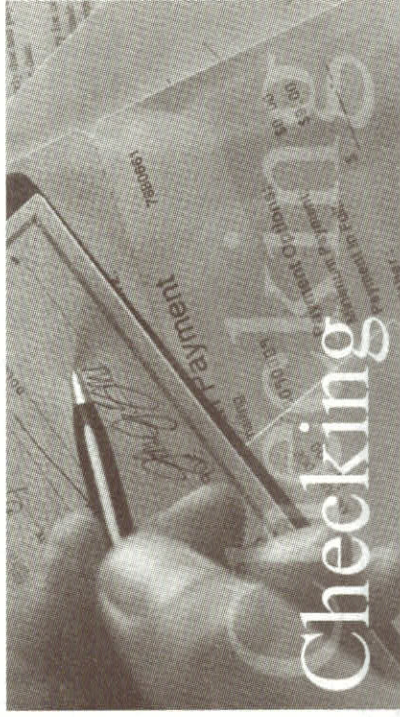
Checking Accounts: How to Keep the Costs Down

With new laws and a challenging economy limiting banks’ revenue, institutions are raising fees and reassessing features on services, including checking accounts. That’s why it’s especially important to think about how you expect to use a checking account and then comparison shop for the right combination of convenience, costs and services.

Some banks, for example, are doing away with “free” checking accounts and now charge monthly maintenance fees. However, they may waive fees if you meet specific requirements, such as keeping a minimum balance in the account at all times, using direct deposit, or doing all of your banking online.

“Ask how the maintenance fee can be waived for the checking account you’re interested in, and be sure you know all of the rules and requirements,” said Heather St. Germain, an FDIC Consumer Affairs Specialist. “And don’t hesitate to check with several banks to compare fees and waiver requirements.”

Some banks also are increasing ATM fees. “You can minimize or avoid fees by looking for a bank that offers ATMs that are conveniently located — close to your work, home or school,” said Debi Hodes, also an FDIC Consumer Affairs Specialist. “You can also find



Also carefully consider the costs for overdraft programs and your options for avoiding high fees.

Finally, remember that under the 2010 Dodd-Frank financial reform law, certain checking accounts that pay no interest will benefit from full deposit insurance coverage — regardless of the dollar amount — during the two years from December 31, 2010, through December 31, 2012.

Also under that law, banks will be permitted to pay interest on all types of checking accounts for the first time, starting July 21, 2011. This change is important because it could reduce the amount of FDIC insurance coverage for depositors who currently receive unlimited protection for their non-interest bearing checking accounts but who voluntarily switch to a new checking account that pays interest. They would be eligible for the basic FDIC insurance amount of up to \$250,000 per depositor, not unlimited coverage.

What if your bank decides to

Me cast performances, teen testimonials and performances by Hampton Roads Youth Poets and Music Made Simple, the Spoken Word and Music divisions of this local community based organization. The Mistress of Ceremonies Ariane Arumburo, the newest addition to The Hampton Roads Show on Fox43, and teen co-hosts Abdual Bell and Kailey Blakeny writers & actors of Imagine Me, kept guests entertained and inspired to make donations for the upcoming production.

Guests included community and City leaders, LaDonna Gardner, Bureau Manager for Norfolk Parks, Recreation and Open Space, who said that "Teens With a Purpose was exactly what the City of Norfolk needed and was looking for," and Gail Easley, Managing Director of the Crispus Attucks Cultural Center reiterated by saying "We are very proud to be a partner of Teens With a Purpose and financial supporter of Hampton Roads Youth Poets. The Crispus Attucks Cultural Center is happy to provide a safe-haven and place for these gifted youth to practice and convene." Marcus

Chamber Director

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from a local company like WFT Promotions, L.L.C. as opposed to ordering them from just any online company, "Our organization is easy to work with," he states and goes on to list WFT Promotions, LLC's attributes to include "Friendly staff, good listening skills, very knowledgeable of products, helpful with marketing strategies through promotional products and most of all, we provide the 'Wisdom, Faith

and Trust!"

Jesse Williams is married to Karen Williams and has six adult children. Williams is originally from Camden, NJ and is a faithful member of First Baptist Church South Hill, in Chesapeake, VA, where the Reverend Michael R. Toliver is the Pastor.

Williams can be contacted by e-mail at info@wftpromotions.com.

Send us your event photos

photos@hamptonroadsmessenger.com

Affairs Specialist. "You can also find banks that allow you to use other banks' ATMs for free or a minimal fee."

In addition, be cautious when choosing a checking account that offers a debit card rewards program. The benefits of these programs may not be worth it if you're paying maintenance fees or other costs, and the bank can decide to end the program at any time.

convert its non-interest bearing checking accounts to interest-paying accounts? "FDIC rules require that the bank notify you that your account will no longer have the temporary unlimited deposit insurance coverage through December 31, 2012, but instead will be insured up to the basic \$250,000 limit," noted Martin Becker, an FDIC Senior Deposit Insurance Specialist.

You are cordially invited to attend... City Council meetings...

Norfolk - regular meetings are held on the first and fourth Tuesday at 7:00 p.m. and the second and third Tuesday at 2:30 p.m.

Chesapeake - regular meetings are held on the second, third and fourth Tuesday of each month at 6:30 p.m.

Newport News - regular business meetings are held on the second and fourth Tuesdays of each month at 7:00 p.m.

Suffolk - regular meetings are held on the first and third Wednesday of each month at 7:00 p.m.

Hampton - typically take place on the second and fourth Wednesday of every month at 7:30 p.m.

Virginia Beach - meets on the first four Tuesdays of each month. In July the meetings are scheduled on the first two Tuesdays only. Formal session begins at 6 p.m.

Portsmouth - meeting dates are the second and fourth Tuesday of each month at 7:00 p.m.