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Inside C2

Southern DAILY

Make Today Different

Southern Daily News is published by Southern News Group Daily

Thursday, March 16 2023

Switzerland under pressure to intervene on Credit Suisse as bank rout deepens

March 15 (Reuters) - Switzerland is under pressure from at least one major government to intervene quickly on Credit Suisse, a source familiar with the situation told Reuters, after the Swiss bank led a rout of European bank stocks on Wednesday.

Credit Suisse (CSGN.S) shares dropped by as much as 30.8%, leading a 7% fall in the European banking index (.SX7P), while five-year credit default swaps (CDS) for the flagship Swiss bank hit a new record high, reviving fears of a broader threat to the financial system. Two supervisory sources told Reuters that the European Central Bank (ECB) had contacted banks on its watch to quiz them about their exposures to Credit Suisse.

One of the sources said, however, that they saw Credit Suisse's problems as specific to that bank, rather than being systemic.

The U.S. Treasury is monitoring the situation around Credit Suisse and is in touch with global counterparts about it, a Treasury spokesperson said on Wednesday. Asked about the impact of Credit Suisse's problems on the U.S. banking system, U.S. Senator Bernie Sanders told Reuters: "Everybody is concerned."

Goldman Sachs cuts U.S. GDP forecast after banking crisis US retail sales point to underlying strength in the economy Fed may pause next week, traders bet, with cuts to follow Europe's bank index has seen more than 120 billion euros evaporate (\$127 billion) in value since March 8. Among the biggest decliners on Wednesday were French lenders Societe Generale (SOGN.PA), down 12%, and BNP Paribas (BNPP.PA), off 10%.

Banking stocks have been on a roller-coaster ride this week, tumbling at the start of the week in the face of assurances from U.S. President Joe Biden before jumping on Tuesday on hopes the worst of the market rout was



The logo of Swiss bank Credit Suisse is seen in front of an office building in Zurich, Switzerland October 26, 2022. REUTERS/Arnd Wiegmann/File Photo

over.

"Markets are wild. We move from the problems of American banks to those of European banks, first of all Credit Suisse," said Carlo Franchini, head of institutional clients at Banca Ifgest in Milan.

The Swiss National Bank declined to comment on Switzerland's second-largest bank, after its largest investor said it could not provide Credit Suisse with more financial assistance because of regulatory constraints.

"There has to be some kind of game-changing decisive action to reverse and stabilise the situation," Exane's analysts said.

Credit Suisse had appealed to the Swiss National Bank and Swiss financial watchdog FINMA for a public show of support, the Financial Times reported.

Reuters Graphics Reuters Graphics

Reuters Graphics Reuters Graphics Germany's financial supervisory authority (BaFin) said it saw no direct risk of contagion and the German banking system appeared robust and capable of digesting higher interest rates.

"Our main focus is currently on some smaller banks with little surplus capital and increased interest rate risks - we are closely monitoring these institutions," a BaFin spokesperson said in a statement.

'EASY MONEY' In the United States, regional banks also fell, with First Republic Bank (FRC.N) down 23%, Western Alliance Bancorp (WAL.N) up 5% and PacWest Bancorp (PACW.O) off around 20%. Big U.S. banks such as JPMorgan Chase & Co (JPM.N), Citigroup (C.N) and Bank of America Corp (BAC.N) slid by between 2% and 6%.

BlackRock (BLK.N) Chief Executive Laurence Fink warned on

Wednesday that the U.S. regional banking sector remained at risk, and predicted further high inflation and rate increases.

Logo of Swiss bank Credit Suisse is seen in Zurich The logo of Swiss bank Credit Suisse is seen in front of an office building in Zurich, Switzerland October 26, 2022. REUTERS/Arnd Wiegmann/File Photo Fink described the financial situation as the "price of easy money" and said in an annual letter that he expected more U.S. Federal Reserve interest rate increases.

He said that after the regional banking crisis "liquidity mismatches" could follow because low rates have driven some asset owners to raise their exposure to higher-yielding investments that are not easy to sell.

"It's too early to know how widespread the damage is," Fink wrote, adding: "The regulatory response has so far been swift, and decisive actions have helped

stave off contagion risks. But markets remain on edge."

