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BEST BUY IN THE WEST

Affordable Care Act's Lifeline in Jeopardy as Enhanced Subsidies Face Expiration in 2025

By Stacy M. Brown
NNPA Newswire Senior
National Correspondent
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As Congress prepares to finalize its leadership in both chambers, the fate of health insurance subsidies for millions of Americans hangs in the balance. Essentially, if Republicans wrest control of the House along with their victories at the White House, Senate, and Supreme Court, the Affordable Care Act (ACA) likely will end. In 2024, enrollment in ACA marketplaces reached historic highs, with over 45 million nationwide now enrolled in ACA-related coverage—a 46% increase since 2021 and more than three times the enrollment since the ACA's early years in 2014.

The program, known as Obamacare, has become an essential fixture in the U.S. healthcare system. "For



In 2024, enrollment in ACA marketplaces reached historic highs, with over 45 million nationwide now enrolled in ACA-related coverage—a 46% increase since 2021 and more than three times the enrollment since the ACA's early years in 2014.

decades, when it came to federal programs we could depend on to keep Americans covered, three were always top of mind—Medicare, Medicaid, and Social Security, but now it's crystal clear that we need to add a fourth—the Affordable Care Act," HHS Secretary Xavier Becerra proclaimed earlier this year.

Becerra praised the recent wave of enrollment, adding, "A record-breaking number of Americans have signed up for affordable health care coverage through the Affordable Care Act's Marketplace, and now they and their families have the peace of mind

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2024 SHIBA Report Urges Action as Black Homeownership Faces Critical Challenges

By Stacy M. Brown
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The National Association of Real Estate Brokers (NAREB) has issued an urgent "Call to Action" to address Black homeownership, which has reached what NAREB President Dr. Courtney Johnson Rose describes as a "State of Emergency." According to the 2024 State of Housing in Black America (SHIBA) report, systemic barriers continue to inhibit Black Americans from building generational wealth through homeownership, which currently sits at a mere 45.7% compared to 74.3% for White households.

"The 2024 SHIBA report confirms that we are in a State of Emergency with Black homeownership," Dr. Rose stated. "The SHIBA report underscores that there has been little progress in increasing Black homeownership. The past two years have been



According to the 2024 State of Housing in Black America (SHIBA) report, systemic barriers continue to inhibit Black Americans from building generational wealth through homeownership, which currently sits at a mere 45.7% compared to 74.3% for White households.

tough, but even before 2021, Black homeownership was either falling or stagnant and remains far from its pre-2004 high of nearly 50%."

The report, meticulously compiled by James H. Carr and Michela Zonta, reveals how economic and institutional disparities affect Black households disproportionately. High mortgage rates implemented to

curb inflation have taken a toll across the board. Mortgage originations have declined for Black millennials and Black female-headed households—two key demographics crucial to homeownership. "When millennials slow their home purchases, it curtails opportunities for intergenerational wealth," Dr. Rose said. "Their success

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Biden Calls for Unity in Post-Election Speech from the Rose Garden

By Stacy M. Brown
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Standing in the Rose Garden, where a somber yet respectful silence filled the unseasonably warm November air, President Joe Biden addressed reporters, staffers, and supporters gathered to witness his final words on the transition of power. Against a backdrop of blooming roses and the White House's historic pillars, Biden stated his commitment to a peaceful transition, congratulating President-elect Donald Trump on his victory and extolling the enduring strength of American democracy. His voice carried conviction as he reminded the nation of the unique nature of the American experiment in self-government, where "the will of the people always prevails."

"Yesterday, I spoke with President-elect Trump to congratulate him on his victory," Biden stated, standing firm despite having bowed out of the race himself under



The president called the road ahead clear, "assuming we sustain it." He called the legislation he and Harris were able to get through historic.

intense pressure from fellow Democrats in July. "I assured him that my administration will work closely with his team to ensure a peaceful and orderly transition." For Biden, the assurance went beyond procedure; it was, he said, a duty owed to the American people.

Biden turned his remarks to Vice President Kamala Harris, whom he praised for her resilience, describing her as a "partner and a public servant" with "a backbone like a ramrod."

The outgoing president recalled Harris's strength and integrity throughout her 107-day campaign. "She gave her whole heart and effort," Biden said. "She has great character, true character. She gave her whole heart and effort, and she and her entire team should be proud of the campaign they ran."

Biden continued: "You know, the struggle for the soul of America since our very founding has always

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Professor Tonya M. Evans on Cryptocurrency, Black Wealth, and the High Stakes of Trump's Agenda 47 and Project 2025

By Stacy M. Brown
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In a recent appearance on Let It Be Known News, Professor Tonya M. Evans—an expert in fintech law at Penn State Dickinson Law and a prominent figure in digital asset strategy—discussed the evolving landscape of cryptocurrency, particularly its impact on Black America.

As an advisor on fintech policy through her company Advantage Evans, LLC, and a board member of Digital Currency Group, Evans is deeply invested in guiding Black investors through the complex world of cryptocurrency.

Evans' insights align with the ongoing discussions surrounding her recent Forbes article, "Can the Crypto Industry Survive Trump's Agenda 47 and Project



In the face of increasing hype and misinformation, Evans encouraged Black investors to pursue a clear understanding of cryptocurrency, noting that education is key.

2025?" She highlighted the friction between the government's regulatory initiatives, prioritizing national sovereignty, and the decentralized ideals at the heart of digital currencies like Bitcoin.

In the face of increasing hype and misinformation, Evans encouraged Black investors to

pursue a clear understanding of cryptocurrency, noting that education is key. "There are several trusted resources available to help investors learn more about crypto risks and rewards," she advised. She added that thorough research and skepticism toward "get

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Authorities Heighten Security Measures for Trump Inauguration and Electoral Certification

By Stacy M. Brown
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As Washington, D.C., prepares for President-elect Donald Trump's inauguration and the certification of electoral votes, officials have designated these events as "national special security events"—the highest level of security classification. In a show of heightened vigilance following the January 6, 2021, Capitol attack, officials are implementing extensive protective measures and fortifying protocols to safeguard the peaceful transfer of power.

