



Hot JC Smith, fresh off a homecoming win, heads to Bowie State eyeing a seventh straight conquest

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« THE FRANCHISE: DEMOCRACY AT THE BALLOT BOX »



PAUL WILLIAMS III | THE CHARLOTTE POST

Johnson C. Smith University professor Jasmine Corbett-Warren encourages students to learn the connection between politics and their everyday lives in addition to taking an active role as voters and advocates.

Local voter engagement takes more robust grassroots effort

Homegrown advocates and nonprofits reach into Charlotte communities

By Herbert L. White
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This series was produced in partnership with the Pulitzer Center.



Political no- vices are wel- come - and encouraged - in Jasmine Corbett-Warren's classroom.

Corbett-Warren, a professor of communications, rhetoric and culture at Johnson C. Smith University, engages students who often are unfamiliar with government and its impact on daily life. For many of them, their knowledge is limited to the White House.

"They just think it's all about the president," Corbett-Warren said. "I'm like,

'no, no, no, no.' It's judges. It's the school board. It's city council. It's the county commission. If you don't like the roads in Charlotte and your car is being torn up, then who's in charge of that? If you don't like that [the price of] groceries are high, what does it look like in Raleigh? What are they doing in Raleigh that's helping all of North Carolina?"

Young adults are historically less likely to vote than older people. According to the Civics Center, less than 30% of 18-year-olds on average since the turn of the 21st century registered to vote in midterms according to census data, and their average registration rate is less than half in presidential cycles. In 2024, only 44% of 18-year-olds were registered

compared to roughly 75% of Americans age 45 and older.

Registered voters between ages 18-24 turn out at higher rates in presidential election cycles, though, at more than 75% since 2004. Much of the disinterest, Corbett-Warren believes, is a combination of unfamiliarity and mis- or disinformation.

"A lot of these kids don't know, especially in college," Corbett-Warren said. "A lot of them may migrate to college, so they don't consider this place to be their home if it's a midterm election, or they say, 'oh you know the president doesn't really matter. Other people are going to choose who that's going to be.' I care to

Please see **VOTER** | 2A

Federal detainees return to local jail

Marshals Service will fund incarceration at Mecklenburg lockup

By Herbert L. White
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Federal detainees are moving back to Mecklenburg County's jails.

The U.S. Marshals Service and Mecklenburg County Sheriff's office announced a deal last week that relocates people in federal custody to Jail North, which reopened last month with the transfer of 200 county detainees. Per the agreement, the federal government will fund the custody, care and transportation of Marshals Service detainees.



McFadden

"When law enforcement and criminal justice agencies work together through transparent collaboration, open communication, and an unwavering commitment to public safety, we reinforce accountability and the integrity of the justice system while demonstrating the unity and professionalism our communities expect and deserve," Sheriff Garry McFadden said. "Today stands as a clear example of that commitment by bringing federal detainees back to the Sheriff's Office's North facility."

Under the agreement, federal detainees in Marshals Service custody with trials pending in the Western District of North Carolina will be relocated to Jail Central and Jail North, which had been closed since 2022. In 2023, federal detainees moved out of Mecklenburg at the end of the previous arrangement. Since then, pretrial detainees were held in as many as 14 different facilities, some as far as six hours away. The agency relies on

Please see **MARSHALS** | 2A

New flu vaccine option for people older than 50

By Cameron Williams
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A new influenza vaccine for people over 50 has been approved.

The Food and Drug Administration recently approved mFlusiva, the first flu vaccine to use mRNA technology. mRNA otherwise known as messenger RNA technology uses synthetic genetic instructions to teach cells how to build harmless protein or protein fragments to trigger an immune response.

Clinical trials found that mFlusiva was 26.6% more effective than traditional shots and the technology used can make it easier to respond to the changing in flu strains.

"mRNA technology I think got very highly publicized during COVID," said Dr. Benjamin Missick of Novant Health Blakeney Family Physicians, "and it does provide the body an opportunity to mount a more robust response to the virus itself when it's exposed to it afterwards. So, after 50, you're looking at a more noticeable improvement."

Missick explained what mRNA is and how it works.

"It comes down to how the body is tricked into thinking it's been exposed to something major when it's really being exposed to something harmless," he said. "You're taking the protein from the virus, and you're exposing the body to it. And what the body does from there is train its own immune system to be ready for the next exposure, which realistically, the next exposure would be the real thing. You're kind of having a practice, a practice run-through."

Like with most seasonal vaccinations, there are possible side effects.

Please see **NEW** | 3A

Greensboro bank offers competing bid for Durham's M&F Bancorp

By Herbert L. White
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The parent company of Mechanics & Farmers Bank reaffirmed support for a merger with Optus Financial Corporation despite a rival bid.

Durham-based M&F Bancorp announced on Oct. 19 that its board of directors unanimously reaffirmed its recommendation that shareholders approve a merger deal with Optus Financial Corporation, the Columbia, S.C.-based holding company of Optus Bank. Another suitor, Greensboro-based Triad Business Bank, confirmed last week it has made an offer for M&F Bancorp.

An M&F-Optus merger would create the nation's largest Black-owned bank in terms of assets with \$1.27 billion in total assets as of March 31. M&F, which has a Charlotte branch, was founded in 1907. Under terms of the deal, which is expected to exceed \$105 million, M&F's eight branches will operate under its current name for two years before transitioning to Optus.

"Our Board has given every one of Triad's proposals a careful and fair review, and each time we reached the same conclusion — the contemplated merger with Optus is the best outcome for our shareholders," M&F Bancorp chairman James Stewart

said in a statement. "Our Board remains unanimous in its support of the Optus merger, and we urge shareholders to vote FOR it."

Triad Bank, which had \$536 million in assets on June 30, made proposals to M&F's board starting Aug. 6 that would maintain M&F Bancorp status as the holding company, its own charter and name, as well as add Triad as a second bank subsidiary, said Triad director Jonathan Kelly. M&F's board declined each proposal in writing without meeting Triad officials, he said.

"M&F's shareholders are being asked to vote on (Oct. 20) on one offer without being told the terms of the other," he said. "We have put our proposal in front of the M&F Board four times. ... We are putting it in front of the people who own the company, in full, next to M&F's own words."