Rapid rises in interest rates have made it harder for some businesses to pay back or service loans, increasing the chances of losses for lenders who are also worried about a recession.

However, ECB policymakers are still leaning towards a half-percentage-point rate hike on Thursday, a source told Reuters, as they expect inflation will remain high.

Investors had begun to doubt the ECB's commitment to another big rate hike as SVB's collapse rattled markets.

But the source said the central bank was unlikely to diverge from its plan to raise rates by 50 basis points on Thursday because doing so would damage its credibility.

Unease sparked by SVB's demise has prompted depositors to seek out new homes for their cash.

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WEA LEE'S GLOBAL NOTES

03/14/2023

President Biden Assures Us That Our Banking System Is Safe



President Biden assured the nation Monday that, “The banking system is safe,” following the collapse of the Silicon Valley Bank last weekend and the closing of the Signature Bank in New York on Sunday. Biden said at the White House that, “Your deposits in the Silicon Valley Bank will be protected.” SVB provided banking services to nearly half of the country’s venture

capital-backed technology and life science companies that included more than 2,500 venture capital firms.

Over the past week Silicon Valley Bank was trying to find a buyer, but it failed when the federal government took over and put about \$175 billion in customer deposits under the FDIC’s control.

President Biden tried to

distinguish these moves to prevent more bank runs like those taken during the 2008 financial crisis. Biden said no losses will be borne by the taxpayers, but he also pointed out that the investors in the banks will not be protected.

This is the time we all hope that the banking problems will be solved soon to help keep our economy strong.



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Southern DAILY Make Today Different

Editor's Choice



Floodwaters from the Pajaro River are seen in Pajaro, California, March 13. REUTERS/Nathan Frandino



A California plate is seen at an area affected by floods after days of heavy rain in Pajaro, California, March 14. REUTERS/Carlos Barria



Floodwaters from the Pajaro River are seen flowing under Highway 1, currently closed by officials, in Monterey County, California, March 14. REUTERS/Nathan Frandino



A local resident walks through a flooded area as he rescues his birds in Pajaro, California, March 14. REUTERS/Carlos Barria



Trucks from the National Guard drive along a flooded street after heavy rain affects the town of Pajaro, California, March 14. REUTERS/Carlos Barria



A commercial area affected by floods is seen after days of heavy rain in Pajaro, California, March 14. REUTERS/Carlos Barria

In Celebration Of Asian American And Pacific Islander Heritage Month

Asian American Business Leaders Launch Effort to Fight Anti-Asian Discrimination

Compiled And Edited By John T. Robbins, Southern Daily Editor

The initiative plans to support research to correct discriminatory practices against Asian Americans



Hundreds March In Los Angeles To Protest Asian Hate And Violence Against Asians.

Overview
Anti-Asian discrimination, fueled by xenophobia and racist beliefs about the coronavirus, have plagued the AAPI community this past year. In order to promote equity and justice for all, citizens must fight racism and support people of Asian descent. Violence and discrimination against Asian Americans has surged over the past year. The United Nations calls on all countries to promote equity, tolerance, and inclusion — without doing so, we'll never end extreme poverty.

Amid a global rise in hate crimes against people of Asian descent over the past year, many individuals have decided to take a stand. From raising money to ensure Asian people feel safe to organizations fighting racism and discrimination, people around the world are attempting to end the bigotry and ignorance that leads to hate.

Now, a group of Asian American business leaders have launched a new initiative to help, pledging \$125 million over the next five years to The Asian American Foundation (TAAF), according to the New York Times.

TAAF will prioritize efforts in three areas — anti-hate, education, and data and research — to correct discriminatory practices that have plagued the Asian American and Pacific Islander (AAPI) community.

Within these areas, TAAF seeks to build long-term solutions to defeat anti-Asian discrimination, invest in data-driven research to inform future policymaking, and create school curriculums that reflect the history of AAPI people in the US.



A woman holds a sign at a protest against anti-Asian discrimination. (Photo/Flickr/Milwaukee Teachers' Education Association)

The population of Asian-Americans in the US grew 81% between 2000 and 2019, making it the fastest growing pop-

ulation among all racial and ethnic groups in the United States, according to the Pew Research Center. The community is projected to grow even more rapidly in the coming years. But Asian people living in the US have experienced a sharp rise in hate crimes since the COVID-19 pandemic, which has fueled racism and xenophobia.