At a recent briefing, D.C. Council member Charles Allen (D-Ward 6) acknowledged rising concerns, noting the increase in inquiries from residents seeking reassurance on safety measures. "You probably, like me, are fielding a lot of questions from constituents... asking more details about that, looking to

make sure that the region is prepared," Allen stated.

Officials said they are committed to a robust security strategy, detailing plans that include anti-climb fencing, road closures, vehicle checkpoints, and parking restrictions throughout the District. U.S. Capitol Police Chief J. Thomas Manger assured attendees that comprehensive improvements have been made to avoid the intelligence failures that marked January 6, 2021. "There were a lot of intelligence failures four years ago, and to say that those have been resolved and improved would be an understatement," Manger said.

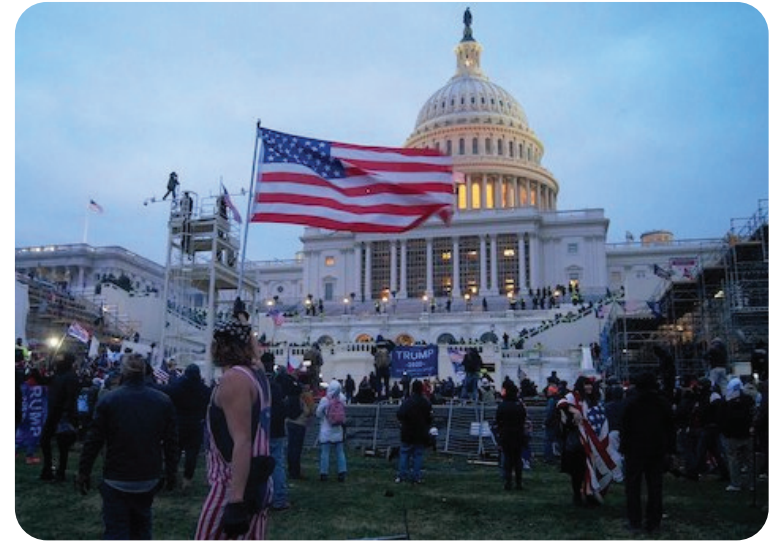
The Capitol attack resulted in over 1,500 federal criminal charges, with approximately 562 individuals facing charges related to assaulting or obstructing law enforcement. Many defendants carried dangerous weapons, including firearms, tasers, and makeshift tools. Others were charged with seditious conspiracy,

destruction of government property, and theft. The siege caused over \$2.8 million in damages and left more than 140 officers injured.

In response, Capitol Police have strengthened their personnel and resources, increasing staffing to over 2,200 officers and issuing cell phones, new equipment, and specialized training. Over 1,000 officers from 16 jurisdictions recently participated in civil disturbance training at the Secret Service's Beltsville, Maryland, grounds. The agency has invested in expanded units focused on intelligence analysis and conducts regular briefings with law enforcement partners.

"We've done that, not just to 'win the last war,' but we are now prepared for a wide variety of scenarios," Manger explained. Officials advised the public to anticipate a substantial law enforcement presence at inauguration and certification events.

Special Agent William "Matt" McCool of the Secret



Meanwhile, the National Park Service has reportedly received over ten permit applications for demonstrations related to Trump's return, along with planned protests addressing broader issues, including the Israel-Gaza conflict, democracy, and reproductive rights.

Service's Washington field office indicated that the inauguration's security scale would resemble the 2017 event, reflecting a complete pre-pandemic approach to safeguarding large gatherings. The briefing followed a tense election cycle punctuated by reported assassination attempts on Trump and bomb threats tied to misinformation spread by various sources.

With Trump's return to the White House, he has pledged to pardon many involved in the Capitol siege, referring to

them as "Patriots." Meanwhile, the National Park Service has reportedly received over ten permit applications for demonstrations related to Trump's return, along with planned protests addressing broader issues, including the Israel-Gaza conflict, democracy, and reproductive rights.

"While we are certainly focused on the events of next January, the threat landscape across our country demands this kind of vigilance," Manger added.

Dana Frank's 'Get Up & Get on It!' Illuminates Black Wealth-Building and Resilience Through Generations

By Stacy M. Brown
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Dana Frank's new book, *Get Up and Get On It! A Black Entrepreneur's Lessons on Creating Legacy*, offers a rich, detailed look into her family's journey of building generational wealth and overcoming adversity. The book highlights Frank's father, Gerald Frank, who left Detroit at 18 in 1950, determined to escape Jim Crow laws and create a better life in Seattle.

Armed with dreams and his drumsticks, Gerald built a real estate legacy by renting subdivided rooms to college students, eventually owning over 20 properties by 1969. "My childhood was different," Frank told Let It Be Known News, "like putting pickets

on banks to amplify the injustice of redlining."

Following her father's example, Frank became a steward of her family's business, TD Frank Family Properties, which now includes more than 100 rental units across Seattle. The Frank family's legacy reflects decades of resilience, withstanding racial barriers and financial challenges. Frank recalled her partnership with her mother after her parents' 32-year marriage ended, saying, "We faced near-bankruptcy together, but we persevered."

Get Up and Get On It! provides a roadmap for wealth-building with Frank's R.E.A.L. Method—Research, Expansion, Amplification, and Leveraging connections—designed to empower marginalized communities to pursue financial

independence. Frank emphasized affordability and quality in housing. "This isn't just our work; it's a privilege to house families," she asserted. "Housing is a necessity, and that's how you create annuity income."

The book delves deeper into personal stories, historical photos, and social-justice poems, kicking off each chapter with powerful verses. It highlights the lessons learned from Frank's late uncle, the famed music producer Quincy Jones, whose influence remains an enduring part of her life. Reflecting on his impact, she says, "He was a giant in so many ways. His legacy will always guide me."