Triad has made four written proposals since Aug. 6, Kelly said, the most recent sent on Oct. 8, with an offer of \$53.50 in cash at closing for up to 25% of M&F's shares, or 1.25 shares of M&F Bancorp. Optus' proposal provides up to \$46.57 at closing and another \$6.73 if the Series E preferred stock is redeemed. M&F's shareholders did not approve the

Please see **M&F** | 4A

Reopened Civil War museum highlights Black contributions

By La Tetra Mefts-Owens
HOWARD UNIVERSITY NEWS SERVICE

WASHINGTON — The African American Civil War Museum reopened earlier this month with expanded exhibition spaces and more than 200 new artifacts, bringing descendants and visitors together to explore the stories of Black soldiers.

"They're just names until one of the family members show up and tell us the story," said Frank Smith, Ph.D., founder and executive director of the African American Civil War Museum.

The reopening followed a multi-year renovation and expansion project at the museum's Vermont Avenue location. According to the museum's renovation announcement, the project was designed to expand exhibition space, add interactive displays and improve accessibility and visitor amenities. Upon opening the doors, a reenactor was called over to escort visitors who could not use the side entrance's stairs to an elevator.

The museum, which opened in 1999, moved to the historic

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Voter engagement takes robust grassroots effort

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get the wrong information [taken] out. I like for them to know what's true."

That means encouraging students to participate in nonpartisan voter literacy fairs and complete research on how presidential elections are determined by the electoral college instead of overall vote totals. Another is interviewing their oldest woman relative as well as the youngest girl for their opinions on voting.

"That's my favorite assignment," Corbett-Warren said. "I do women because I spend a lot of time on women's rights issues and how white and Black women were fighting for the right to vote and what that looked like. "It was very different, and they need to know the difference."

Corbett-Warren grew up in a family where politics was part of the conversation. She's carried on the tradition with her son Elijah, 13, in addition to academics. Her goal is to empower people by removing the mystery and intimidation.

"Voting has always been something that was talked about in my household, and I take my son to each election, even when I was pregnant," Corbett-Warren said. ... "He goes with me to every election because I want him to know this is what I do to express my voice in a civic way, how I try to fight for things that matter to me and my family, and even if my candidate doesn't win, I at least say that I exercised my right. I used my voice."

Bullet, ballot and citizenship

Daryl Atkinson helps the formerly incarcerated regain full citizenship.

Atkinson is the founder of Second Chance Federation, a Charlotte-based nonprofit law firm and organizing hub involved in civic engagement, leadership development and policy advocacy. Among its services is the restoration of voting rights. There's no charge to clients, but they're asked to contribute their time to civic activities like phone banking, neighborhood canvassing and educating other formerly incarcerated people about their voting rights.

"We've got over a half a million people in North Carolina who've been convicted of a felony," Atkinson said. "At any given time, roughly 50,000 or so are on some form of felony community supervision. That means there's a universe of 450,000 potential voters that have a past justice history that we're trying to reach and organize around second chances for people with records."

Atkinson personally identifies with his clients. Thirty years ago, he was incarcerated in Alabama on a drug charge and after release rebuilt his life and ultimately earned a law license. It was a difficult road, but proof that restoration is possible.

"In 1996, I was convicted of a first-time nonviolent drug crime ... drug trafficking," Atkinson said. "I was loosely connected to post-secondary education at that point in my life, and I could have easily been redirected back on the right path, but I faced a very brutal and rigid sentencing system that didn't allow any type of probation or discretion for the judge, and I was sentenced to prison - 10 years in prison with a mandatory minimum of 40 months."

"If you did the 40 months with reasonably good behavior, you would get released, and during this time, this was 1996, two years after passage of the 1994 crime bill, which ended all Pell Grant assistance for people inside, so I pretty much languished inside."

For the formerly incarcerated, returning to civilian life can be challenging. Employment, housing, education and health care are likely higher priorities than voting, but Atkinson insists it's key to setting policy as well as citizenship.

"I can identify with and understand their cynicism because government has failed people on many levels, particularly Black and brown folks," Atkinson said. "They have no reason to believe in a system that has consistently failed them and at the same time, it's the only dirty game to play."

"Malcolm X said so many years ago it's either the ballot or the bullet, and we know we don't want to choose the latter option, because that's basically self-destruction and suicide. So, we have to play in this electoral system, and you can say I don't do politics, but politics is doing you every day with regards to everything from your utility rates to what your taxes are spent on, to a litany of other issues that impact your daily life."

"So we're trying to educate our folks to be good civic stewards because that right to vote is one piece of currency that they can use to try to create change."

Turnout from the ground up

Elections are referendums on candi-

dates and causes - specifically those that excite voters to cast ballots. Deep-pocketed political action committees and donors pour billions of dollars into campaigns across the nation, but grassroots efforts play a significant role as well. As national politics have become localized, homegrown activity - "the ground game" in campaign-speak - is stepping in.

"It's a hectic time," said Alanna Joyner, communications director at Progress North Carolina, a nonprofit center for research and data-driven messaging on issues like reproductive autonomy, energy policy and education equity. "We've been working and supporting a lot of these local efforts, so there's a good variety of people who are definitely motivated to get folks informed and educated around voting as there's been more of a focus on down-ballot races."

That's the Charlotte Black Voter Project's goal. Founder Colette Forest, a longtime organizer and former president of the Black Political Caucus of Charlotte-Mecklenburg said in-person canvassing and conversation opens the door to involvement.

"We're having neighbors talk to neighbors," she said. "Nobody listens like the people that you live with. We're having neighbors talk to neighbors: 'Hey, have you been paying attention? Are you registered to vote?' That's what we've been doing - having neighbors talk to neighbors."

Because no two people or issues are alike, voter turnout is as much art as science. For organizations like ProgressNC, it means getting going into communities and engaging people face-to-face on what motivates them to act.

"As we're doing these events, we're making sure folks are informed about down-ballot races like the state Supreme Court," Joyner said of the campaign between incumbent Democrat Anita Earls and Republican challenger Sarah Stevens, a former state representative. "It has gotten a lot more attention this year because of what's at stake, and of course, one of the seats is up."