The group Stop AAPI Hate, which tracks anti-Asian violence and harassment, received 3,795 reports of incidents between the period of March 19, 2020 to Feb. 28, 2021, and noted that this number represents only a fraction of the number of hate incidents that actually occur against members of the AAPI community.

"We created TAAF to stand up for the 23 million Asian Americans and Pacific Islanders living in this country and help bring us all together in the fight for our own prosperity," said Sonal Shah, president of TAAF. "TAAF wants to strengthen and build power for AAPIs, particularly as we face an exponential increase in hate and violence."

The founders board of TAAF is chaired by Li Lu, founder of hedge fund Himalaya Capital, and includes billionaires Jerry Yang, the co-founder of Yahoo, and Joseph Tsai, co-founder of Alibaba Group Holding, according to Reuters.

A number of partners are supporting the new initiative, and The Coca-Cola Company, Walmart, Bank of America, the Ford Foundation, and the National Basketball Association have donated an additional \$125 million, according to TAAF. (Disclosure: The Coca-Cola Company is a funding partner of Global Citizen.)

Asian Hate Cannot be Tolerated!



The total \$250 million pledge is the largest philanthropic effort to support the AAPI community, according to the New York Times.

So far, TAAF has distributed several grants, including \$1 million to support the efforts of Stop AAPI Hate. The foundation says these grants will provide support to the organizations monitoring anti-AAPI hate to help build systems to measure and defend against anti-Asian hate in the long term.

"AAPI communities need systemic change to ensure we are better supported, represented, and celebrated across all aspects of American life," Shah said. "TAAF plans to spark that systemic change and help fundamentally transform AAPI empowerment and support well into the future." (Courtesy globalcitizen.org)

Related
Groups Fighting for Asian Americans That You Can Support Right Now

BUSINESS

These groups are organizing for equity and justice

1. Asian Americans Advancing Justice — Atlanta AAAJ is dedicated to protecting and advancing "the civil rights of Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPI) in Georgia and the Southeast." The organization helps people resolve legal issues and organizes communities with the goal of "promoting equity, fair treatment, and self-determination for all."

Learn more here.

2. Red Canary Song

Red Canary Song focuses on decriminalizing sex work, uplifting migrant workers, and advancing labor rights. The organization is advocating for a world in which all workers, especially Asian and migrant workers, have dignity and full legal rights.

Learn more here.

3. Asian American Feminist Collective

AAPF is an "ever-evolving" organization that engages in community building, offers political education events in public spaces, and provides resources to communities.

Learn more here.

4. Stop AAPI Hate

5. Chinese Progressive Association (CPA)

The CPA primarily helps low-income Chinese migrants organize for better living conditions by, among other services, advocating for tenant's rights and providing material support to students.

Learn more here.



6. The Center for Asian Pacific American Women (CAPAW)

This group seeks to help Asian American women gain access to positions of power in both the private and public spheres. CAPAW provides mentoring, networking, and education opportunities to its members.

Learn more here.

7. The National Asian Pacific American Women's Forum (NAPAWF)

NAPAWF uses a "reproductive justice framework" to elevate and fight for issues affecting girls and women. The group works to end the gender pay gap, expand immigrant rights, and improve access to reproductive health care through legal efforts and community organizing.

Learn more here.

8. The Coalition for Asian American Children and Families

This organization campaigns to improve the opportunities available to Asian American and Pacific Islander (AAPI) children by providing leadership development training and advocating for improved resource access.

Learn more here.

9. Asian Mental Health Collective

This group is working to break down stigmas around mental health within the AAPI community, while expanding access to mental health services.

Related

"It's Time To Act Now." President Biden Makes Racial Justice A Top Priority With Four Executive Orders



President Joe Biden delivers remarks on racial equity, in the State Dining Room of the White House, Jan. 26, 2021, in Washington, DC. | President Joe Biden delivers remarks on racial equity, in the State Dining Room of the White House, Jan. 26, 2021, in Washington, DC. (Photo/Evan Vuoci/AP)

President Joe Biden signed four executive orders on Wednesday that address racial inequalities and injustice.

