

# The RACINE MIRROR **free**

*A Reflection of the Positive in the Community*

March 2020  
Vol. 12, No. 7

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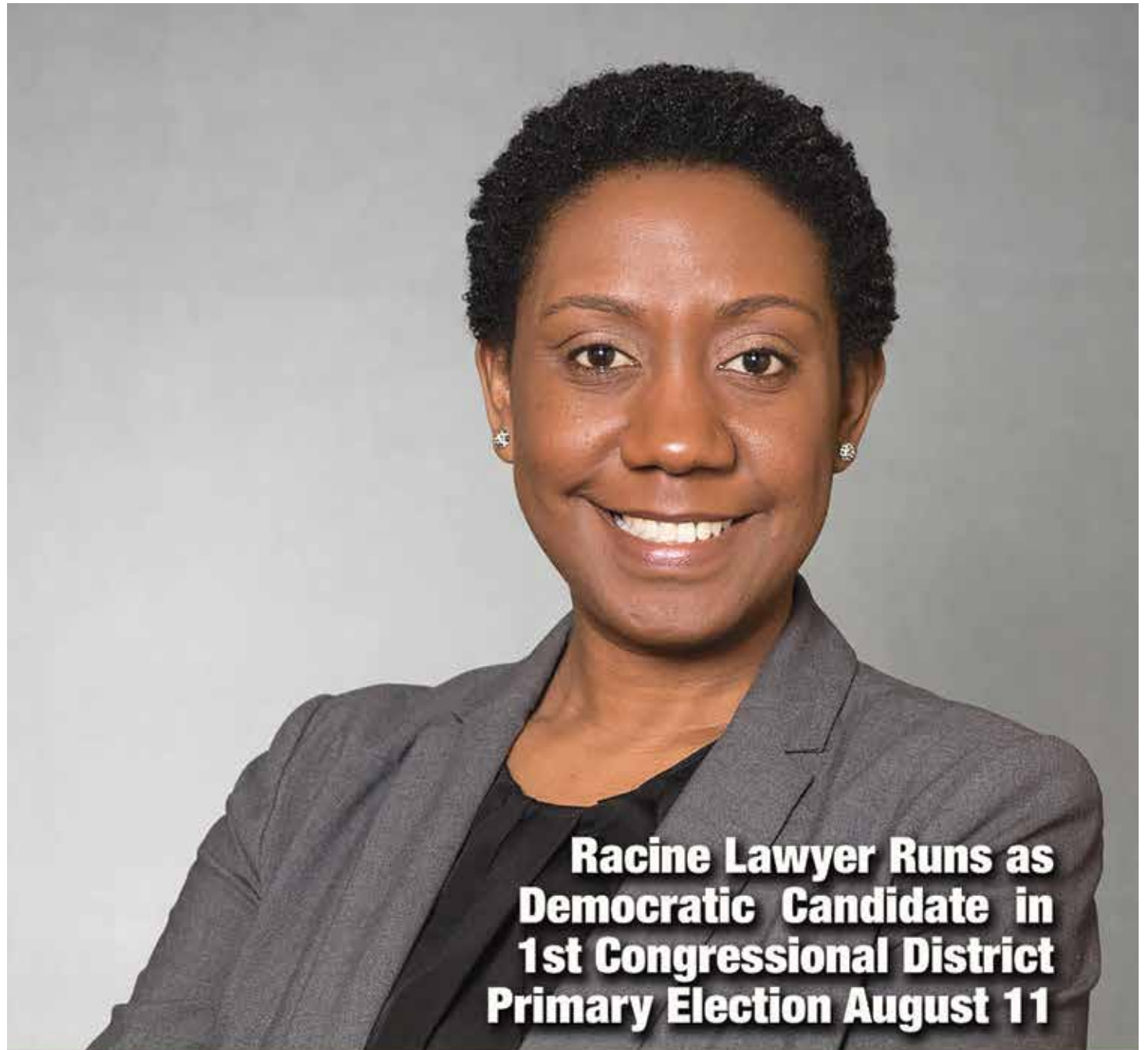
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**ANGELA  
CUNNINGHAM**  
for **CONGRESS**

# Injured?



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## The Woman in the Mirror

# Winning at the Game Called Life

by Lisa Parham

I've learned and have found out that it's the choices we make when we're down that determine who you are when you're up high. Life indeed is a mystery but we all have to travel through it. How you get through it is up to you.