As an entrepreneur, Frank's story also addresses mindset shifts essential for success. "Cash erodes—equity grows," Frank said, explaining the importance of investing in

assets that appreciate over time. "Get up and keep moving forward, no matter what life brings."

Dana grew up in her family run real estate investment firm in Seattle, Frank Enterprises. Twenty-five years ago, she became the General Managing Partner of the company—now named The TD Frank Family Properties—and she continued to expand their investments with prime real estate properties in Washington state and Arizona.

Dana has been honored with her properties being featured as the Seattle Times Home of the Week and recognized for her work to assist low-income families in finding housing. In March 2016, Dana and her mother/partner Theresa Frank were featured on the cover of the Seattle Times in a story titled "Persistence Pays" which shared their journey



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as long-term landlords in the transitional Central District. One of Dana's biggest assets is event planning and using her expansive network of friends and business associates as a resource. An avid supporter of the arts and culture, Dana leveraged her network for the grand opening ceremonies for the first African American Museum in Seattle which honored her uncle, music impresario, Quincy Jones and hosted talent Santana and the late James Ingram.

Dana is frequently asked to do "The Ask" at fundraisers because of her passion for charitable fundraising. She did the ask for the LINKS STEAM program, raising funds for low-income students in the field of science, technology, engineering, arts, and math as well as the O Wine Scholarship Foundation which raised enough to fully pay four years of tuition and board for two deserving women..

Mississippi Senate Accused of Paying Black Attorney Half the Salary of White Colleagues

By Stacy M. Brown
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The U.S. Department of Justice filed a federal lawsuit accusing the Mississippi State Senate of racial discrimination against Kristie Metcalfe, a Black attorney who worked in its Legislative Services Office (LSO) for nearly eight years. The lawsuit

claims that Metcalfe was consistently underpaid compared to her white colleagues despite holding similar job responsibilities. Filed in the U.S. District Court for the Southern District of Mississippi, the suit alleges that Metcalfe's salary was set at about half of her peers' pay, violating Title VII of the Civil Rights Act, which prohibits racial discrimination in the workplace.

Metcalfe's case highlights what the Justice Department argues is a clear example of systemic pay discrimination. According to the lawsuit, when Metcalfe was hired in 2011, her starting salary was substantially lower than any LSO attorney employed in the previous 30 years. While her white colleagues received raises a month later, Metcalfe's salary remained unchanged, cementing a pay gap that would persist

throughout her employment. The complaint further reveals that, despite Metcalfe's repeated requests for equal compensation, the Senate continued to hire white attorneys at higher salaries. This included a later hire with similar legal experience but no previous legislative background who was brought on at a significantly higher pay rate than Metcalfe. When Metcalfe confronted Senate

officials about the disparity, her request for fair pay was reportedly denied. Assistant Attorney General Kristen Clarke of the Civil Rights Division called the case a critical stand against discriminatory pay practices. "The Black employee at issue in this lawsuit was paid about half the salary of her white colleagues in violation of federal law," Clarke said, stressing that such race-

based disparities would not be tolerated. "Our work to eliminate race-based pay disparities is about promoting compliance with the law and promoting equity and fairness for all workers." Through the lawsuit, the Justice Department seeks back pay, compensatory damages for Metcalfe, and an injunction to prevent further discriminatory practices.

"Magic Meets Culture: Tiana's Bayou Adventure Brings Joy to Disneyland!"

By Stacy M. Brown
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Disneyland welcomed guests and the press to attend a grand opening ceremony where attendees visited New Orleans Square and Tiana's Bayou Adventure. Celebrating the culture and spirit of this music-loving land, guests enjoyed classic attractions, authentic dining, entertainment, shopping, and more. The land features fresh additions inspired by Tiana's story from Walt Disney Animation

Studios' "The Princess and the Frog," including Eudora's Chic Boutique featuring Tiana's Gourmet Secrets retail shop and her restaurant, Tiana's Palace.

Tiana's Bayou Adventure ride replaced Splash Mountain and was inspired by Disney's first Black Princess. Music and signs convey the message of inclusivity—"Everyone is welcome!"—surrounding the water ride. "We wanted to give that feeling for everyone coming off of the ride, we are better together," says Josef Lemoine, senior story editor at Walt Disney Imagineering. "The story as

a whole is all about getting everybody together and also to find those individuals who might be overlooked."

Released in 2009, the film "The Princess and the Frog" celebrates the rich music and culture of New Orleans. The film portrays the resilience of Black families and emphasizes how a shared love for food can bridge gaps and connect people. Disneyland guests can now experience a continuation of this storyline as they ride through Tiana's Bayou Adventure. The initial planning for this ride started back in 2019. "Then the world changed," said Carmen Smith, a senior

vice president who heads inclusion strategies for Disney Imagineering, referring to the COVID-19 pandemic and the murder of George Floyd.

"Life lets you know when it's time for something to give birth to a concept, and it was without hesitation that leadership came together and said, you've been working on it; you've got an idea. Let's move forward on this."

Disney's commitment to keeping up with the times is clear in attractions like Tiana's Bayou Adventure, which shows they're listening to their audience. With the increasing demand



Released in 2009, the film "The Princess and the Frog" celebrates the rich music and culture of New Orleans. The film portrays the resilience of Black families and emphasizes how a shared love for food can bridge gaps and connect people.

for unique experiences, your family and friends to Tiana's Bayou Adventure Disneyland and Walt Disney World Resort to experience this new ride and exciting other amusement parks across the country. Bring cultural experience.

JUDITH JAMISON, LEGENDARY ARTISTIC DIRECTOR OF ALVIN AILEY AMERICAN DANCE THEATER, DIES AT 81

By Stacy M. Brown
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Renowned dancer and choreographer Judith Jamison, who led the Alvin Ailey American Dance Theater for over two decades, passed away on Saturday in New York at 81. Jamison's death occurred at New York-Presbyterian Weill Cornell Medical Center after a brief illness, according to Christopher Zunner, managing director of public relations at the dance company.

