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New Orleans

# Data

News Weekly

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A Data News Weekly Exclusive

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# Obamacare Explained

*What's Being Repealed, How It Affects You*



Rally in Support of Affordable Care Act. Photo by Ted Eytan/Flickr.com.

**Eric M. Craig**  
Multimedia Editor

**If you haven't heard about it, you've probably been living under a rock.**

For the last five years the Affordable Health Care Act has remained a hot topic amongst Americans and

Lawmakers. According to the people that wrote the law, it was supposed to make healthcare affordable for everyone. Others argue that it will only add to the United States piling debt, while, at the same time, devaluing state and individual rights.

So, what does this healthcare law mean? Why are Republicans trying to appeal it? And

what does it matter to people in New Orleans.

**The Law**

While the initial legislation for the Affordable Health Care Act—Obamacare—spans several pages, the legislation can be broken down into three different provisions.

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## Cover Story, Continued from page 2.

According to the law, the law expands Medicaid in states. In the legislation, the Federal Government promised states around 93 percent of the funding if they expand Medicaid within their borders. Lawmakers hoped this push would cover more low-income residents over the coming years.

Second, the law created the first internet exchange market of health insurance offerings. Visiting a site like healthcare.gov, gives individuals a tool to compare and evaluate different healthcare benefits. The tool even ranks health insurances based on what they cover, which ensures the consumer gets the best deal for their buck.

Third, the most debated portion of the law: all Americans are required to have health insurances. Those who did not enroll in a health insurance company are penalized by the Federal Government with increasing fines.

There are also other big factors, such as preventing insurance companies from discriminating against sick patients by making them pay higher premiums; preventing insurance companies from setting an annual limit on how much money can be expended for healthcare needs; and making healthcare subsidies available for middle-income Americans.

### Why is there an individual mandate?

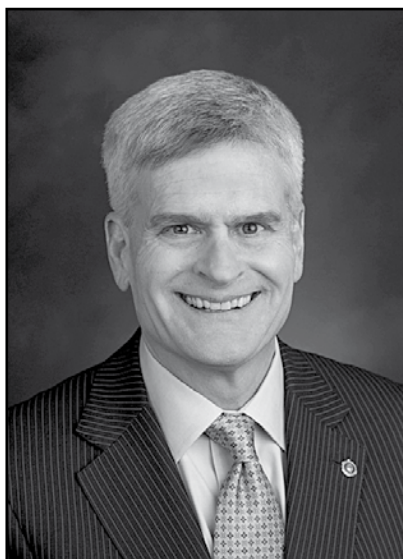
Many legislators argue that the American people should be free to make the choice to get health insurance, and that this act infringes on that right. The mandate, however, was created to make insurance cheaper.

Because healthy people have a tendency not to buy health insurance and sick people do, the United States was headed into a sick-only health insurance crisis. If too many people are using health insurances, premiums rise, making health insurance unaffordable for those who need it. Requiring all people to get health insurance could, potentially, lower premiums because there would ideally be more people paying in and paying out.

However, that individual mandate doesn't apply for individuals that have religious or cultural exemptions.

### So, everyone is covered?

Currently, despite pushing legislation for the past seven years not everyone is covered. The growing undocumented immigrant population in the United States are not covered under the legislation; several states have refused to expand Medicaid which leaves out millions of low-income Americans; and



U.S. Senator Bill Cassidy is one of Republican 52 senators in the 114th Congress, and is likely to vote against the current Affordable Healthcare legislation.

some people have refused to sign up for health insurance and absorb the penalty.

Right now, 51 million people stand without health insurance.

### Medicaid Expansion in Louisiana

According to the Office of the Mayor, over 575,000 people enrolled in health insurance, thanks to Obamacare. Of those 575,000, nearly 70,000 have found coverage, with most of them enrolled in the expanded Medicaid Program.

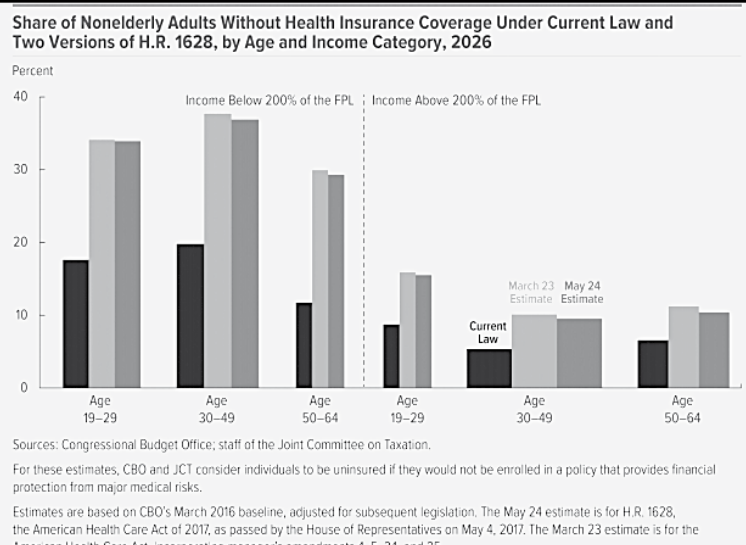
"It should scare every American that the Senate plans to vote on this bill without understanding the true ramifications," said Mayor Landrieu in an official release this past June.

"What we do know is that, in Louisiana, the bill would kill the expansion of Medicaid that has brought health care to more than 425,000 residents—with 51,000 of those people living right here in New Orleans. The proposed bill will take Louisiana back to the days when an ear infection meant a mother loses her job because she waited hours in an emergency room with her sick child."