Focus on the future

Corbett-Warren believes converting young people into lifelong voters requires more than a sense of civic duty. It also means connectivity to issues that resonate. For college students, access is also part of the process.

As North Carolina has eliminated or shifted polling away from campuses, Corbett-Warren works with community partners to organize transportation to Allegra Westbrook Regional Library near JCSU. The goal is to remove a major barrier for people who want to cast a ballot.

"If you're registered here in Mecklenburg County, we can take you to vote, rain or shine," she said. "We can take you to go exercise your right. We'll take you there; we'll bring you back. It's not a bad drive, but we even talked about how they moved the site from Beatties Ford Road Library. There was a 'why' to that, and they need to know so even in remaining nonpartisan, I do think it's important."

Voting rights advocates hope the 2026 election cycle can be a turning point in terms of interest not only in politics but public service. As scandals and perceptions of corruption become the norm in federal government, more people are interested in preserving democracy by voting. Joyner for one, believes it's sustainable.

"I think so, only because of the way in which we're seeing a lot of these advocates who are becoming more vocal, who have a personal story," she said. "They have an experience, and their issue either is being talked about more, and/or they're just tired and they want to change the system."

"They're out here, as you'll definitely see in the next couple weeks. ... I think we will see more and more people activated in the coming years, and 2028 is going to be a pretty big year, too. There's a lot of seats up for grabs, and then of course we do have the presidential [campaign], so I think a lot of folks will definitely carry on."



They have no reason to believe in a system that has consistently failed them and at the same time, it's the only dirty game left to play.



Second Chance Federation founder
DARYL ATKINSON



MECKLENBURG COUNTY

The U.S. Marshals Service struck a deal with Mecklenburg County Sheriffs Office to fund the housing, transportation and care of federal detainees at Jail North while awaiting trial in the Western District of North Carolina.

Marshals Service, Mecklenburg OK deal to house US detainees

Continued from page 1A

partnerships with state and local governments to house federal detainees.

"Housing federal detainees in Mecklenburg County whose cases are pending in this district not only brings millions of federal dollars to North Carolina that otherwise went to other states, it benefits the federal justice system," U.S. Attorney Russ Ferguson said. "It means defendants are closer to their attorneys—making it easier to prepare their defense and thus move cases faster—and closer to their families, which makes rehabilitation and reentry to society more likely to be successful. It also means shorter, quicker, and cheaper transportation to court, which makes it easier to schedule hearings and trials," said U.S. Attorney Russ Ferguson.

Said Marshals Service Chief Deputy Chris Edge: "The U.S. Marshals Service is excited to once again house federal detainees with the Mecklenburg County

Sheriff's Office. The MCSO and the USMS have a long-standing partnership. The reopening of Mecklenburg County Detention Center North will allow for the continued due process of federal detainees and ensure the federal judicial system operates efficiently."

Relocating detainees to Charlotte brings them closer to their families and attorneys as well as federal prosecutors who will have better access to jailed witnesses in other federal cases. Also, closer proximity to the federal courthouse reduces transportation challenges.

"This renewed arrangement between the Mecklenburg County Sheriff's Office and the U.S. Marshals Service makes the federal justice system work more efficiently, while returning federal resources to North Carolina," Ferguson said. "When federal detainees can be housed closer to their attorneys, their families, and the courthouse, the whole system is smoother and more efficient."

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Re-enactors portraying Union soldiers march from the African American Civil War Museum toward the Spirit of Freedom Memorial before the ribbon-cutting ceremony.

Civil War museum

Continued from page 1A
Grimke Building in 2011.
Museum leaders, community partners and descendants of U.S. Colored Troops gathered for the ceremony.
“We celebrate perseverance, we celebrate memory, and we celebrate a history that has refused to be erased,” said Vedet Coleman-Robinson, president and CEO of the Association of African American Museums.
Inside the museum, Smith emphasized how descendants help tell the stories of soldiers honored on the African American Civil War Memorial sharing family histories that military records may not capture.
“If you really want to know the real story, ask some of these people,” Smith told attendees, referring to descendants present at the ceremony.
Expanded exhibits include “From Slavery to the White House,” which, according to the museum, explores former first lady Michelle Obama’s connections to formerly enslaved Robinson family ancestors who served with the U.S. Colored Troops.
Although visitors could see the exhibit during the ceremony, Smith said its official public opening would follow a visit by members of the Robinson family. Signage at the museum entrance listed a December opening.
Dawn Chitty, the museum’s director of education, said visitor feedback helped shape the changes, particularly requests for more artifacts.
“Dr. Smith probably shouldn’t have told me, go find some more stuff in the archives and bring it out,” Chitty said, “be-

cause I brought out over 200 new pieces to go into this new space.”
Attendees later sang “Happy Birthday” to Chitty from clusters around the room, their voices out of sync but full of spirit.
For Brenda Alford, the reopening offered an opportunity to explore her family’s Civil War history.
Alford attended as part of her family’s effort to trace the story of her great-grandfather, James Alford, whom her family believes left an enslaved community to join Union forces during the war.
Alford said her family has spent years researching their ancestry through records and DNA testing while trying to learn what happened to James Alfred after he left the Georgia farm where he had been enslaved.
“We’re still trying to find my great-grandfather,” Alford said.
Susan Huhta, a Washington resident, and her niece Lucy Nelligan, visiting from Troy, New York, came seeking a broader understanding of the African American experience of the Civil War.
Their itinerary included Civil War and Black history sites. Huhta said they wanted to center the African American experience in their exploration of the war.
Nelligan said the trip revealed layers of history that people might overlook in familiar surroundings.
“There are layers of history that are preserved that, you know, we don’t really look twice at,” she said.
That exploration extends beyond the museum to the surrounding neighborhood’s Black cultural institutions.



MEDICAL DAILY

A new mFlusiva flu vaccine for people 50 years and older uses mRNA, or synthetic genetic technology is seen as a more effective upgrade on traditional flu vaccine.