"We remember and are grateful for her artistry, humanity, and incredible light, which inspired us all," Zunner stated.

Born on May 10, 1943, in Philadelphia, Jamison discovered her love for dance early on, beginning lessons at age six at the Judimar School of Dance in her hometown. Encouraged initially to study the piano and violin, Jamison gravitated toward ballet, later training under African American dance pioneer Katherine Dunham. She attended Germantown High School and briefly enrolled at Fisk University before dedicating herself to dance and kinesiology studies at the Philadelphia Dance Academy.

Jamison joined the Alvin Ailey American Dance Theater in 1965, quickly becoming a celebrated figure in modern dance when few Black women held prominence in the field. Her defining moment came in 1971 with the premiere of Cry, a 17-minute solo created by

Alvin Ailey as a tribute "to all Black women everywhere—especially our mothers." This piece became a hallmark of the Ailey troupe and earned Jamison international acclaim. Alvin Ailey later wrote of Jamison's performance, "With Cry, she became herself. Once she found this contact, this release, she poured her being into everybody who came to see her perform."

In addition to her iconic work with Ailey's company, Jamison performed with global ballet companies, including the San Francisco Ballet, Swedish Royal Ballet, and Vienna State Ballet, and even graced the Broadway stage in Sophisticated Ladies alongside Gregory Hines. She began her choreography work in the 1980s, premiering her first ballet, Divining, with the Ailey company in 1984 and

launching her dance group, The Jamison Project Dance Company, in 1988.

Following Ailey's death in 1989, Jamison took over as the artistic director of his company, steering it through a period of profound growth and establishing its first permanent home, the Joan Weill Center for Dance. She also founded a partnership with Fordham University, creating a joint Bachelor of Fine Arts program to support a multicultural dance curriculum.

Throughout her career, Jamison received numerous honors, including the National Medal of Arts and a Kennedy Center Honor, recognizing her contribution to the arts and her role in broadening the visibility of Black dancers and choreographers. Her legacy is preserved in



Even after stepping down as artistic director in 2011, Jamison continued to inspire and guide the Ailey troupe as artistic director Emerita.

her autobiography, Dancing Spirit, and her choreography, which remains foundational to the company's repertoire.

Even after stepping down as artistic director in 2011, Jamison continued to inspire and guide the Ailey troupe as artistic director Emerita.

Reflecting on her role as Ailey's successor, Jamison once said, "I felt prepared to carry [the company] forward. Alvin and I were like parts of the same tree. He, the roots and the trunk, and we were the branches. I was his muse. We were all his muses."

The Sun-Reporter

EDITORIAL

We wish to plead our own cause.
Too long have others spoken for us.

Freedom's Journal, March 16, 1827.

Time Runs Out for Justice in a Flooded Historic Black Community

By Ben Jealous

The state of Alabama destroyed their homes. Your federal tax dollars helped pay for it.

We are checking back in on the historic Black Shiloh community in Elba, Alabama.

Ever since 2018, when the Alabama Department of Transportation (ALDOT) expanded a highway running through the town, stormwater runoff floods the homes in this community whenever it rains. It is an ongoing crisis.

Members of this community have lost everything. Some of the families here have owned these homes for generations. Their generational wealth has been wiped out. They deserve

justice. They deserve to be made whole. Now, the federal government could be running out of time to help.

Pastor Timothy Williams is a Shiloh community member who has been a leader in the fight to get justice for his neighbors and his own family. Back in March, when I spoke with Pastor Williams, he told me, "My house has already sunk two feet into the mud. I see my inheritance and my children's American Dream being washed away and stolen."

Since then, Pastor Williams says things have only gotten worse. He now says the frustration and hopelessness taking root in the community has led to people using alcohol and drugs as an escape, whereas several years ago

that would be unheard of in this community.

It speaks to the toll on this community being more than just economic. Watching your home and community be destroyed, and your generational wealth evaporate, has physical, mental, and emotional impacts just like any trauma does. People are watching their homes sink, and living with the danger all this physical upheaval of their land has caused with power lines and gas and sewage pipes. Pastor Williams himself has been warned his sinking house could eventually hit a natural gas pipeline causing a rupture or even an explosion. Think about the impact this must have not only on the entire community's mental health, but what it must do to the kids

in the community and their ability to succeed in school.

Beyond that, there is the clear racial factor here. This is Alabama after all. The reckless disregard for this rural Black community in the state's highway project was not something unfamiliar to people who have lived there for decades. Nor were years of inaction and being left behind by the state (and now the federal government) since then. And there have been acts of intimidation by outsiders aimed at community members like Pastor Williams who have spoken up – in March, Pastor Williams told me the restaurant he owns had been the target of a boycott by some local whites. And white people make up most of his clientele.

In a place where the shadow of Jim Crow still looms large, that justice for this Black community seems so elusive seems like no mere coincidence. It is understandable that some in the community believe the storm drainage pipes were aimed at their community intentionally.

In the months since I first spoke with Pastor Williams, I have visited Shiloh. And I have been working closely with Dr. Robert Bullard, known as Father of Environmental Justice and this country's preeminent voice exposing environmental racism, to build pressure on both the state and federal governments to act. Elba, Alabama is Dr. Bullard's hometown. It is an example of the pervasiveness of environmental racism, that such injustice could continue in the hometown of a prominent expert who sits on the White House Environmental Justice



Ben Jealous

Advisory Council.

Someone else who visited Shiloh the past few months is Secretary of Transportation Pete Buttigieg. And on October 4, the Federal Highway Administration (FHWA) announced a Voluntary Resolution Agreement (VRA) with ALDOT to address the ongoing flooding in Shiloh every time it storms. The VRA is one product of an investigation under Title VI of the Civil Rights Act. Title VI prohibits racial discrimination – among other kinds of discrimination – in projects that receive federal financial assistance, like the Alabama highway project that destroyed the Shiloh community.