### Current Statistics

This past May the Congressional Budget Office released statistics on the American Healthcare Act in 2017. Over the next 10 years, between 2017 and 2026, the CBO projects the United States will save \$119 million in healthcare cost. The cost reduction would come from reducing Medicaid expense by the Federal Government, and enrolling more people into subsidized and Medicaid Healthcare Plans.

By 2027, the CBO projects there to be 28 million Americans without Health Insurance, compared to the 51 million in 2017 that do not have coverage.



By 2027, the CBO projects that, under the current law, 27 million will be without health insurance. Right now, 51 million Americans do not have health insurance.

### So, what's there to dislike about the plan?

Many conservative legislators believe that the legislation will worsen the United States debt and will impinge on state and individual rights.

For starters, the United States is projected to spend \$1 trillion on healthcare coverage over the next

10 years. Many lawmakers don't believe the country can sustain covering funding for increased Medicaid operations and covering subsidies for middle-class Americans.

Other conservatives vouch for small businesses. If a business has a full-time employee eligible for benefits, and the benefits are not supplied, that company can be fined

up to \$2,000. For many small businesses, that cost could prove to be difficult to absorb.

Lastly, for rural and smaller markets, there are not many health insurance providers. So, in cases where individuals are required to purchase health insurances, they have to budget for increased premiums, depending the healthcare usage.

### So, what would be appealed

Conservative senators are gathering now to appeal the act. Recently, lawmakers released a 142-page draft of the legislation that opted to remove individual mandate, reduce funding for Medicaid expansion; end funding for Medicaid expansion by 2026; and to reduce healthcare subsidies for middle-class Americans.

However, preventing insurance companies from discriminating based on preexisting conditions continues to remain part of the plan.

President Donald Trump tweeted last week that if the Senate could not vote on a healthcare bill by July 10, he will urge Congress to terminate the bill altogether.

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# Edwards Re-Appointed by President Trump to Council of Governors

## Data News Staff Edited Report

Gov. John Bel Edwards has been re-appointed by President Donald Trump to serve on the Council of Governors. The Council consists of 10 governors appointed by the president to focus on issues such as national security, homeland defense, the synchronization and integration of state and federal military activities in the United States and matters of mutual interest pertaining to the National Guard.

"It is a true honor to be re-appointed by President Trump to this important council and once again have the opportunity to work alongside other dedicated governors in service to our nation," said Gov. Edwards. "The Council has been instrumental



Governor John Bel Edwards

in supporting and advocating for the National Guard and given that Louisiana has had to rely on the expertise and skillfulness of the Guard during many emergencies, I do not take lightly the responsibility that has been entrusted to us. Now more than ever, it is important that as elected leaders we come together in a bi-partisan way to develop stronger working relationships with each other and our federal partners, which will help strengthen our domestic and national security."

In addition to the governors, federal participants include the secretaries of defense and homeland security, presidential homeland security and counterterrorism advisors, the commander of U.S. Northern Command, the commandant of the Coast Guard and the chief of the National Guard Bureau.

The Council provides for the exchange of information and discussion in advance of any formal request, submission or implementation of federal proposals relating to changing laws, regulations or policies affecting the National Guard or military operations in support of State and domestic authorities.

Current Council members include:

Oklahoma Gov. Mary Fallin – Co-Chair  
Connecticut Gov. Daniel Malloy – Co-Chair  
Alaska Gov. Bill Walker  
Florida Gov. Rick Scott  
Louisiana Gov. John Bel Edwards  
Massachusetts Gov. Charlie Baker  
Minnesota Gov. Mark Dayton  
Missouri Gov. Eric Greitens  
Montana Gov. Steve Bullock  
Tennessee Gov. Bill Haslam

## Help Stop the U.S. Senate from Killing Medicare/Medicaid and Canceling Coverage for 22 Million Americans



### Chida R. Warren-Darby The San Diego Voice & Viewpoint Newspaper

The United States Senate is attempting this week to ramp through passage of an Affordable Health Care Bill aimed at undoing the Obama Care Health protection for millions of Americans. The Senate Bill which held no public hearings, would cut Medicare/Medicaid by making one time (block grant) payments to the state which would reduce available healthcare for millions of Americans and older

Americans in particular.

We need you and every person you can reach to call the U.S. Capitol Operator at 1 202 2243121, Press one for the U.S. Senate, a voice will ask you for your ZIP Code and then use that to connect you to your U.S. Senator. When that Office answers the phone, be sure to ask for the name of the person to whom you are speaking, identify you City and State and tell them to record you Objection to the Affordable Care Act slated for Senate Debate this week.

The Democrats in the U.S. Senate are apposed to the Bill. Stopping the votes in support of this Bill by Senate Republicans will kill President Trumps plans to destroy Obama Care (the existing Affordable Care Act) and save coverage at least for the 22 million Americans who would be cut off, as well as benefits for Older Americans in particular.

This is not a race issue, this is a human and American issue with thousands of lives at stake.

Make that Call.

## Local Education Fund holds Contest to Benefit Grade-School Students

**DSEF**  
Dinerral Shavers Educational Fund

7<sup>th</sup> Annual Scholarship

**ESSAY CONTEST**

For grades 7<sup>th</sup> -12<sup>th</sup>

1<sup>st</sup> Place: Laptop Computer  
2<sup>nd</sup> Place: \$250  
3<sup>rd</sup> Place: \$100

"Given the current political and social climate in the United States, how do you see yourself becoming an agent of change? What issue(s) most concern or interest you, and how will you go about solving them?"

Deadline: Sunday, August 21, 2017

All completed essays should be mailed to: P.O. Box 6832 New Orleans, LA 70174 or emailed to: [dseeducationfund@gmail.com](mailto:dseeducationfund@gmail.com).