New flu vaccine option for people older than 50

Continued from page 1A
“The side effects are similar to the COVID vaccine in some people,” Missick said. “You’re going to have chills. You’re going to have muscle aches. You’re going to feel tired. It’s not in everybody, but you’re going to see more people get a response like that with the mRNA vaccine versus the traditional. And like I said, that doesn’t mean that you are sick. It doesn’t mean that you are having a bad reaction to it. But in the same breath, you want to make sure that people don’t ignore bad reactions if they’re having trouble with breathing, trouble with you know a major rash arises.”
If mFlusiva isn’t available at your pharmacy or doctor’s office, it’s OK to receive the regular flu vaccine. With the weather changing and colder months on the horizon, viruses will begin becoming more prominent, it’s wise to get protected earlier.
“I’d recommend people to get the vaccine now,” Missick said. “The vaccine that they have access to, get that vaccine now, and don’t put it on the table to wait for the opportune time to

get one or the other. If you have access to the traditional vaccine, I’d rather you have some coverage versus no coverage at all or missing the boat.”
Missick added that mFlusiva and traditional flu vaccine are typically mutually exclusive. For people under 50 years of age, the regular vaccine is the only current option. Another point: have a conversation with your primary care physician and specialists for a second opinion if you’re skeptical.
“Don’t leave this as a mutually exclusive decision between you and your PCP,” Missick said. “If you have other doctors, and sometimes when you hear the unity and what people are saying, that also helps build trust. ... Make sure that you’re if you’re getting your vaccine, and you see the importance that you’re speaking to the people that you have in your inner and your outer circle, just making sure that they’re thinking about this ahead of the flu hitting the community.”

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Anita Earls for NC Supreme Court justice

THE CHARLOTTE POST

The United States Senate race between Roy Cooper and Michael Whatley tops the midterm ticket in North Carolina but there's another campaign that has daily impact on everyone: the state Supreme Court race between incumbent Justice Anita Earls and Sarah Stevens.

We urge North Carolina voters to support Earls, the far superior candidate by résumé and deed, with their ballots.



Earls

For starters, Earls, a Democrat elected to the court in 2018, has performed admirably by walking the walk on oversight and accountability, something the Republican-dominated panel has failed miserably on pressing issues from approving racist gerrymandering to suppress Black voting strength, ballot restrictions, higher utility rates as well as a reversal of the Leandro ruling that gave the GOP-led General Assembly a pass on funding equity for the state's poorest school districts.

Stevens, a Republican former state representative who spent 17 years in the General Assembly, has been a consistent advocate for maintaining state government's conservative lean, including the courts. Anyone who claims state Supreme Court chief justice Paul Newby as a judicial hero, is showing her true colors as a hyperpartisan. We urge you to pass on them by voting for Earls, who also understands the importance of the court's administrative role.

Earls has been the rare voice of dissent on the state court, willing to openly challenge Newby, who has shown no problem putting politics ahead of judicial reasoning and justice. She withstood a ham-handed attempt by the N.C. Judicial States Commission to levy disciplinary action for her public comments on racial diversity in North Carolina's judicial ranks. JSC dismissed its complaint - which could've cost Earls her job - only after she filed a federal lawsuit to protect her First Amendment right to free speech.

The construction of North Carolina's Supreme Court favors Republicans, who have a 5-2 majority and a chief justice in Newby pushing the panel rightward. To set the stage for a reversal that benefits North Carolina, Earls should remain on the panel.

NC Court of Appeals

The election will determine seats on the state's second-highest court, where 15 judges elected to eight-year terms decide legal and procedural mistakes from district, superior and administrative courts.

Three Democratic incumbents are up for re-election. We endorse John Arrowood, Toby Hampson and Christine Walczyk

Arrowood was appointed by Gov. Roy Cooper in 2017, was reelected in 2018 to become the first openly gay judge elected to the court. He was previously a special Superior Court judge.

Hampson, who previously clerked at the Court of Appeals, has sat on the bench since 2018.

Walczyk is a District Court judge who has worked as a trial judge for 19 years in Wake County.

All three incumbents offer a judicial philosophy of equal application in the real world - something Republicans on the court and their challengers haven't impressed upon anyone.

M&F merger

Continued from page 1A

Optus agreement on Oct. 7 and were scheduled to meeting reconvene on Oct. 20. Under Triad's proposal, M&F Bancorp remains the holding company, governed by a majority-Black board.

M&F's board reviewed Triad's proposal on Oct. 14, Kelly said, and didn't describe terms to its shareholders. "Triad has made four proposals. The last one pays more cash at closing on the shares that take cash, up to one in four, than the Optus agreement provides on any share, and lets the rest stay owners of M&F, with its name, its charter and its Durham home office kept," Kelly said. "On Oct. 7 the people who own M&F did not approve the agreement. A board that takes a fresh look when the facts change is not reversing itself; it is doing what its shareholders elected it to do."

M&F officials contend Triad's value claims are based on projections that depend on a future Nasdaq listing and Triad's share price has declined by more than 30% since its launch, which they consider below standard.

"For more than a century, M&F has been defined by our commitment to the communities we serve, and our combination with Optus advances that mission," President and CEO James Stills said. "Together, we will form the largest African American-owned financial institution in the United States and believe that we will be positioned from day one to expand access to capital and economic opportunity across the Carolinas. Our management teams are already planning for integration, all necessary regulatory applications have been submitted, and the support we have heard from customers, community groups and shareholders has been overwhelming. It is time to complete the process and move forward."

Black governance must protect Black capital

The debate over M&F Bank's future asks the Black community a question we rarely ask: What does Black institutional preservation actually mean?



STELLA ADAMS

keep Durham as M&F Bank's home office, retain minority depository institution status and provide for majority-African American board representation. Those things matter. I want Black people governing financial institutions. I want historic Black charters preserved, and I understand why the possibility of a larger Black-controlled North Carolina banking organization is appealing.

But Black ownership and governance were never ends unto themselves.

Their purpose was economic power.

For generations, Black communities created financial institutions because exclusion from conventional finance deprived Black people not only of credit but of the means through which wealth reproduces itself. Deposits finance loans. Loans make ownership possible. Ownership creates assets. Assets provide security and can be passed to another generation.

That cycle, rather than the name on the building, is the economic heart of Black banking.

Preservation without economic power is incomplete

Public reporting indicates that Triad's owners

would hold approximately 51% of the surviving company. That makes it essential to distinguish Black representation from the distribution of actual economic power.