The first executive order strengthens anti-discrimination housing policies that were weakened by the Trump administration. The second order forbids the federal government from signing new contracts with private companies to house federal prisoners. The third order aims to increase the power of tribal nations when engaging with federal agencies, and the final order formally condemns the rising racism against Asian Americans and Pacific Islanders amid the COVID-19 pandemic.

Biden said that these executive orders, which join a growing list of racial justice actions by his administration, are meant to redress historical wrongs and level the playing field for all Americans.

"We have never fully lived up to the founding principles of this nation, to state the obvious, that all people are created equal and have a right to be treated equally throughout their lives," Biden said in a press briefing. "And it's time to act now, not only because it's the right thing to do, but because if we do, we'll all be better off for it."

Wednesday's executive orders were largely applauded by human rights, racial justice, and legal groups across the country.



The formal condemnation of racism against Asian Americans and Pacific Islander was heralded by the Asian American Legal Defense and Educational Fund (AALDEF) as a promising step toward a national reckoning with racism. The AALDEF noted that 2,800 hate crimes against Asian Americans were reported since the start of the COVID-19 pandemic. These incidents "followed the former president's repeated use of racist, inflammatory terms, such as 'China Virus' and 'Kung Flu,'" the AALDEF said in a statement.

The executive order on tribal rights was welcomed by the National Congress of American Indians. "The first steps President Biden has taken toward truth and reconciliation with Tribal Nations are so responsive to our needs and aligned with our values and principles. This order will, in effect, improve federal processes around policy implementation and budgeting for tribal lands, ensuring that tribal members and Indigenous communities have a say throughout these processes and that principles of transparency are upheld."

Biden also declared that the federal government will stop relying on private prisons, a first step toward removing the profit incentive from the criminal justice system. Reform advocates have long argued that the justice system criminalizes poverty through cash bail, civil forfeiture laws, and the overpolicing of poor communities.

(Article Continues Below)

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COMMUNITY

(Article Continues From Above)

Asian American Business Leaders Launch Effort to Fight Anti-Asian Discrimination

Compiled And Edited By John T. Robbins, Southern Daily Editor



President Joe Biden Signs COVID-19 Hate Crimes Act Into Law to Fight Anti-Asian Hate. The law responds to the surge in hate crimes against Asian Americans.



President Joe Biden signs the COVID-19 Hate Crimes Act, in the East Room of the White House, on Thursday, May 20, 2021, in Washington, DC. | President Joe Biden signs the COVID-19 Hate Crimes Act, in the East Room of the White House, on Thursday, May 20, 2021, in Washington, DC. Clockwise from left: Sen. Tammy Duckworth, R-Ill., Sen. Richard Blumenthal, D-Conn., Vice President Kamala Harris, Rep. Judy Chu, D-Calif., Rep. Grace Meng, D-N.Y., Rep. Don Beyer, D-Va., and Sen. Mazie Hirono, D-Hawaii. (Photo/Evan Vuoci / AP)

US President Joe Biden signed the COVID-19 Hate Crimes Act Thursday to address the nationwide surge in hate crimes against Asian Americans over the past year. The signing of the bipartisan legislation follows testimony from experts about the rise in violence and grassroots pressure to protect Asian American communities. Biden spoke about the urgency of the matter while signing the law.

"All of this hate hides in plain sight," Biden said at the White House. "Too often it is met with silence — silence by the media, silence by our politics, and silence by our history." The law seeks to break that silence by improving law enforcement capabilities for dealing with hate crimes. Law enforcement agencies will receive training to better identify hate crimes, while officials will also deploy public education campaigns and create hate crime hotlines. The Justice Department will install someone to accelerate the agency's review of hate crimes. Efforts to improve data collection around hate crimes will also commence.

Over the past year, more than 6,000 hate crimes have been reported against Asian-Americans, according to the advocacy group Stop AAPI Hate. Experts point to misinformation surrounding COVID-19 and rising anti-Asian rhetoric from political figures and media pundits as instigating factors of the violence. The majority of crimes have taken place in parks, public streets, and businesses, and people report that verbal harassment, shunning, and physical attacks are the most common types of hate crime experienced. The public nature of these attacks has caused a feeling of dread to

pervade many Asian American communities. This dread reached a peak in March when a gunman murdered six women of Asian descent at their places of employment.