But the VRA is not a solution for the harm that has already been done to the people of this community. It is an insult to them. The agreement requires infrastructure improvements to mitigate flooding. But these people's homes are already ruined, their families are traumatized, and their property values are decimated.

Perhaps Army veteran Willie Horstead Jr., who has watched his home sink into the flood-

soaked ground similarly to Pastor Williams, put it best when he told the visiting US Secretary of Transportation, "I'll tell you – I just want to be made whole."

In his 1963 Letter from Birmingham Jail, Dr. King wrote, "justice too long delayed is justice denied," paraphrasing an old legal maxim.

Justice has been delayed for far too long for the residents of the Shiloh community. And the clock is ticking.

We don't know what will happen with the presidential election. But it is possible it could result in some of the same people returning to the US Department of Transportation who originally approved the use of federal funds for the disastrous Alabama highway project back in 2018. Or people willing to have the federal government turn a blind eye to racial discrimination by a state with a deep history of it. Any more delay could mean justice being permanently denied to members of the Shiloh community.

OP-ED: Jim Jones is Still Honored at the Graves of the Children He Ordered to Be Murdered Join Us for This Year's Memorial to Push for Change

By Pastor Jynona Norwood

In the 1970's, Jim Jones, cult leader and deceiver was able to draw thousands of African Americans to his church from far and near. He used numerous tools to lure them: The Bible, Gospel music, and activism among false promises.

Our grandmother, Mrs. Julia Gales, was Jones's first Black member to join Peoples Temple in San Francisco. She recruited many families and friends from across the country. Later, it was our grandmother, who identified - with unbearable screams - the names of our relatives when they scrolled down on the news. From that day to now, the Jones family and church members have caused our memorial services and efforts constant problems to give the innocent victims a dignified memorial.

I do not have the money, staff, nor time to fight a cult, but they do. Jim Jones is listed in honor at the gravesite of the babies that he ordered to be murdered. Jones does not deserve to be honored on top of their sacred final resting place. He is not buried with the innocent children. It is like reliving a second Jonestown.

We were the first to hold a Memorial Service in San Francisco in May 1979 on Fillmore St, at the Queen Adah Hall. We are appreciative that last year in 2023 Madame Vice President Kamala Harris honored our 45th Jonestown Memorial with a recognition. It was healing for those who are still hurting.

We will continue the Memorial Service this year on Monday, Nov. 18, at 11 am with keynote speaker, Dr. Amos Brown, the pastor of Vice President Kamala Harris. The service will take place at the Evergreen Cemetery 6450

Camden, Ave. in Oakland, California. Powerhouse soloist Mijan Owens, widely known for her soul-stirring rendition of the Black National Anthem, will be performing.

Jones's family tried to get our grandmother to recruit new people immediately after killing her only daughter, my mom, and 26 loved ones. Although I was never a member of Peoples Temple, my son, Rev. Ed Norwood, was raised under the leadership of Jim Jones while I traveled as an Evangelist. I rescued/kidnapped my son and went into hiding only to be found by Jones' henchmen.

How did Jones, a Euro-American get almost 1,000 people mostly African American to trust him into a snake and mosquito-filled hot Jungle? He lied with a fully laid out plan just like Hitler. His plan succeeded because Blacks were tired of having their blood drench

this land with little or nothing being done about it. America was built off the backs of their ancestors, yet, they were experiencing inequality, injustice, murders, racial profiling, and more.

He posed as a Native American saying that his father, James Thurman Jones, was a Wizard in the Ku Klux Klan, and that he did not like it. He was able to seize the Black community - both wealthy and struggling families - because he copied our greatest hero, Dr. Martin Luther King, Jr.'s speeches and dreams.

The world was reeling from the assassination of Dr. King, President John F. Kennedy, and Senator Robert Kennedy which devastated our community. Here you have the perfect atmosphere: "JONESTOWN" with political leaders gracing his pulpit and news media praising him day and night. Jones lured everyone with pictures of

happy children and letters in which parents were forced to lie by saying, "Everything is great over here. Come over. We have plenty of food." Jones branded Jonestown as the Promised Land flowing with milk and honey.

U.S. Rep. Leo Ryan of California traveled to Guyana in November 1978 with a media crew and a few concerned relatives to investigate rumors that people were being held there against their will. I missed the trip with Ryan and the concerned relatives. We are honoring the wonderful people who were held at gunpoint in Jonestown. Many of those who got away were Jones's family and personal henchmen who were in power to hurt and maim, according to Rev. Richard Clark who died mysteriously from food poisoning, but records list a heart attack.

Jones's favorite statement was, "You will never forget

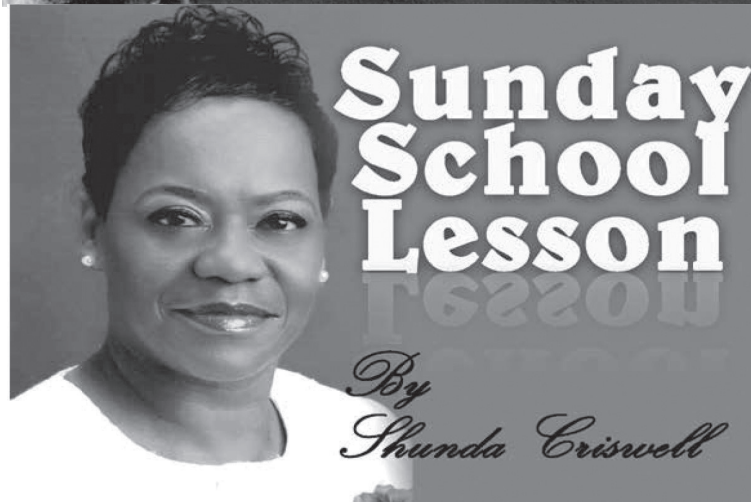
me." We may never forget him, but you can help us remove his name and remember the innocent victims of which more than 300 were children. Forty infant caskets lay buried under Jim Jones's name in Evergreen Cemetery.