A bank may retain Black directors while making decisions about capital change. A historic charter may remain intact while financial resources migrate. A familiar name may survive even if the institution's ability to finance businesses, homes and community development is constrained.

Black governance must protect Black capital. Black capital must create Black economic power. And Black economic power must produce Black wealth retention and creation.

Anything less is incomplete preservation.

This is particularly important because the Triad proposal could leave many M&F shareholders invested in the combined enterprise. Triad has publicly described cash consideration for up to 25% of M&F shares while other shareholders could receive 1.25 shares of the surviving company for each M&F share.

Those shareholders have every right to understand the assets and risks they would own.

Black capital deserves rigorous financial scrutiny

As of June 30, 2026, Triad reported approximately \$536 million in assets, \$477 million in deposits and \$407.5 million in net loans and leases, including approximately \$302.4 million in average loans secured by real estate.

Those figures don't establish financial weakness, and real estate-secured lending should not auto-

matically be characterized as commercial real estate exposure. They do, however, make detailed portfolio scrutiny appropriate before shareholders exchange their present stake in M&F for equity in a combined institution.

Run the combination through a meaningful stress test.

Show what happens when the economy performs well and the promised benefits of scale materialize. Then show what happens under meaningful commercial-property deterioration. Finally, show what happens if losses rise sufficiently to place material pressure on capital and lending.

Under each scenario, shareholders should be able to answer one fundamental question: Does the combination make M&F's accumulated economic resources more powerful, or are those resources principally strengthening something else?

That question is not anti-merger and it is not anti-Triad. It is pro-stewardship.

From Black control to Black wealth

This transaction offers an opportunity to establish a more demanding standard for Black banking.

If a larger Black-controlled institution emerges, Black communities should be able to identify the economic dividend: more capital flowing to Black-owned businesses, greater access to homeownership, deeper affordable-housing investment, stronger support for HBCUs and community institutions, and greater capacity to finance economic development in neighborhoods historically denied investment.

We should be able to

measure whether Black capital is becoming more productive for Black people.

Financial institutions are powerful precisely because they decide where society's accumulated money goes. Having Black people participate in those decisions is important. Having strong Black institutions capable of directing substantial capital toward wealth creation is transformative.

That is why racial solidarity cannot mean suspending financial scrutiny. The harder Black wealth has been to accumulate, the more carefully we must defend it.

M&F shareholders should demand full financial disclosure, meaningful stress testing, protections surrounding M&F's capital and enforceable community-benefit commitments before surrendering control of what generations spent 119 years building.

If this merger creates a stronger Black financial institution, demonstrate it.

If it creates more Black economic power, quantify it.

If it preserves M&F, protect its economic substance in the agreement.

And before shareholders trade the accumulated value of one of North Carolina's most important Black financial institutions, answer the question that matters most:

Who, economically, is saving whom?

Stella J. Adams of Durham is a civil rights and fair lending practitioner and scholar whose work examines banking, community reinvestment, and the preservation and expansion of Black economic power.

Three months, no charges in ICE fatality

Months after an Immigration and Customs Enforcement officer shot and killed Johan Sebastián Durán Guerrero in Biddeford, Maine, no one has been charged.



BEN JEALOUS

He was 25. He was Colombian. He had a 3-year-old daughter. He had a federal work permit. Homeland Security says its officer feared for public safety. Senator Angus King's office says Durán Guerrero was not the operation's target. The agency acknowledges granting him that permit last year.

A fear, a wrong man, and a work permit. One dead man, no charges. The agents wore no body cameras.

It may surprise people today, but from the first colonies right through this year's ICE operations, this country has treated immigrants from Catholic countries as expendable. Of every color.

In 1891, a mob stormed the parish prison in New Orleans and killed 11 Italians and Italian Americans. Emmanuele Polizzi was dragged outside, hanged from a lamppost and shot as he hung there. Some were citizens. A grand jury refused to indict anyone.

Nobody answered for those 11 men, because nobody with power was made to look.

When the Klan was reformed in 1915, it joined its war on Black freedom to a campaign against Catholic immigrants and their American-born children. Being white was not enough. Catholics were accused of owing allegiance to a foreign pope. The Klan targeted their churches and the schools their children attended.

Maine became a Klan stronghold, and the people it went after were French Canadian Catholics. Nobody today would hesitate to call them white.

My father was born in Biddeford. My father is white.

On Labor Day in 1924, about 300 Klansmen marched through neigh-

boring Saco. Biddeford's mayor, Edward Drapeau, the son of Canadian immigrants, warned them to remain in Saco "at all times thereafter." He ordered police to guard the bridges.

The Klan did not cross. Biddeford's mayor today keeps that newspaper page in his office. He pulled it out again in July.

The Catholics the Klan hunted did something else. The Knights of Columbus named themselves for a Catholic explorer America had made a hero. Then they commissioned W.E.B. Du Bois to write a history of Black Americans' contributions, to answer what their historical commission called "the wave of racial and religious ostracism" sweeping the country. The Gift of Black Folk appeared in 1924.

The Klan was coming for them. They spent their money making somebody else's case.

In 2009, during my tenure leading the NAACP, the Knights put that book back into print for the association's 100th anniversary.

Len Riggio chose the same way. Len was a friend. I once asked the man who built Barnes & Noble into a national chain why he cared about racial justice.

"Because I'm old enough to remember when my people were lynched too."

Len was Italian American, born in Little Italy. He supported the NAACP in New York. He and his wife, Louise, funded a chapel at the Children's Defense Fund's Tennessee farm. It carries his name and Bill Lynch's, the Black organizer who became New York's deputy mayor and served on that board beside him. Both men are gone. Their names remain together.

My father's grandfather chose another way. A Protestant of northern English stock, himself the grandson of immigrants, he disinherited my father for marrying my mother, who is Black. My father's mother and brothers refused to go along.

A family can produce a bigot and still refuse to follow him.

In 2011, Paul LePage, raised in a French-Can-

dian Catholic family in Lewiston, told the NAACP to "kiss my butt." I was the association's president. I reminded him that he owed his own chance to people who stood up to the Klan in his state.