All essays must be typed and 250 to 500 words in length.

Winners will be announced during DSEF's Annual Back to School Extravaganza which will be held Sunday 8/27/17.

## Data News Staff Edited Report

Want to win a free laptop or cash this summer? One local educational fund may be able to help you out.

The Dinerral Shavers Educational Fund announced its 7th Annual Essay Contest opened for New Orleans Metro Area Residents in grades 7th through 12th. All essays for consideration should be mailed P.O. Box 6832, New Orleans, LA 70174, or emailed to [dseeducationfund@gmail.com](mailto:dseeducationfund@gmail.com). Each essay should be typed, between 250 to 500 words, and include the students name, grade and contact informa-

tion. The deadline to submit an essay is Monday, August 21, 2017.

The topic for this year's essay is:

"Given the Current Political and Social Climate in the United States, How do you see yourself Becoming an Agent of Change? What issue(s) most concern or interest you, and how will you go about solving them?"

First place wins a laptop computer; second place wins \$250; and third place wins \$100. The winner will be announced at the DSEF's Annual Back to School Extravaganza, which will be held Sunday, August 27, at the Ashe Cultural Arts Center.



# Big Chief Joseph "Monk" Boudreaux Golden Eagles Tribe

**Glenn Jones**  
Data News Weekly  
Contributor

Born in New Orleans, Big Chief Monk is the Big Chief of the Golden Eagle Tribe, coming out of uptown Valance and Freret St. area. Chief is one the oldest and most respected chiefs, keeping the purity of the traditions and culture that has been passed down to him by his father. As he told us "that's the right way!"

#### Tribe Timeline:

From 1956-present/ Big Chief Joseph "MONK" Boudreaux/ The Golden Eagles  
From 1930's- 1956/ Raymond Boudreaux-The Wild Squawtoulas  
From 1900's / Clarence Boudreaux- / Hidden- did not mask in public



Big Chief Joseph "Monk" Boudreaux

1) What was your family's tradition of Black Masking or your earliest memories of Masking?

My grandfather didn't mask but was a part of a tribe. My dad masked under the Wild Squatoulous in Forty-Six. Way back they had different tribes the red white and blue and the 101! It's been going on since the 1700s. It was secretive (because of the Code Noir of 1726) so my grandfather didn't talk about it. Back then they hide things, they had their own language and they didn't teach it to us because they had a reason for that. I think the reason was because they were dark skin and passing for Black so they wouldn't have to go to the reservations. That's why they had this hidden language they were doing and didn't want us to know so we wouldn't let the cat out the bag. I didn't know my mother knew it until one night at a party I heard her speaking to an old friend (in the old language).

2) How did you get started in Black Masking Tradition?

A) When I was kid (about 5 years old) my dad masked and we would help dress him at 4:30 a.m. and he would go out and we would wait till

he came back. The Indians where I came from was where the base of the uptown Indians would come out. I always wanted to be an Indian, like my dad, but didn't know what to do. But, then, I found out: You had to sew to be an Indian. When I was 12 to 13, I started. Once I started I couldn't stop.

3) Truth about the Black Indigenous Masking cultures' origin?

A) I got some paperwork, I had a friend of mine a professor do some research and found we been here for a long time, some of the first people. I do my research because I know when I speak to people I want to tell the truth about our culture, some don't cause they don't know so I straighten them out. They have different opinions of where we came from. Some even say a Buffalo Bill Show (Wild West) came down here and that's what started it... (Wild chuckle).

4) Old culture compared to today's culture?

A) I come from the old-style cause that's the way I was taught. That's the right way. I'm not trying to beat nobody, when I leave here, I'm doing it for me. If I think I'm

pretty? I'm pretty.... ya hear me! Now he may not think I'm pretty but I don't have nothing to do with his feelings (big laugh) about me? But I know I'm pretty because I put the time in. I'll sit down till I sew a portion, I sew in portions, and I look after two three hours. Once I see how far I got I know how far I got to go before I catch up with other portions and before you know it I'm done.

5) How was Masking during segregation? Late 50s early 60s

A) Well, Mardi Gras Day we didn't have a problem unless there was a fight broke out and they would say that's the Indians cause we were in that area. Put it on the Indians. Now St. Joseph Night they tried to break that up. By putting us in jail. Well they didn't catch me. Because I was young. The younger guys didn't get caught but the older guys got caught and went to jail with their Indian suit on and the judge said to the police never bring them in here no more, cause that's they culture. That's what stopped that. That was in the 60s or late 50s.

6) Why do Indians use signals?

A) We didn't have any problems

with Mardi Gras unless there was a fight and they would put it on the Indians. That's why we had signals, because we could be three blocks away from the chief and were in front and we had signals. If we see trouble we could stop and throw a signal back and let chief know they got trouble ahead, turn around. Cause if we go into that, that's gone be our trouble cause they gone say it's the Indians. That's why we had signals, the youngsters today don't know that. Now when you meet a tribe now they all piled up together. We didn't do that, man the chief would be way in the back. That's why we had spy boy, flag boy, spy boy, flag boy, spy boy, flag boy and gang flag and we were that far apart but we knew if we saw trouble how we could get that signal back. The most important thing about playing that position, you had to be able to pay attention. Once that signal come to you, you have to relay that message back to the chief. Like I say the worst Indian is a drunken Indian!..ha ha ha

7) What does the police/City do for the Black Masking Indians?

A) they block off the streets for us, when you have 50 Indians coming in on one block and people trying to get by, but what I know about that is, they have people that want to ride and see the Indians but that's what cause the traffic so the police block it off for us and the neighborhood would be ours till midnight.

8) How would the City be without Indians?