They did not die willingly. They were murdered and surrounded by guards with crossbows and gunmen. First news reports stated with pictures that Jones had enough guns for a military coup and enough poison to kill multiplied thousands. No one drank the Kool-Aid as the slogan goes. They were held at gunpoint and ordered to drink or be shot and that included their children, their future, the jewel of their lives, with whom they trusted Jones who is now honored alongside them. This should not be.

THE SUN-REPORTER

RELIGIOUS SECTION

THE BAY AREA'S CHURCH NEWS & ACTIVITIES



Sunday School Lesson

By Shunda Criswell

Jonah is Angry With God

Jonah is Angry With God
Jonah 4:1-11 Related
Scriptures: Exodus 34:4-8;
1 Kings 19:4-8; Matthew
18:21-35; Luke 15:25-30 Place:
Nineveh and vicinity Time:
about 780 B.C.

Jonah blatantly rejected the goodness of God to the Ninevites. In that attitude he symbolized the nation, Israel. Jonah's self-interests were a reminder to Israel of her lack of concern for the ways and mercies of God. The word but points up the contrast between God's compassion (read Jonah 3:10)

and Jonah's displeasure, and between God's turning from His anger (also read Jonah 3:9-10) and Jonah's turning to anger. Jonah's anger (became angry means he was hot) at God for sparing Nineveh. Jonah probably knew from Amos and Hosea (the other prophets) that Assyria would be Israel's destroyer. Jonah's fickle attitude toward God's dealings with him are remarkably abrupt. (The Bible Knowledge Commentary, Jonah 4:1). Out of anger and disgust the prophet rebuked his LORD, saying in essence, "I know that You are forgiving and now look what has happened!" Jonah admitted that

he fled toward Tarshish because he did not want the Ninevites to be saved from judgment. (He wanted to be delivered from calamity, 2:2, 7, but he did not want the Ninevites to be kept from disaster.) The Ninevites were more ready to accept God's grace than Jonah was. Jonah, an object of God's compassion, had no compassion for Nineveh's people. Jonah knew God is willing to forgive but he did not want his enemies to know it. Their threat of doom (See Jonah 3:4) could be diverted if his hearers turned to his forgiving God. The prophet certainly had a clear grasp of God's character, as reflected in his quotation of Exodus 34:6. In fact Jonah's words about God are almost identical with Joel's description of Him (see Joel 2:13; Nehemiah 9:17; Psalm 103:8; and Psalm 145:8). God is gracious (i.e., He longs for and favors others) and compassionate (tender in His affection), slow to anger (He does not delight in punishing the wicked; also see Peter 3:9), and abounding in love ("loyal love, or faithfulness to a covenant"). The psalmists often spoke of God being "gracious" and "compassionate," though sometimes in reverse order (read Psalm 86:15; 103:8; 111:4; 112:4; 145:8). The prophet feared that all these attributes of God would be extended toward the despicable, cruel Ninevites—and it happened! So, it is in Jonah 4:3, "Jonah's anguish over what God did led him to request that he might

die over in Jonah 4:8. Earlier he had prayed to live (read in Jonah 2:2). Perhaps now he was embarrassed that his threat was not carried out. Because God relented of His wrath and did not destroy the city, Jonah was so emotionally disappointed that he lost all reason for living. God was concerned about the city (see Jonah 4:11) but Jonah was not. (The Bible Knowledge Commentary, Jonah 4:2-3). Though Jonah knew that God is slow to anger he still wanted the LORD to execute His wrath swiftly. Yet God, hesitant to be angry with even His prophet, sought to reason with him. Jonah had no right to be angry. A person should never angrily question what God does, even when it differs from what he expects or wants. Jonah was so angry that he did not reply to God. Instead, he left the city and built a crude shelter, perhaps from tree branches, and sat down in its shade. Apparently Jonah had a clear view of the city. Why he waited to see what would happen to the city is difficult to understand. Perhaps he felt that God would answer his plea and judge the city anyway. Unable to imagine God not carrying out His justice on people who deserved it, Jonah was determined to wait till Nineveh was in fact judged. But he was wrong, and his action was childish. Obviously, he had forgotten that he, who also deserved death for disobedience, was delivered by God (see chapter 2). (The

Bible Knowledge Commentary, Jonah 4:4-5). God was at work on the prophet. He appointed a plant to grow and provide shade for Jonah from the heat. That made Jonah happy (Jonah 4:6). But then, God appointed a worm to wither the plant and appointed a scorching east wind to wither Jonah. That made Jonah want to die (see Jonah 4:7-8). Clearly this man had issues. The wind obeyed, the fish obeyed, the Ninevites obeyed, the plant obeyed, and the worm obeyed. But the prophet still wasn't getting it. Jonah was spiritually immature, and God wanted to teach him a lesson to provoke him to spiritual maturity. Yet, even as God worked on behalf of his heart, Jonah couldn't see God: he simply saw negative circumstances that infuriated him. As this plant grew it covered the prophet's hut. The shade from the green plant, covering his booth with its dense foliage, protected him from the rays of the desert sun. The plant may have been a castor-bean plant (*Ricinus communis*), which grows rapidly in hot climates to a height of 12 feet and has large leaves. It easily withers if its stalk is injured. The fact that the plant grew overnight (for instance "at dawn the next day," v. 7, and note v. 10) shows that more-than-usual rapid growth was as much a miracle as God's providing the fish for Jonah. Delighted with this relief, Jonah, though he had been angry and depressed, was now overjoyed. Ironically, he was glad