This September he said a member of his own family faced deportation despite holding a work permit. "That's not right," he said.

I am glad he said it. But ICE arrested 488 people in Maine through July, more than in 2024 and 2025 combined, according to federal data, and one analysis found nearly 89% had no criminal conviction.

LePage has learned the wrong lesson if concern stops at his own family. The family down the street deserves the same.

Thirty-nine senators demanded answers from Homeland Security in July. House Democrats held an unofficial hearing in Biddeford in August, because the majority would not call a real one, and even they could not get ICE to con-

firm whom its agents were looking for.

Susan Collins chairs the Senate Appropriations Committee, which writes Homeland Security's budget. She was not among the thirty-nine who signed. It is time for her to demand that the administration account for how a hardworking father with a work permit was shot dead on a Biddeford street despite not being the target of the operation, and that every report, every radio log, every witness statement go to Maine's attorney general.

No U.S. senator should have to think twice about asking that question.

Congress should also put body cameras and visible identification into law. That is how a country finds out what happened. It is what nobody did in 1891.

Ben Jealous is a professor of practice at the University of Pennsylvania and former national president and CEO of the NAACP.

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MATT LACZKO | THE CHARLOTTE POST

Johnson C. Smith defensive tackles D'Andre Martin (1) has been a force for the Golden Bulls' defense, which has allowed 39 points over the last six games and 71 for the season. Martin has 22 tackles and a team-high 4.5 sacks.

Stoked for the stretch run

JC Smith, one of three teams with unbeaten CIAA records, is in position to earn a title game berth

By Herbert L. White
herb.l.white@thecharlottepost.com

Johnson C. Smith is in the middle of another CIAA title game run.

The Golden Bulls (6-1, 5-0 CIAA) are one of three teams with unblemished conference records going into Saturday's game at Bowie State. After losing the opener at Benedict, they've reeled off six straight wins and outscored their last three opponents 140-12.

Nothing is a given over the final three games, but JCSU is in position to earn a second straight appearance in the conference final and Division II play-

offs.

"Our first four games of the season, I'd put them against anybody as far as strength of schedule," coach Maurice Flowers said, "then we had a bye week to regroup, and 2-0 in the conference. That really helped our focus to get on track for this championship run."

"Every game is a playoff game in the CIAA, and so right now we're just very fortunate and very glad that we're still undefeated in



Flowers

the conference, and we've earned it."

The Golden Bulls have tapped into offensive balance in recent weeks as quarterback Damien Mizel's confidence in the scheme is translating into efficiency. In last week's 40-6 win against Lincoln (Pa.) he connected on 18-of-24 passes for 266 yards and four touchdowns that tied a career mark set the week before. As a result, defenses must account for unpredictability.



Mazel

"We didn't have it earlier in the season, and I'll just say it's just a timing thing," Flowers said. "Damien came to us in the summer, same as Parker [McQuarrie]. If you look at the past transfer quarterbacks we had, they were able to get here in January. Two years ago, (Darius Ocean) was here in January, ended up being an all-conference quarterback. And then you look at last year, you've got Kelvin Durham, first-team All-CIAA (who) was familiar with the offense. He came in January. Now this year, the quarterbacks get here in the

Please see **GOLDEN BULLS** | 6A

Winless no more, 49ers can again look forward



CHARLOTTE ATHLETICS

Conner Harrell passed for two touchdowns and ran for a pair on the Charlotte 49ers' 38-31 win against Temple Oct. 17 at Lincoln Financial Field. The win was Charlotte's first of the season and first against an FBS opponent in coach Tim Albin's two seasons with the 49ers.

By Cameron Williams
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The Charlotte 49ers finally got their first win of the season.

In a back-and-forth game, the 49ers (1-6, 1-2 American) offense found a spark in their 38-31 win last week against Temple (2-5, 1-2).

"It was a big win for our program and on the road," Charlotte coach Tim Albin said. "I couldn't be more excited, obviously, with the win. I thought our team showed just grit where it comes to mind in so many different areas. This coaching staff got these guys ready to go. You could not tell with how we warmed up what our record was. [We had] tremendous confidence and went out there and got off to a good start."

Charlotte quarterback Conner Harrell played well in his second straight start since returning from a knee injury in the fourth game of 2025 going 23-for-31 passing for 281 yards and four touchdowns (two passing and two rushing).

"We played North Texas last week, so this is like Conner's week two," Albin said.

Please see **WIN** | 6A

Gear up for the MEAC 2nd season

In college football, coaches prepare for the next game. Fans, however, scout the entire schedule for two things: homecoming and their hated rival.

The MEAC's nonconference portion ended Saturday. Four of the six teams have byes. Morgan State is in first place and North Carolina Central last. The difference in talent between first and last place is as small as the eye of a needle.

There are no bottom feeders in the MEAC. Whoever wins the conference crown on Nov. 21 should surprise no one.

This is why the league is so exciting right now. Morgan State is the feel-good story at the moment, and while the coaches root for each other against nonconference opponents, that's about to change.

They see that South Carolina State, losers of two straight games, may not be the big, bad wolf as in previous seasons.

Norfolk State (4-3) is not going to be anyone's doormat like last year. Delaware State (4-3) won't be sneaking up on anybody. Howard easily could be 4-2 instead of 2-4 under first-year coach and alumnus Ted White.

And then there's North Carolina Central.

The Eagles could be flying high right now if they hadn't clipped their wings with first-half mistakes against beatable teams. "When you've been in this business as long as I have, you're going to have some ups and downs. You're going to go through some adversities and tough times," NCCU coach Trei Oliver said. "...You just can't have too many of them."

While the SWAC started conference play in September and the haves and have-nots are separating, the MEAC is revving up its engine. As entertaining as the season has been so far, next weekend brings a whole new level of excitement - much to

Please see **HANG ON** | 6A



BONITTA
BEST

Zakee Wheatley defies predraft expectations

By Jeff Hawkins
for the Charlotte Post

Dave Canales appeared puzzled.

When reminded of Zakee Wheatley's pre-draft scouting report, the Carolina Panthers coach paused, questioning its accuracy. Entering April's prospect showcase, ScoutingGrade.com labeled Wheatley with three glaring weaknesses: "Tackling technique, footwork and aggression on play fakes."