Many Asian-American advocacy groups hailed the passage of the law as a historic moment.

"The passage of this bill today begins a much-needed step forward in prioritizing language access and culturally competent outreach to our communities in reporting and addressing anti-Asian hate, while also giving the communities power to allocate resources for community solutions to hate and discrimination, including non-law enforcement support services for victims and communities," said John C. Yang, the president and executive director of Asian Americans Advancing Justice, in a statement.

"This step forward also improves hate crimes reporting and data collection infrastructure to keep government agencies and law enforcement accountable to our communities' needs," he said.

Other groups, including Stop AAPI Hate, criticize how the law increases the power of law enforcement.

"Because the Act centers criminal law enforcement agencies in its solutions, it will not address the overwhelming majority of incidents reported to our site which are not hate crimes, but serious hate incidents," the organization wrote in a press release.

Stop AAPI Hate calls on the federal government to pass "legislation that addresses the root causes of systemic racism and oppression" by investing in mental health and immigration services, funding community-based groups, elevating "voices and histories of all communities by expanding ethnic studies and education," and "strengthen[ing] federal civil rights laws that address discrimination in public accommodations." (Courtesy globalcitizen.org)

"The fear is very real": how Asian Americans are fighting rising hate crime



Protesters during the Asian Justice Rally in San Francisco, on 30 January. (Photo/Michael Ho Wai Lee/ Sopa Images/ReX/Shutterstock)

As the fastest growing racial or ethnic group in the US, Asian Americans are finally in a position to do more than stock up on pepper spray and hope for the best.

A rise in Asian American gun ownership. Blocks-long lines for pepper spray in Manhattan Chinatown. Children kept home from school by fearful parents. Elderly people who have stopped leaving their homes. A warning to Filipinos in the US, issued by the Philippine embassy in DC. Across the US, Asian American communities have been gripped by anger and despair as hate crimes against them have increased sharply — rising by 339% last year compared with 2020, according to the Center for the Study of Hate and Extremism. As early as March 2020, the FBI issued a report predicting a "surge" in hate crimes against Asian Americans, due to the Covid-19 pandemic, which happened to originate in an Asian country. Adding fuel to the fire: incendiary and racist language — used by irresponsible politicians and repeated across social media — and geopolitical tensions with China.

"All of those are conditions that have led at other times to terrible anti-Asian violence," says author and activist Helen Zia.

But what's different this time, says Zia, is that more people recognize the problem. In the 1980s, Zia helped bring about the first federal civil rights case involving an Asian American: Vincent Chin, a Chinese American man was beaten to death by two white auto-workers who took him for Japanese and blamed Japan for the car industry's struggles. They were merely fined \$3,000 each for the killing. Today Asian Americans, the fastest-growing racial or ethnic group in the US, are finally in a position to do more than stock up on pepper spray and hope for the best. Meanwhile, academic research on implicit and unconscious bias, improvements in data collection, and social movements like Black Lives Matter have contributed to greater understanding about racism and bias, and the ways that can translate into hate speech and violence. From the local through federal level, community advocates and other leaders have been organizing, debating, and building support, aimed at combating the ongoing epidemic of anti-Asian hate.



People rally calling for action and awareness on rising incidents of hate crime against Asian Americans in Times Square in New York City on 16 March. Photograph: Timothy A. Clary/AFP/Getty Images

After the Atlanta-area shooting deaths of eight people, six of them Asian women, by a white gunman in March 2021, President Joe Biden announced a set of actions to respond to anti-Asian violence and xenophobia, and in May, further established the White House Initiative on Asian Americans, Native Hawaiians and Pacific Islanders, "to advance equity, justice, and opportunity for AA and NHPHI communities." Among other actions, the initiative will improve data collection methods that have left Asian people underrepresented in government statistics, and by extension, the resulting programs and policies.

Long-term, many agree that the answer lies in education. In January, Illinois became the first state to require that Asian American history be taught in public schools. New Jersey soon followed, and at least nine other states are considering the same. "Members of the Asian American and Pacific Islander community have made countless contributions to our state and country, yet they are made virtual-

ly invisible by our history books," said four NJ assembly sponsors of the bill in a joint statement. "This erasure ... not only prevents students from gaining a full understanding of our nation's history, but also opens the door for racial biases that can turn into violence and hatred."