A) We are part of the City, like I say we were a hidden culture for a long time, now the whole world knows about us and they come down to see us. Now you say how it would be without the Indians... Ha-ha-ha...I don't know what that would look like...

9) Chief in next Tricentennial, when your tribe look back to now, how would you want them to remember you?

As a great man like my father was...I taught it and I taught it well! Like I was taught.

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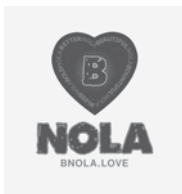
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# Essence Festival 2017

## Kichea S. Burt Photographer

Not only was the temperature hot this last weekend, but the performances in the Mercedes-Benz Superdome were, too. Between Friday, June 30th, and Sunday, July 2nd, The Essence Music Festival turned the Superdome into a music hot seat. Featured artists included: John Legend, Doug E. Fresh, Diana Ross, Solange, India Arie, Mary J. Blige, Chaka Kahn, and several more.



## TECHNOLOGY UPDATE

from the Clerk of Civil District Court  
for the Parish of Orleans

HONORABLE DALE N. ATKINS



## E-FILING LAUNCH JULY 2017

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*Hon. Dale N. Atkins*

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# White House Proposes \$9.2 Billion Cut in Education Funding



**Charlene Crowell**  
NNPA Newswire Columnist

No one ever said that higher education wouldn't cost money. Across the country, tuition is steadily rising and students are taking longer to pay off their student loans.

Today, 44 million consumers share \$1.4 trillion in borrowed student debt – more than double what it was in 2008. On average, graduating seniors with a bachelor's degree begin their careers with about \$30,000 in student loans, while graduate students are almost assured of incurring six-figure student debt.

All of these financial burdens

have been acquired against a backdrop of an increasingly competitive global economy. The 21st Century marketplace is also dependent upon a highly-skilled workforce. Gone are the days when manufacturing could provide a steady and comfortable living. From steel to textiles and more, global competition requires America to work smarter and harder.

So why would the Trump Administration propose a \$9.2 billion cut in education?

Over the next decade, the White House wants to 'save' \$143 billion from college loan programs, including an end to \$26.8 billion in subsidized loans. Currently, Pell Grants, designed to assist low-income students, are capped at less than \$6,000 per scholastic year despite the average cost of tuition at a public college for its own state students approaching \$10,000 per year.

Here's one White House explanation on how less access to higher education going to help the nation's



Charlene Crowell says that student loan debt is the kind of debt that could potentially follow borrowers to the grave.

ability to remain economically competitive.

"We're no longer going to measure compassion by the number of programs or the number of people on those programs, but by the

number of people we help get off of those programs," said White House Budget Director Mick Mulvaney during a May 23 press briefing.

It seems like the White House is really averse to more Americans re-

ceiving a higher education at a time when college costs and its resulting debt are on an upward trajectory. Certainly, education budget cuts will not 'make America great again'.

Two days later and on the floor of the U.S. Senate, a diverging view was spoken, "Let's give struggling students a fair chance," said Illinois' Senator Richard Durbin.

"We are seeing an increase in the wealth gap between college graduates with student debt and those without student debt", Durbin continued. "The burdens of student debt are threatening the notion that being college-educated is enough to get ahead."

Sen. Durbin went on to share the story of a Chicago constituent, the first in her family to attend college, who appealed to his office for help. The majority of the former student's debts totaling \$120,000 were private loans with high interest rates and monthly payments that were just as

**Commentary, Continued on page 9.**

## Making the Case for Investing in HBCUs



**Rushern Baker**  
County Executive, Prince George's County, Maryland

UNCF's iconic, "A Mind is a Terrible Thing to Waste," advertising campaign remains the gold-standard for shining light on the urgency of investing in Black colleges and universities.

No nation, the stories in the campaign reminded us, can be great if it leaves behind a large portion of its residents. More than 40 years later, the need for sustained investment in Historically Black Colleges and Universities (HBCUs) remains as great as ever.

With the change in presidential administrations, HBCUs have once again returned to the national conversation, with some openly

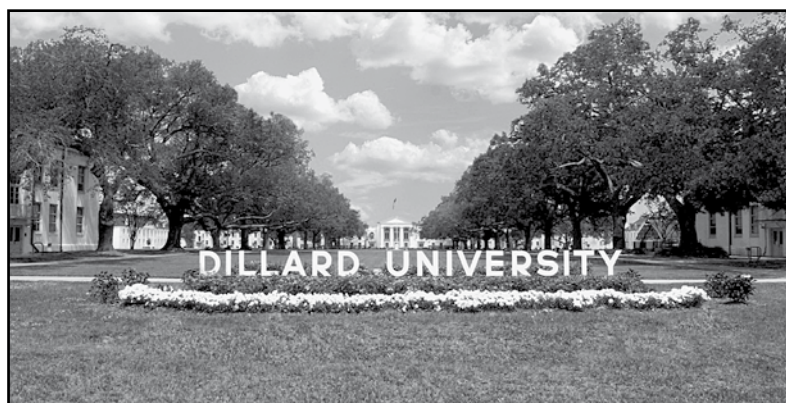
questioning the need for such institutions, particularly in the face of advances over the past several decades. The conversation is not new and the answer has not changed.

We need HBCU's to continue to exist and they need all of us helping to support their coffers and make the case to decision-makers about the continued value they provide.

HBCUs represent only three percent of all two- and four-year U.S. colleges and universities, but they enroll 10 percent of all African-American undergraduates. They produce 17 percent of all African-American college graduates and generate 24 percent of all Bachelor's degrees in STEM fields earned by African-Americans annually, according to UNCF's Patterson Research Institute.