for his own comfort but not for the Ninevites' relief from judgment. (Tony Evans Commentary, Jonah 4:6-8). God asked Jonah the same question He posed earlier. Do you have a right to be angry? But here He added the words about the vine. God was wanting Jonah to see the contrast between His sparing Nineveh and His destroying the vine—the contrast between Jonah's lack of concern for the spiritual welfare of the Ninevites and his concern for his own welfare. Both Jonah's unconcern (for Nineveh) and concern (for himself) were selfish. Jonah replied that his anger over the withered plant was justified, and that he was so angry he wanted to die. God wanted Jonah to see that he had no right to be angry over Nineveh or the vine because Jonah did not give life to or sustain either of them. Nor was he sovereign over them. He had no control over the plant's growth or withering. The vine was quite temporal (it sprang up overnight and died overnight) and was of relatively little value. Yet Jonah grieved over it. Whereas Jonah had no part in making the plant grow, God had created the Ninevites. Jonah's affections were distorted; he cared more for a vine than for human lives. He cared more for his personal comfort than for the spiritual destiny of thousands of people. What a picture of Israel in Jonah's day. Be Blessed Saints!!

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Affordable Care Act

Continued from page 1

that7comes with coverage.”

The record enrollment has primarily been driven by enhanced subsidies, which were first enacted under the Biden administration in 2021 as part of the American Rescue Plan. The subsidies limit insurance costs to no more than 8.5% of a household's income for many middle-income Americans, making coverage accessible for those previously unable to afford it. However, the enhanced subsidies are only guaranteed through the end of 2025, and with Republicans newly in control of the Senate and vying for control of the House, the potential loss of these financial aids could spell trouble for millions of Americans who depend on the ACA.

“These historic enrollment numbers are a testament to the need for comprehensive,

quality, affordable health insurance,” said Chiquita Brooks-LaSure, Administrator for the Centers for Medicare and Medicaid Services. “Not only is demand for Marketplace insurance coverage at an all-time high, but the Marketplaces are delivering on the Affordable Care Act's promise to provide the peace of mind that comes with having health insurance to millions of Americans.”

While the House remains undecided, with Republicans projected at 215 seats to Democrats' 210 and a majority requiring 218, health policy experts warn that GOP control could end these subsidies. House Speaker Mike Johnson suggested at a campaign stop that significant reforms to the ACA could be forthcoming. “The ACA is so deeply ingrained, we need massive reform to make this work, and we've got a lot of ideas on how to do that,” Johnson asserted.

The states with the highest

ACA enrollment rates in 2024 were largely conservative strongholds supporting President-elect Trump, including Florida with 4.2 million enrollees, Texas with 3.5 million, and Georgia with 1.3 million. These five states—Florida, Texas, California, Georgia, and North Carolina—accounted for 55% of total ACA enrollment. Each state uses the federal Healthcare.gov enrollment platform and has yet to expand Medicaid under the ACA, making the ACA subsidies particularly vital for affordable healthcare access.

The subsidies have also substantially impacted middle-income families, including those with incomes above 400% of the federal poverty level, or approximately \$103,280 for a family of four. For this group, enhanced subsidies have capped insurance premiums at 8.5% of income; without the subsidies, premiums could exceed 20% of income, according to

Kaiser Family Foundation (KFF) Vice President Cynthia Cox. Cox cautioned that if subsidies expire, middle-income enrollees would likely be hit the hardest, as many would be priced out of coverage entirely. “A lot of those folks would drop coverage,” she noted.

ACA enrollment has also surged rapidly in states like Texas and Mississippi, where growth rates have exceeded 200% since 2020. Notably, these states had some of the highest uninsured rates before introducing the enhanced subsidies. Without Medicaid expansion, the ACA marketplace has been the primary avenue for affordable insurance.

Enhanced subsidies, which reduce premiums for eligible enrollees by an average of 44%, or about \$705 per year, have made health insurance more accessible than ever. However, if Congress fails to renew them, the Congressional

Budget Office (CBO) projects that ACA enrollment could fall from 22.8 million in 2025 to 15.4 million by 2030 as millions of Americans lose affordable options. Without financial support, many of these individuals—who have come to rely on the ACA for medical peace of mind—could be forced to go without insurance, leading to even higher rates of medical debt, which stood at \$220 billion nationwide in 2021.

For now, ACA enrollees can rest assured that their 2025 premiums will remain stable if they enroll during the current open enrollment period.

“If people are signing up now during open enrollment, their coverage will take effect in January, and it will cover them for the whole year,” Health policy analyst Louise Norris noted. “Their premiums won't change—they're good for 2025.”

However, the stakes for the ACA remain high. “Enrollment

in ACA plans has roughly doubled since the enhanced subsidies were implemented, especially among low-income enrollees,” Cox said. “That's one group you might expect to see. If they have to start making a higher premium payment, they would drop their coverage.” If made permanent, the enhanced subsidies would cost an estimated \$335 billion over 10 years—a substantial investment but one that may be necessary to prevent millions of Americans from losing their healthcare coverage.

As Congress finalizes its leadership, healthcare policy experts and millions of Americans watch closely, hoping for a path forward that will secure affordable healthcare for all. “The Affordable Care Act continues to be a successful, popular, and important federal program to millions of people and their families,” HHS Secretary Xavier Becerra emphasized

SHIBA REPORT

Continued from page 1

determines the aggregate potential for future Black homeownership increases.”

The SHIBA report also highlights that Black mortgage applicants face more significant hurdles, experiencing higher denial rates and often being offered high-cost loans more frequently than white applicants. Black neighborhoods face consistent undervaluation in appraisals, a factor that undermines the potential wealth of Black

families and limits the returns of homeownership.

“Improvements in employment prospects or minor wage increases are insufficient to narrow the Black-White racial wealth gap significantly,” Dr. Rose stated. “The rise in the value of assets more significantly impacts the growth in household wealth than wage increases. Given that White households hold more valuable assets and enjoy a broader range of investments than Black households, the disparity in wealth between these two

demographics is anticipated to continue to increase for the foreseeable future.”