Advised to "drive through tackles, improve cross-body and man-coverage foot fire" and avoid getting "exploited with deep shots or double moves," Wheatley's range, length and instincts helped him maintain mid-round prospect status.

Canales sounded confused over the eventual fifth-round pick's college-level analysis.

"I haven't seen any of those things show up," Canales told reporters.

What he has seen contradicts the safety's collegiate resume.

Through the opening quarter of the NFL campaign, Canales witnessed Wheatley tackle with confidence and remained fundamentally sound in coverage. Through five weeks, Wheatley matched Atlanta Falcons' linebacker Harold Perkins Jr. for the league's second-best rookie grade (83.6), per Pro Football Focus. Wheatley also earned the highest defensive grade (82.6)

among rookie safeties through four appearances, according to Pro Football Focus.

"It's a blessing to be here and I'm blessed to be in the position," Wheatley said. "I just feel like I feel like all that's good and all, it's great to have good feedback, see the PFF, but at the end of the day, that doesn't matter. PFF matters to certain people looking to it more, fans or whatever, but me being a young player, I'm re-

Please see **WHEATLEY** | 6A

Hough steady No. 1 in Magnificent Seven; Chambers second

By Herbert L. White
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Mecklenburg County's best teams are jostling for advantageous playoff seeding, but the Magnificent Seven is a two-club race to the top.

Hough, since the season opener, are still No. 1, followed by Chambers in second. Mallard Creek rises from fourth to third after Palisades lost to Providence while Myers Park moves to fourth.

The week's most intriguing game is Hough-Myers Park with

first place in the Greater Charlotte 7A/8A standings at stake. Another big game is No. 7 West Charlotte hosting Chambers.

Here's this week's pecking order with overall and conference records and previous week's ranking.

1. Hough (8-0, 3-0 Greater Charlotte 7A/8A; PW: 1). You can't help but be impressed, even when the Huskies aren't playing like last week. Next is a challenge from fifth-ranked Myers Park.

2. Chambers (8-0, 3-0 Meck

Power Six 7A/8A; PW: 2). An unbeaten team that has been consistently good to this point in the season. The Cougars go to West Charlotte, where it's bound to be lively.

3. Mallard Creek (6-2, 3-0 Meck Power Six 7A/8A; PW: 4).

4. Myers Park (6-2, 3-0 Greater Charlotte 7A/8A; PW: 5). It is the biggest game of the season for Myers Park. What will the Mustangs have for the unbeaten Huskies?

Palisades (6-2, 3-0 Greater Charlotte 7A/8A; PW 3). The

Pumas stumbled against conference foe Providence with a 23-22 loss.

6. Ardrey Kell (5-3, 2-1 Southwestern 7A/8A; PW 6). The Knights romped against Ballantyne Ridge with a 44-21 win. Next is a road trip to East Mecklenburg.

7. West Charlotte (5-3, 2-1 Meck Power Six 7A/8A; PW: 7). The Lions cut it close with a 15-14 win against Butler to stay in the rankings. Can they spring a huge upset against No. 2 Chambers at home?

Win in hand, the 49ers can again look forward

Continued from page 5A

“Your biggest jumps come from Week 1 to Week 2. It was a great game for him to build off of. It is obviously going to help his confidence and the team’s confidence.”

Harrell didn’t take any personal credit for his performance or getting back to where he was before his injury.

“Nothing in my power has gotten me back on the field,” Harrell said. “Everything comes from the Lord. I’ve gone through injuries and stuff before, and like I said, it takes a second for something to happen, and so I thank the Lord for keeping me safe through every snap I played. It’s nothing that I’ve done. My teammates are helping me, and my coaches have got me here, and hopefully can get us further.”

Charlotte kicker Aiden Bui iced the game with a 47-yard field goal with just over a minute and a half to go for a 10-point advantage.

“I certainly went and found him after the game,” Albin said. “I told him I was proud of him. I was waiting for the guys to get off the field, and I looked

in there, and he was body surfing in the locker room, but I’m very happy for him. He comes to work every day, and Ian [Kelly] has been handling a lower body bruise, and Aiden earned the duties this week. What a great opportunity to put us up two scores late in the game, on the road.”

Temple pulled within a touchdown late on a Carl Hardin field goal, so it was all up to the 49ers hands team to recover the onside kick. They did, and a pair of quarterback kneel-downs later the 49ers were winners against an FBS opponent for the first time in Albin’s two seasons as coach.

Charlotte running back Henry Rutledge, who carried the ball 17 times for 123 yards, credited the offensive line and thinks the 49ers can use the momentum going into their off week.

“We’re in the second half of our season, and our coach basically said we’re 1-0 right now,” he said. “So, going into the next game, just preparing with a good mindset and just having more time to just sharpen our toolbox. It’s a good feeling.”



JEFF HAWKINS | THE CHARLOTTE POST

Carolina Panthers safety Zakee Wheatley (20) has impressed teammates and coaches with his tackling and coverage ability in his rookie campaign.

Wheatley defies expectations

Continued from page 5A

ally just trying to get better every day and not look at that, whether it’s good noise, bad noise, keep my head down and keep working and keep getting better.”

Wheatley altering scouts’ analysis

Over the past six months, Wheatley continues to force opponents’ scouts to revise their reports.

“(Wheatley’s) been doing a really good job,” quarterback Bryce Young said. “He’s been doing a great job of competing ever since he’s got here. He has great energy. We all have confidence in him. I’m excited for his future.”

With the Detroit Lions threatening the red zone during the Panthers’ 32-26 win Oct. 4, Wheatley, playing deep, read the Jahmyr Gibbs misdirection run call. Running at least 25 yards, Wheatley avoided a block to make the tackle.

“It’s been cool being able to watch him get some snaps super early on in his career and him stepping up the way he did,” Young said. “You see him getting more and more comfortable.”

Other teammates have noticed Wheatley’s comfort level. He entered last week’s game against Philadelphia with 14 total tackles (11 solo), seventh best on the roster.

“He been grinding,” practice team cornerback Corey Thornton said. “He’s been locked in, you feel me?”

Veteran Nick Scott added: “He’s just fitting in where needed, which is all you can do at this level. I’ve noticed his confidence coming in, owning his role.”