People gather at the Solidarity Against AAPI Hate rally on the National Mall in Washington DC on 31 May 2021. Photograph: Bryan Dozier/ReX/Shutterstock

The new hate crimes act aims to fill some of those gaps by making it easier to report incidents and incentivizing local police forces to improve their data collection methods, for example through better training around how to identify hate crimes. (It also includes provisions named after Heather Hoyer, the woman run over and killed by a neo-Nazi in Charlottesville, Virginia, in 2017.) "You're not going to find anti-Asian bias if you're not looking for it, so this bill does help train police to look for it better," said Mark.

However, critics say it does not address the root causes of hate, and fear the statistics will merely result in over-policing of Asian and other ethnic minority communities. "The community is divided about the role of police," says Jo-Ann Yoo, executive director of the Asian American Federation, an umbrella organization for non-profits in NYC. In New York City, for example, people reluctant to interact with police can instead report incidents to the Commission on Human Rights, which collects data about (and sometimes acts on) bias, harassment and discrimination incidents in general — a wider array than hate crimes, which are narrowly defined.

"Dedicate resources to local communities," wrote Stop AAPI Hate in a response to the Covid-19 Hate Crimes Act. Existing grassroots efforts that have sprung up during the pandemic offer a glimpse at what locals feel is needed: new community groups, focusing on everything from mutual aid, to activism, to organizing volunteers to patrol the streets, to stoking pride in Asian American culture, have proliferated.



Members of the Thai-American community along with political leaders and members of law enforcement participate in a rally against Asian hate crimes in Thai Town in Los Angeles on 8 April 2021. (Photo/Genaro Molina/Los Angeles Times/REX/Shutterstock)

But the depth of the need is daunting. In New York, the most pressing issues Yoo has seen include food insecurity, financial struggle and lack of healthcare access among the many Asian workers whose industries were disproportionately affected by the pandemic (eg nail salons, restaurants, and other service-based industries). Elderly people are afraid to leave their homes and isolated by language and technological barriers to accessing social service programs. Domestic violence has increased.

Yoo also says there is widespread fear and burnout among non-profit workers themselves, who have spent the past two-plus years on the frontlines: feeding people, organizing grief circles, going door-to-door setting up Zoom for elderly people, meeting with victims of violent attacks, and struggling "to figure out what we are going to do."

"This country is going through this major crisis on a global level, and it provides a breeding ground for racism, for hatred," —Dr DJ Ida

Moreover, they, and many other Asian Americans, continue their work while feeling unsafe themselves. "I get a lot of emails saying, my boss is asking us to come back to work but I'm afraid to ride the subway," Yoo said. "I'm calling on corporations to come up with a plan to protect their staff, because the fear is very real."



Yoo sees an enormous need for mental health services — for victims of racially motivated violence, bystanders who witness such crimes, the communities traumatized by fear, and perpetrators themselves. "Many of the assailants were homeless with severe mental illness. Where's the help for them?" she says. (New York City's unhoused population is at its highest level since the Great Depression, and the city, under the new Eric Adams administration, has been forcibly removing unhoused people from the city's subways and tearing down homeless encampments.)

"This country is going through this major crisis on a global level, and it provides a breeding ground for racism, for hatred, and oppression of all sorts," says Dr DJ Ida, executive director of the National Asian American Pacific Islander Mental Health Association. "When people are stressed, the ugliness rears its head."

What makes hate crimes insidious for victims, she explains, is that, while a random mugging or attack can be deeply traumatizing, there remains "a sense of, 'I was in the wrong place at the wrong time'". With hate crimes, by contrast, there is no escaping the situation, "because it's escaping who we are. The psychological implications of that can be very profound."

Ida said that for those working in mental health, the Biden administration's proposed 2023 budget has been a source of hope. It allocates an unprecedented billions upon billions to expand access to mental health services — for example, \$1bn to double the number of school counselors and other school health professionals over the next 10 years. Ultimately, many agree that whatever the federal, policy and big-picture solutions, combating hate boils down to individuals taking action. "Legislation helps, but you can't legislate away hate. You have to deal with it on a local, day-to-day level," said Stanley Mark, the AALDEF lawyer. (Courtesy theguardian.com)