



**WHO ARE THIS WEEK'S
NEWSMAKERS?
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Juvenile Court sets community forum

The Chatham County Juvenile Court will host its second annual Community Safety Forum entitled "Effective and Therapeutic Approaches for a Safer Savannah" on 9 a.m. to 4 p.m. Dec. 10 at the Coastal Georgia Center.

The Juvenile Court is charged with intervening with youth who have been referred to the court. The goal is to intervene in a manner that both protects community safety and effectively gets youth onto a path where they can grow into healthy, productive, and contributing members of our society.

Over the past two years, Chatham Juvenile Court has been a recipient of a state and technical assistance grant to encourage investment in effective community interventions as an alternative to state correctional confinement. Technical assistance is provided from the Annie E. Casey Foundation to improve practices and grow constructive options.

Last year's gathering brought in over 200 participants which included community residents, employers, students as well as individuals from government, non-profit organizations, and faith-based organizations. The event is free and open to the public.

Historical Society gets grant to fund institute

The Georgia Historical Society has received a grant totaling \$154,921 from the National Endowment for the Humanities, to host a two-week summer institute titled "Recognizing an Imperfect Past: History, Memory, and the American Public."

The institute will take place in Savannah, June 11-23, 2017. Designed primarily for teachers of American undergraduate students, this NEH Summer Institute will engage scholars from across the nation in an exploration of how we as a country recognize, remember, and memorialize controversial people and events in the American past as viewed with a modern-day lens.

Applications are now being accepted. Qualified applicants are encouraged to apply — especially adjunct faculty, community college faculty, and first-time NEH participants. Independent scholars and those employed by museums, libraries, historical societies, and other organizations may be eligible to compete provided they can effectively advance the goals of the Institute. Additional information about the GHS Summer Institute, including information on eligibility and how to apply, can be found at imperfectpastinstitute.org.

A highly competitive national program, NEH Summer Seminars and Institutes provide professional development opportunities in the humanities for educators. Of over 60 applications submitted nationally to NEH for this grant, only about one third were funded. GHS was one of only four successful applicants in the South and one of only three non-universities in the nation. This is the eighth NEH program grant awarded to GHS since 2008, solidifying GHS's stature as a nationally-recognized independent educational and research institution.

Tuition reimbursement available for classes

Georgia Tech Savannah will offer a new 24-week Coding Boot Camp beginning in January. Georgia Tech is working with WorkSource Coastal to offer area employers tuition reimbursement grants of 50 to 90 percent for students who graduate from the program. Michael Tucker, executive director of WorkSource Coastal, will offer an overview of the program and information on how companies can apply for the reimbursement from 8:30-10 a.m. Dec. 2 at the Georgia Tech Savannah campus, 210 Technology Circle. To RSVP or for more information, call 912-966-7913.

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CITY TALK



Kristen Anthony, a freshman at the Savannah College of Art and Design, wires a bow on the lamp post on Broughton Street. She and her classmates are decorating the light poles on Broughton Street between Montgomery and Lincoln streets. (Steve Bisson/Savannah Morning News)

Small Business Saturday urges 'shopping small'

Thanksgiving week is upon us, and I hope that all the readers of this column have reasons to be thankful. It's been a rough year for many of us, and the Thanksgiving holiday might provide the chance to put 2016 in perspective.

Of course, many Americans will only have half of Thanksgiving day for reflection. They'll be bargain hunting by nightfall.

For better or for worse, Black Friday has become the single most important day for American retailers. According to analytics firm ShopperTrak, Americans spent \$10.2 billion on the Friday after Thanksgiving in 2015.

National retailers attract a huge chunk of the sales on Black Friday and the rest of the Thanksgiving weekend, and a major online retailers have increasingly benefited from so-called Cyber Monday.

In 2010, the dominance of the national chains prompted

American Express and various partners to create Small Business Saturday, an effort that encourages Americans

to "shop small" and use the Saturday after Thanksgiving to support their local economies.

I hear routinely from readers who dislike the arrival of so many big chains on Broughton Street, but it seems clear that those major retailers have brought lots of new shoppers to downtown.

And those new shoppers aren't just seeing the big national chains. Broughton Street is still dotted with locally owned small businesses — far more than I can list here.