In 2023, the report noted that applications and approvals for home loans decreased across all racial categories. Black applicants faced a mortgage denial rate over twice as high as their white counterparts. Applications from Black women, who have historically driven the largest share of Black home purchases, dropped significantly in 2023, reversing a promising trend seen over recent years.

NAREB calls for reform

within the mortgage finance system and greater accountability in the appraisal process. “The U.S. housing finance system is in serious need of a major overhaul,” the SHIBA report asserts. Lower-income Black families are often faced with the highest mortgage rates, placing unnecessary financial strain on the most vulnerable.

Among the report's notable findings, climate vulnerability was emphasized, with 21% of the Black population facing higher exposure to natural disasters like

hurricanes and wildfires compared to 11% of White populations. This discrepancy further complicates Black homeownership prospects, as these environmental risks translate into added costs and barriers.

NAREB continues its push for equity through initiatives like the Building Black Wealth Tour and the NAREB Developers Academy, which aim to equip Black families with essential resources. Yet, Dr. Rose stresses that NAREB alone cannot address these issues. “This is a Call to

Action,” she emphasized. “There must be a united, multi-sector response that involves public, private, and non-profit entities implementing practices, policies, and regulations that can finally reverse the trend and boost Black homeownership.”

Dr. Rose's said her message remains clear: “We need innovative ideas and leadership that can bring about change. Black homeownership must increase if America is to have fair and equitable communities.

Biden Unity Speech

Continued from page 1

been an ongoing debate and still vital today. I know, for some people, it's a time for victory, to state the obvious. For others, it's a time of loss. Campaigns are contests of competing visions. The country chooses one or the other. We accept the choice the country made. I've said many times you can't love your country only when you win. You can't love your neighbor only when you agree.”

The nation's 46th president acknowledged the range

of emotions nationwide. “For some, it's a time for victory; for others, it's a time of loss,” he remarked, urging Americans to “see each other not as adversaries but as fellow Americans.” A murmur of agreement rippled through the crowd as he spoke about the need to bring down the temperature of political discourse.

Biden focused on the integrity of the American electoral system, asserting its honesty and transparency. “It can be trusted, win or lose,” he declared. Applause broke out as he expressed

gratitude to the election workers across the country, many of whom volunteered to protect the sanctity of the election process.

As Biden pledged to uphold the Constitution, his gaze swept over the crowd. “On January 20th, we will have a peaceful transfer of power here in America,” he affirmed, his voice carrying the weight of a leader committed to his oath. Staffers and longtime supporters nodded in quiet acknowledgment as he expressed deep gratitude for their tireless work.

Reflecting on his

administration's achievements, Biden pointed to the infrastructure investments to transform communities in the coming years. “The road ahead is clear,” he said, his optimism undiminished. With 74 days remaining in his term, he pledged to “make every day count. It's been a historic presidency—not because I'm president—because of what we've done, what you've done—a presidency for all Americans.”

He asserted that the American people are already benefiting from much of the work his administration has

done. “The vast majority of it will not be felt over the next 10 years,” he remarked. “We have legislation we passed that's just now really kicking in. We're going to see over a trillion dollars' worth of infrastructure work done, changing people's lives in rural communities and communities that are in real difficulty because it takes time to get it done, and so much more that's going to take time. But it's there.”

The president called the road ahead clear, “assuming we sustain it.” He called the legislation he and Harris were

able to get through historic.

“You know, we're leaving behind the strongest economy in the world. I know people are still hurting. But things are changing rapidly,” Biden stated. “Together, we've changed America for the better. Now we have 74 days to finish the term—our term. Let's make every day count. That's the responsibility we have to the American people.”

“Setbacks are unavoidable, but giving up is unforgivable. The American experiment endures, and we're going to be okay. Above all, we need to keep the faith.”

Crypto Black Wealth

Continued from page 1

rich quick” schemes are vital for protection against scams.

The potential of cryptocurrency to bridge the racial wealth gap remains a key topic among Black investors. With low entry barriers, crypto promises accessibility, yet without serious consumer protections, it remains fraught with risk. Evans emphasized the need for Black investors to adopt

strategies for minimizing losses amid volatility, advising the establishment of backup plans to protect investments. For Black families, staying informed about new regulations is essential, as crypto's largely unregulated market can make it challenging to avoid financial pitfalls.

“Cryptocurrency was marketed as a tool for financial freedom for Black Americans—a way to bypass

banks, build wealth, and close the racial wealth gap,” Evans noted. However, after the 2022 market crash, that promise faded for many. While Bitcoin remains a significant player, a lack of solid consumer safeguards leaves Black investors vulnerable to yet another risk cycle.

Political dynamics further complicate this landscape. With the influence of crypto-backed super PACs in the 2024 election, millions have

been funneled to maintain light regulations. Evans observed that crypto's sway in Washington benefits those who can bear financial risk, underscoring the uneven playing field that often excludes marginalized communities.

As Donald Trump prepares to re-enter the presidency, his pivot from denouncing cryptocurrency as a “scam” to launching his own platform, World Liberty Financial (WLFI), raises questions

about ethics and transparency in the rapidly expanding digital asset market. Critics argue that Trump's venture into crypto could be less about financial innovation and more about political and personal gain, especially as he positions WLFI as a groundbreaking platform despite the involvement of controversial figures.

A 2022 survey found that 11% of Black Americans said they first started investing

through cryptocurrencies. That's compared to 31% of survey respondents who said they began investing through 401k plans.

Cryptocurrency use also differs by race and ethnicity. Among Asian adults, 28% say they have ever invested in, traded or used a cryptocurrency. About one-in-five Black and Hispanic adults say the same. White adults (14%) are least likely to say they have used crypto.



DESIGNED WITH ♥ VOICE RECOGNITION

Designed to make everyone feel heard.

Leslie grew up around many types of voices in Puerto Rico. When she and her team engineered voice recognition technology, she was inspired to include different accents, ages, and abilities. Now, this technology processes over 50 million voice commands every day.

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