Part of the reason is that Black graduates of HBCUs are significantly more likely to have felt supported while in college, according to 2015 data from an ongoing Gallup-Purdue University Study.

But statistics are only part of the



Baker urges official in Washington to rethink funding and assistance for HBCUs. In the New Orleans Metro Area, there are three Historically Black Colleges.

story. HBCUs have produced influential Americans including Pulitzer Prize-winning Author Alice Walker, Filmmaker Spike Lee, Oprah Winfrey and many other business, civic leaders and entrepreneurs.

On campuses around the nation, parents beamed last month as newly minted graduates of HBCUs set out to make names for themselves and to fulfill their dreams.

At Howard University, my alma mater, I witnessed U.S. Senator Ka-

mala Harris remind graduates that the world will not always be welcoming and that they have a duty to serve.

"That is your duty—the duty of your degree," Harris said. "That is the charge of a Howard Graduate. So, whatever you plan to do next—whether you want to design the latest app or cure cancer or run a business. Whether you're going to be a dentist, a lawyer, a teacher, or an accountant—let your guid-

ing principle be truth and service. At a time when there are Americans—disproportionately Black and brown men—trapped in a broken system of mass incarceration... peak truth—and serve."

It is advice that we should also—no matter our age—aspire to. And one truth is surely that the nation's HBCUs are as relevant and necessary now as when some of them were founded over 150 years ago. These institutions were an antidote to the racist policies that, in some cases, banned educating Black students.

At a time where college costs are going up, and attacks on Black students on predominantly White campuses are on the rise, the need for Black colleges is greater than ever. As a government, we have to continue to ensure that funding is there to keep this pipeline going. And as private citizens, we have to open our wallets to ensure the long-term viability of the institutions that are working for us and our communities.



# NNPA Honors Martin Luther King III with Lifetime Legacy Award

Stacy M. Brown  
NNPA Newswire Contributor

The National Newspaper Publishers Association (NNPA) honored Martin Luther King III with the 2017 Lifetime Legacy Award, as the group wrapped up its annual summer conference, at the Gaylord Convention Center at the National Harbor in Maryland.

King, the oldest son of the iconic civil rights leader Martin Luther King, Jr., said that the tribute tops all others he's received, because the Black Press has meant a lot to his family, especially his father, as he fought for freedom, justice and equality.

"The NNPA is one of the most impactful institutions our community has and every week the newspapers of the Black Press reach at least 22 million people in our communities," said King. "And every week the Black Press tackles issues that we deal with, that we cannot find in the mainstream newspapers."

King continued: "The Black Press provides the information that's needed for African-Americans and if not for the Black Press, I would say that, during the Civil Rights era, my father would not have been successful. The African-American [journalists] had their ears to the ground to what was important in our community."

King, who attended the awards ceremony with family members, graduated from his father's alma mater, Morehouse College, with a degree in political science. While at



Benjamin F. Chavis, Jr., President and CEO of the NNPA, Denise Rolark Barnes, Outgoing Chairman of the NNPA and Dorothy Leavell (far right) honor Martin Luther King III with the NNPA's Lifetime Legacy Award at the Legacy Awards Gala at the National Harbor in Prince George's County, Md., on June 23, 2017. (Freddie Allen/AMG/NNPA)

Morehouse, King was selected by former President Jimmy Carter to serve in the United States delegation to the Republic of Congo for participation in their centennial celebration ceremonies.

Like his father, King participated in many protests for civil rights and one of the more notable acts of civil disobedience came in 1985 when he was arrested at the South African Embassy in Washington, D.C. protesting against Apartheid and for the release of freedom fighter Nelson Mandela.

"This is a special time," King said, as he spoke to NNPA members, friends and industry leaders in attendance at the award ceremony.

Showing a lighter side, King quipped, "I like the word 'legacy,'

but it means you're getting older."

King also talked about the impact of social media and how it can be difficult to understand the short-hand that some young people use to communicate via text and social platforms like Twitter.

"I have to ask the kids to tell me what these things mean, because I don't do Twitter or Facebook," he said.

Striking a more serious tone, King, the former president of the legendary Southern Christian Leadership Conference, said that the Black community "must do better."

King continued: "We have to educate our community. We, as a community, have the ability to do much more."

In an effort to help African-Americans realize and capitalize on the vast spending power in the community, King founded Realizing the Dream, a foundation that is focused on helping community-based organizers to ignite investment in local neighborhoods and to foster peaceful coexistence within America and abroad.

"If we decide to divest, or even talk about [boycotting] some of the companies where we are spending billions of our dollars...we won't see insensitivity," King said.

Dr. Benjamin F. Chavis, Jr., the president and CEO of the NNPA, said that the organization was especially proud and delighted to present the prestigious award to King.

"For decades, more than anyone

else, Martin Luther King III has continued to personify and represent the living legacy of Dr. Martin Luther King Jr. for freedom, justice and equality," Chavis said. "He has carried on his father's legacy quite honorably, quite admirable, and quite successfully."

In 2008, as former president and CEO of the King Center, King spoke on behalf of then-Democratic Presidential Nominee Barack Obama at the Democratic National Convention, where he highlighted the need for improved health care, quality education, housing, technology and equal justice.

King also served on the Board of Directors for the Drum Major Institute for Public Policy and co-founded Bounce TV, the first independently-owned, digital multicast network featuring around-the-clock programming geared towards African-Americans.

"I remember going to my mother's alma matter in Ohio and seeing the statue of Horace Mann which was inscribed with the words 'be ashamed to die until you have won some kind of victory for humanity,'" King said.

"As a child, those are words that are very powerful. As an adult, I say we can win victory at schools, we can win victory in our places of worship, we can win victory in our cities, our counties, our states, our country and some may win in our world."