Sure, the efforts of developer Ben Carter and the

arrival of more national retailers have changed the dynamic on Broughton Street, but it turns out that many small businesses are still thriving on the traditional commercial strip.

And you'll find many locally owned small businesses in key shopping areas throughout the downtown area, including but not limited to the intersection of Liberty and Bull streets, City Market, Wright Square, the Downtown Design District along Whitaker Street and the Starland neighborhood.

Sulfur Studios in Starland has even scheduled the Shop Small Saturday Market for Nov. 26 from noon to 6 p.m.

This column generally covers the downtown area, but there are obviously locally owned small businesses across the region. They aren't hard to find.

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BILL DAWERS

Leader calls for Step Up to pursue poverty solutions

New executive director to begin her new job Dec. 5

BY JAN SKUTCH

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Jennifer Singeisen has joined Step Up Savannah, Inc., as its new executive director, succeeding Suzanne Donovan, who stepped down in October after nine years with the agency, the last two as executive director.

Singeisen, formerly Junior Achievement of Georgia senior director for programs, will begin her new job on Dec. 5, said Patti Lyons, Step Up board chairwoman.

"Wow, Step Up has to do a lot," Lyons told the group. "But thank goodness we don't have to do this alone."

The announcement came at the group's annual meeting on Friday.

Step Up also presented three annual awards for community effort to deal with poverty. They were:

- Robby Glore with the Georgia Heritage Credit Union as Outstanding Business Champion for that group's employer-based, easy-to-access small dollar loan program to help those workers avoid high-interest rate lenders. The award recognizes a business or organization that has worked creatively to increase opportunity for Savannah/Chatham County residents.

- Nancy DeVetter, staff attorney with Georgia Legal Services Inc., won Teinique Gadson Outstanding Advocacy for the group's efforts to assist those with criminal records to clean up or remove them as a bar to employment. The award recognizes any direct service provider in the community who has gone above and beyond in offering assistance or services to residents in need.

- Ylana Abbott with Solidarity in Savannah with the Outstanding Neighborhood Leader Award for working at crime scenes in high-violence neighborhoods and work with their young males to support families. The award recognized grassroots or neighborhood-

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Carol Naughton discusses her vision for transforming low-income neighborhoods at Step Up Inc.'s annual breakfast. (Jan Skutch/SMN)

Mortgage rates surge, but homebuyers advised to be patient

BY MARCY GORDON AND JOSH BOAK
The Associated Press

WASHINGTON — With mortgage rates surging following the election win of Donald Trump, homebuyers might feel compelled to snap up loans before rates rocket even higher. But housing experts say consumers shouldn't get carried away by the post-election wave.

The advance of the past week or so, stoked by a surprise victory that turned economic expectations on their head, could soon settle.

"Consumers considering buying or refinancing now should stay patient, as we'll likely see rates stabilize once markets find a new equilibrium," says Erin Lantz, vice president of mortgages at Zillow.

In the week ended Thursday, the average rate on the 30-year fixed-rate loan jumped to 3.94 percent



A "sold" sign is placed front of a house in Andover, Mass. The average for a 15-year mortgage climbed to 3.14 percent from 2.88 percent. (AP Photo/Elise Amendola, File)

from 3.57 percent the previous week, mortgage company Freddie Mac reported. That put the benchmark rate close to its year-ago level of 3.97 percent.

The average for a 15-year mortgage, a popular choice for people who are refinancing, climbed to 3.14 percent from 2.88 percent.

The rate rise was powered by a

sustained decline in U.S. government bond prices in the days after Trump's victory became known early last Wednesday. Bond investors looked toward tax cuts and beefed-up spending to upgrade roads, bridges and airports under a Trump administration, which could fuel inflation. That would depress prices of long-term Treasury bonds because inflation would erode their value over time. The selling wave dubbed the "Trump Dump" lifted bond yields, which move opposite to prices and influence long-term mortgage rates.

The yield on the 10-year Treasury bond zoomed to 2.06 percent last Wednesday from 1.87 percent on Election Day Tuesday. By this Thursday morning, it was at 2.25 percent Thursday.

Adding to the expectations of

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