Will Wheatley’s role continue to expand?

After recording PFF’s highest Week 2 grade (93.7) for rookies, Wheatley continues to make a defensive impact. After his first three games, he missed just 6.7% of tackles.

“He’s been a fantastic tackler in the open field,” Canales said. “He’s learning. I will say that while he’s been in the right posi-

tions for the most part, I think the next step for (Wheatley) is to be able to evaluate things so we can all see how good his hands are. He’s got magnificent hands.”

Through four outings, the Panthers’ secondary, which is missing top Jaycee Horn and Mike Jackson, has yet to record an interception.

Improvement by ‘1% every day’

Along with second-year safety Lathan Ransom, the Panthers are stocking the defense with the next wave of starters behind Tre’von Moehrig and Scott. While their statistics may have been inflated by the Week 1 rout by the Chicago Bears, the two veterans have recorded sluggish PFF grades. Moehrig (58.3) ranked No. 54 out of 96 qualified safeties. Scott (61.4) is No. 46.

Is there a changing of the guard?

Scott didn’t sound concerned, brushing aside hints of job security.

“No, that’s not what this is all about,” he said. “Everybody’s coming in to work and compete. You can’t be insecure in this league and start operating from a place of being threatened. However, I can help these dudes just continue to ascend as players – that’s part of my job as well.”

Like Canales, Scott was surprised to learn of Wheatley’s pre-draft scouting reports. Needs work on open-field tackling? Lacking fluid footwork and on-field awareness?

“I don’t see any of that,” Scott said. “It’s not college anymore, right? Guys have their scouting reports and stuff like that, but when you get to this league, it’s all about what you do on Sunday.

“He’s been good for us”

Wheatley plans to get better.

“I feel like I don’t have a ceiling,” he said. “There’s always room for improvement. I think that’s more just how I was raised. Me being a young rookie, I feel like every day I just come here, focus, learn another thing or two, get one percent better every day, and then just keep going, keep learning.”

Hang on for MEAC madness

Continued from page 5A

Oliver’s chagrin.

“Here we don’t talk about Atlanta or the Celebration Bowl,” Oliver said. “I don’t think you can wave a magic wand and say, oh, we’re getting ready for conference play, and we’re just going to magically be a different team just because we’re starting conference play. It doesn’t work like that.”

Today’s players are a different breed. With few exceptions, they need SUMTHIN’ to play for, i.e. an individual accomplishment, a pro scouting report, a championship trophy... SUMTHIN’.

Now, do they have to get better as a team? Of course.

Should they focus only on that week’s opponent? Absolutely. The North Carolina A&T game is over. Homecoming is a distant memory – although the way some of y’all were partying, you might still be living in the moment.

Now, it’s win or watch from home.

There have been MEAC champions with one-loss records, and with the way the parity looks this season, the possibility again is certainly there.

Who can forget South Carolina State’s 2021 championship run under legendary coach Buddy Pough? The Bulldogs lost all five non-conference games, ran the table all the way to Atlanta

and then defeated Jackson State for the championship trophy. (Unfortunately, SCSU had to vacate all the conference wins due to NCAA sanctions but kept the trophy.)

NCCU’s 2022 championship team lost a conference game to SCSU, as did Howard in 2023. The Bison lost to JSU in the Celebration Bowl.

This is what fans remember; this is what keeps hope alive, the stands full and the excitement building.

Everybody wants to go to Atlanta, because once you go Black...well, you know the rest.

Bonita Best is sports editor at The Triangle Tribune in Durham.



MATT LACZKO | THE CHARLOTTE POST

Johnson C. Smith running back Fabian Duncan leaps over Lincoln (Pa.) cornerback Aboulaye Diomande during the Golden Bulls’ 40-6 win on Oct. 17, 2026. Duncan finished with 146 yards on 23 carries to surpass 1,000 yards for the season.

Golden Bulls stoked for CIAA title game stretch

Continued from page 5A

summer. It makes a difference, even if they’re older.”

Lincoln, like Shaw the week before, gambled on subduing Smith tailbacks Fabian Duncan and Kamarro Edmonds only to have Mazil light them up over the top. Four Golden Bulls caught at least two passes with Brian Lane (seven receptions, 99 yards) and Reggie Daniel (three catches, 93 yards) each scoring twice.

As for Duncan and Edmonds, they combined for 200 yards and a score on 32 carries, with Duncan gaining 146 yards on 23 tries to break the 1,000-yard mark with 1,075. It’s the second straight season Duncan accomplished the feat – he did it at Allen (S.C.) last year – and the first time in JCSU history a Golden Bull went over 1,000 yards in consecutive campaigns.

Bobby Smith gained 1,030 to earn All-CIAA in 2025.

“Lincoln’s game plan was to stack the box ... eight, nine in the box,” Flowers said. “They forced us to throw, so it’s good to be able to have an offense that can throw the football when you want to, not when you have to. [I’m] just very, very pleased with our work and practice, and that’s translating to the ball game.”

JCSU’s defense, which started the season with 10 new starters has been stellar. The

Golden Bulls have conceded a CIAA-best 71 points, 39 over the last six games. All-CIAA linebacker Vincent Hill is the top tackler with 57 with running mate Jamaris Stevens is second at 45 along with two interceptions. The front line has set the tone, allowing just 3.7 yards per play and 3.1 yards per rush.

Much of that credit goes up front where defensive tackles Anthony Binyard and D’Andre Martin have become a force in the middle. Against Lincoln, Binyard accounted for six tackles and 1.5 sacks for his best game with the Golden Bulls.

Martin, who added three tackles, including one for loss, has 22 tackles and a team-best 4.5 sacks. Binyard, who was out of football for two seasons after All-CIAA honors at Fayetteville State, has 15 tackles and four sacks and perhaps more important, a disruptive element.

“Binyard’s a grown man,” Flowers said. “What you’re seeing with Anthony Binyard is an athlete that was out two years ... and he’s in football shape now. If you look at him and his development and growth through the season, it’s really like our team. He’s gotten better each week, and our team has gotten better each week. And our defense, if you look at what they’ve done, they are lights out right now, playing great football.”



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