King continued: "I say, be ashamed to die until you have done something to make your community better."

## Commentary, Continued from page 8.

costly. The student also felt she had no chance of financial improvement due to an ill-conceived enactment of a bill that prevented such debts being discharged in bankruptcy.

Since 2005, student loan debt, unlike other types of unsecured debt cannot be a part of a bankruptcy filing. In other words, it's the kind of debt that could potentially follow borrowers to the grave.

The Fairness for Struggling Students Act of 2017 (S. 1262), introduced by Sen. Durbin and cosponsored by 11 other Senators would allow financially struggling borrowers to discharge private student loans in bankruptcy. The law

is anticipated to relieve high-cost private loans that seldom come with many of the flexible repayment terms offered by federal ones. Some private student loans come with variable interest rates, high origination fees and scant – if any – repayment options.

Already the bill has attracted the support of a large coalition of educational, student, civil rights and consumer organizations that include: the United Negro College Fund (UNCF), NAACP, the American Federation of Teachers, the Empire Justice Center, National Association of Student Financial Aid Administrators, and the Center for Responsible Lending (CRL).

According to the Consumer Fi-

nancial Protection Bureau (CFPB), in 2012, at least 850,000 private loan borrowers were in default in the amount of \$8 billion. Two years later in 2014, CFPB analyzed more than 5,300 private student loan complaints filed between October 2013 and September 2014. That analysis found that the lack of affordable repayment plans, not a disregard for the debt, drove many borrowers to default.

Defaulting on a private student loan has the potential to bring even more financial calamity to borrowers. In some cases, the entire loan balance may become due in full, immediately. Loan defaults can also lower consumers' credit profiles, preventing some borrowers from

passing a background check for a job, obtaining housing, or accessing low interest forms of credit.

Additional CRL research has found that:

- Four years after graduation, Black students with a bachelor's degree owe almost double the debt their white classmates owe; and

- While for-profit college enrollment represents 9.1 percent of all college students, these schools generate over 35 percent of all students who default on their loans; and

"Quality education is an investment – not a cost – to our nation's future, noted Whitney Barkley-Denney, a CRL policy counsel. "Its policies and practices must assure student success while minimizing

costly debt errors that become unnecessary burdens."

"When students fall off a financial cliff, they should be able to discharge their private student loan debt in bankruptcy – just like people can with other kinds of debt," said Senator Elizabeth Warren. "Banks fought hard more than a decade ago to exempt student loan debt from bankruptcy protections, and now we've seen the consequences: too many students are crushed by debt with no chance for a new start."

Charlene Crowell is the Center for Responsible Lending's Communications Deputy Director. She can be reached at [Charlene.crowell@responsiblelending.org](mailto:Charlene.crowell@responsiblelending.org).



## Delaney's Armoire

# The Power of Black



**Delaney George**  
Fashion Columnist

Most commonly known as your go-to color for funerals, business functions, and men-catching mini dresses, black is worn on an everyday basis now more than ever.

One of the many perks of black is its shape shifting color. Black is known for either accentuating the curves of a woman or masking some unwanted curves.

Black is also commonly known for bringing in warmth. Winter time fashionistas can't get enough



Model @Delannii wearing a body shaping all black jumpsuit by @Glammeboutique on Instagram



Model Kaitlyn Amor' strikes a pose in a sexy LBD. Shot by: @Laneslense



Model Delannii sports an vintage all black suit with diamond accents.



## Melanin Kidz Educational Resources

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of black during the chilly season, due to its heat attracting pigment.

Black is also the color of all colors. No matter if your fashion go to color is a blue, red, yellow, or green, pairing it with something

black is always a safe and fashionable choice. Whether it be black shoes, a black purse, or even a black eye shadow for our dare devils, you can't go wrong with a hint of black.

For more information on how to rock your black, email Delinkey@yahoo.com or message @Delannii on Instagram.

ladatanews.com

## YOUR SON'S HAIRCUT ACCIDENTALLY TURNED INTO A BUZZ CUT

**Do you:**

- (A) Loan out Dad's toupée.
- (B) Get creative with glue.
- (C) Try to make sweatbands a "thing" again.

When it comes to being a parent, there are no perfect answers – just being there is enough. So don't worry, you don't have to be perfect to be a perfect parent. There are thousands of teens in foster care who will love you just the same.



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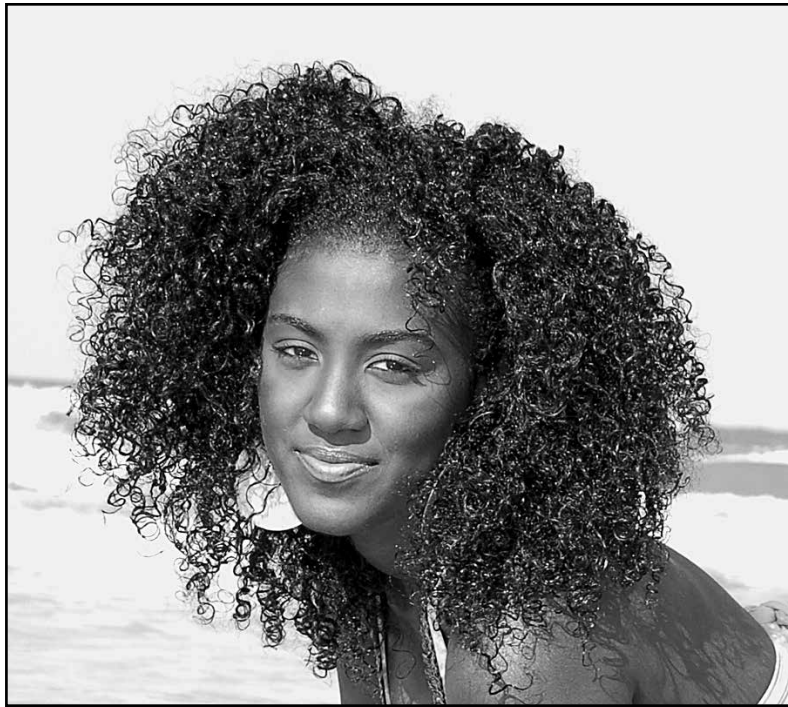


## The Curly Corner

# How to Protect Your Natural Hair This Summer



**Destiny Johnson**  
Natural Hair Columnist



Freely wear your natural beauty all summer long. Via [thankgodimnatural.com](http://thankgodimnatural.com).

The sunshine is upon us and that can mean anywhere from a lovely, warm day to scorching heat. We all know that our skin needs plenty of protection from the sun's rays, regardless of your complexion, by using a potent sunscreen lotion. But your luscious curls and kinks also need a little more TLC during the summer months. The summer is perfect for wearing your natural hair down and out but that doesn't mean to let it hang loose without taking some extra precaution. Natural hair tends to become overly dry and brittle from the environment so here are a few tips to protect those locks while you're out enjoying the bright weather.

1. Co-Wash - Instead of shampooing, use a moisturizing conditioner more than once a week to wash your

hair. This will ensure that your hair will retain more moisture throughout the day. If you're a swimmer, try loading your curls with conditioner before dipping into the pool to save your hair from the dryness due to chlorine.

2. Embrace the Shrinkage - Al-

though shrinkage is notorious from hiding your hair's true length and volume, shrinkage is necessary to retain as much moisture as possible. Since you'll have more moisture in your hair anyway from constant washing and swimming, it's best to just let your hair do what nature intended.

3. Spritz and Seal - To retain moisture while on the go, get a spray bottle that's filled with water to dampen your hair. Then add a moisturizing oil such as jojoba, castor, almond, and even shea butter. The oil helps to seal in the water that would be easily lost to natural evaporation.

4. Wear A Hat - Just like your skin needs protection against harmful UV rays, so does your hair. A cute sun hat is perfect for hiding your curls from harsh sun rays.

Happy Growing!

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### MCDONOGH 35

The National McDonogh 35 High School Alumni Association is reaching out to all graduates as it begins the celebration of the school's Centennial Celebration (1917 to 2017).

If you are a graduate or if you know of someone who graduated from the school, contact the alumni association at [mcdonogh35alumni-association@yahoo.com](mailto:mcdonogh35alumni-association@yahoo.com), [mcdonogh35alumniassociation.org](http://mcdonogh35alumniassociation.org), or write to McDonogh 35 Alumni Association, P.O. Box 50306, New Orleans, LA 70122, ATT: Alumni Association.

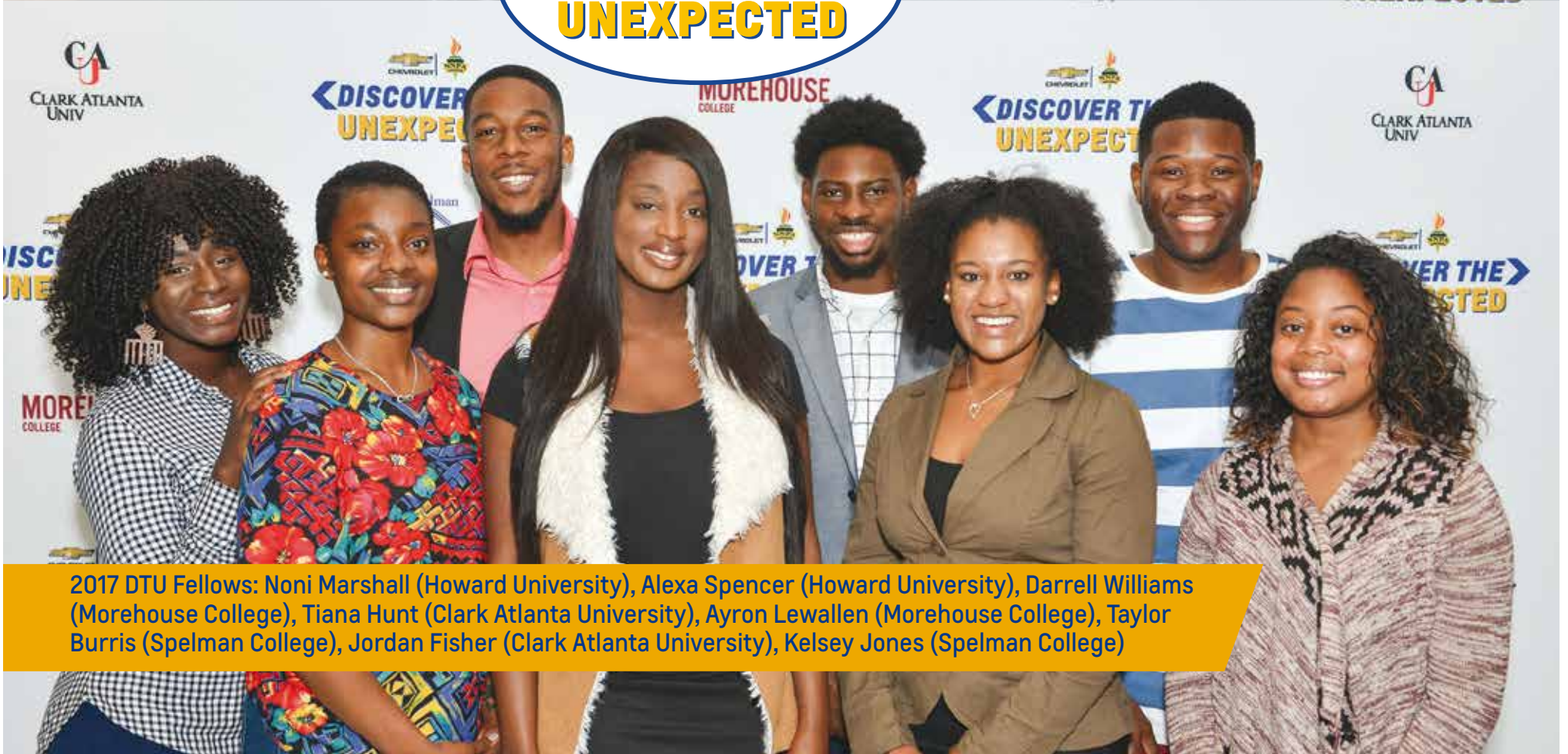
Submit New Orleans school items to [Orleans@nola.com](mailto:Orleans@nola.com). Include contact information.

SUMMONS (Family Law)		FL-110
<b>NOTICE TO RESPONDENT (Name): Sheryl K. Rodrigue</b> <b>AVISO AL DEMANDADO (Nombre):</b>		<b>CITACIÓN (Derecho familiar)</b> POR COURT USE ONLY (SOLO PARA USO DE LA CORTE) <b>FILED</b> SUPERIOR COURT OF CALIFORNIA COUNTY OF RIVERSIDE <b>MAY 16 2017</b> <b>A. Moquez</b>
You have been sued. Read the information below and on the next page. Lo han demandado. Lea la información a continuación y en la página siguiente.		
Petitioner's name is: Patrick J. Rodrigue Nombre del demandante:		CASE NUMBER (NÚMERO DE CASO): <b>SWD1701196</b>
You have 30 calendar days after this Summons and Petition are served on you to file a Response (Form FL-120) at the court and have a copy served on the petitioner. A letter, phone call, or court appearance will not protect you. If you do not file your Response on time, the court may make orders affecting your marriage or domestic partnership, your property, and custody of your children. You may be ordered to pay support and attorney fees and costs. For legal advice, contact a lawyer immediately. Get help finding a lawyer at the California Courts Online Self-Help Center ( <a href="http://www.courtinfo.ca.gov/selfhelp/">www.courtinfo.ca.gov/selfhelp/</a> ), at the California Legal Services website ( <a href="http://www.legalaid.org">www.legalaid.org</a> ), or by contacting your local county bar association.		Tiene 30 días de calendario después de haber recibido la entrega legal de esta Citación y Petición para presentar una Respuesta (formulario FL-120) ante la corte y efectuar la entrega legal de una copia al demandante. Una carta o llamada telefónica o una audiencia de la corte no bastan para protegerlo. Si no presenta su Respuesta a tiempo, la corte puede dar órdenes que afecten su matrimonio o pareja de hecho, sus bienes y la custodia de sus hijos. La corte también le puede ordenar que pague manutención, y honorarios y costos legales. Para asesoramiento legal, póngase en contacto de inmediato con un abogado. Puede obtener información para encontrar un abogado en el Centro de Ayuda de las Cortes de California ( <a href="http://www.sucorte.ca.gov/">www.sucorte.ca.gov/</a> ), en el sitio web de los Servicios Legales de California ( <a href="http://www.legalaid.org">www.legalaid.org</a> ) o poniéndose en contacto con el colegio de abogados de su condado.
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<b>FEE WAIVER:</b> If you cannot pay the filing fee, ask the clerk for a fee waiver form. The court may order you to pay back all or part of the fee and costs that the court waived for you or the other party.		<b>EXENCIÓN DE CUOTAS:</b> Si no puede pagar la cuota de presentación, pida al secretario un formulario de exención de cuotas. La corte puede ordenar que usted pague, ya sea en parte o por completo, las cuotas y costos de la corte previamente exentos a petición de usted o de la otra parte.
Date (Fecha): <b>MAY 16 2017</b>		Clerk, by (Secretario, por):
1. The name and address of the court are: (El nombre y dirección de la corte son): <b>RIVERSIDE COUNTY SUPERIOR COURT</b> <b>Hemet Branch</b> <b>880 N. State Street</b> <b>Hemet, CA 92543</b>		2. The name, address, and telephone number of the petitioner's attorney, or the petitioner without an attorney, are: (El nombre, dirección y número de teléfono del abogado del demandante, o del demandante si no tiene abogado, son): <b>Marc A. Duxbury, Esq. SBN:140889</b> <b>COUNTY LAW CENTER</b> <b>1901 Camino Vida Roble, Suite 114</b> <b>Carlsbad, CA 92008</b> <b>(760) 438-5291</b> <b>140889</b>
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2017 DTU Fellows: Noni Marshall (Howard University), Alexa Spencer (Howard University), Darrell Williams (Morehouse College), Tiana Hunt (Clark Atlanta University), Ayron Lewallen (Morehouse College), Taylor Burris (Spelman College), Jordan Fisher (Clark Atlanta University), Kelsey Jones (Spelman College)

Our DTU Fellows are busy connecting and collecting amazing stories from the African American community! This year, Discover the Unexpected presented by the all-new 2018 Chevrolet Equinox in partnership with the National Newspaper Publishers Association includes students from Howard University, Spelman College, Morehouse College and Clark Atlanta University. Check out the inspirational stories and exciting videos from our 8 DTU Fellows from Atlanta, Washington D.C., Raleigh and New Orleans.

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