Life may look like a game, but if you have had some challenging moments you know that there are crucial life lessons to be learned. We now live in a world where playing fair is no longer an option and is being thrown right out the window. We would rather get even if someone has done us wrong or has lied on us or try to destroy the credibility of someone.

We somehow have lost sight of morals and values that bind us closer together and value life of the people in which we come in contact with on a daily basis. If we can at least try to make efforts in our actions towards others, I believe we can somehow make a difference. When we pass by someone on the street, making eye contact goes a long way. Saying hello to someone and asking them how are they doing only takes a half a second and just by you doing that you can alter or change that person's current state of mind. We never know what someone is going through or contemplating on doing.

Life happens and life sometimes knocks us down. You may not be down at the time I'm down, but when I am you're there for me. We should take turns paying it forward building new friendships as well as fine tuning long lasting relationships. We all have purpose and meaning and we all have been crowned some kind of way by God. So respect the crown



that has been placed on your head and pass it down to someone else. Help them teach one, reach one, love someone. We all can identify with someone who has not been their best selves and quite frankly they are just having a bad day. Even in the worst of times, life still goes on. It never stops. Life is like the second hand on your watch or clock. It just keeps ticking and ticking and ticking. It does not stay still, but if you keep moving just like that second hand on your watch tomorrow will be here. Yesterday will have come and gone, and before you will have realized it you have made it through another day, another day of this game called life.

Life isn't easy, never has been and never will be. In today's world the unity of strength and solidarity has been attacked. So staying true to what you believe and who you are never gets old. Life isn't this shiny thing. There are some gloomy days, but you can make it, you can get through it. Yes it's hard work, but determination and perseverance is the key. Don't give up. Your life is worth so much to someone, and that someone is me.

All the best,

*Lisa Parham*

Lisa Parham  
President & Chief Executive Officer

*"I feel that we should all work to continue to make Racine a positive atmosphere for our Younger People. Thank you for helping to be a positive influence in our Community."*

### THE RACINE MIRROR

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#### OUR MISSION

- To uplift our community by being a reflection of what is positive and good.
- To be a vessel of information through our professional interviews, stories, and editorial perspectives.
- To encourage interaction among diverse walks of life.

#### OUR VISION

- To retain a love and understanding for our community and it's members.
- To be a positive influence and a profile for faith and hope.
- To endorse individual uniqueness and promote an appreciation for diversity.

#### OUR VALUES

- Respect
- Integrity
- Positive Development
- Excellence
- Good Stewardship

*The views and opinions printed in The Racine Mirror do not necessarily reflect those of the owner and management. Though articles, letters, and editorial perspectives maybe edited for presentation purposes. The Racine Mirror does not suppress the editorial content or viewpoints of it's writers.*

*Contribute story ideas by calling The Racine Mirror office at 262-633-8677 or you can email us at racinemirror@yahoo.com*

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## How the 2020 Census will invite everyone to respond


Every household will have the option of responding online, by mail, or by phone.

Nearly every household will receive an invitation to participate in the 2020 Census from either a postal worker or a census worker.

 **95%** of households will receive their census invitation in the mail.



 **Almost 5%** of households will receive their census invitation when a census taker drops it off. In these areas, the majority of households may not receive mail at their home's physical location (like households that use PO boxes or areas recently affected by natural disasters).

 **Less than 1%** of households will be counted in person by a census taker, instead of being invited to respond on their own. We do this in very remote areas like parts of northern Maine, remote Alaska, and in select American Indian areas that ask to be counted in person.

United States<sup>®</sup>  
Census  
2020

**GREEN LIVING****Are Your 'Recyclable' Products Actually Recyclable?**

(StatePoint) If you're like many people, you feel good when you are able to toss items into the recycling bin instead of the trash. But a new report suggests that many of those "recyclable" labels on your products may be misleading, and that much of what you believe will be processed and used again is actually sent to a landfill or incinerator.

The survey, conducted by Greenpeace, is based on conditions from October 2019 to January 2020, however, experts warn that the economics of collecting, sorting and reprocessing plastic products is likely to only worsen in the coming years. Part of the problem is that due to global trade factors limiting the amount of plastic materials China imports from the U.S., America's municipal recycling collection systems have been significantly impacted and are recycling far less materials than they once did. The other problem? A lack of truth in advertising.

The full report, available at [greenpeace.org/usa/plastic\\_recycling](http://greenpeace.org/usa/plastic_recycling) revealed that despite labels stating otherwise, many recycling facilities only accept two types of post-consumer plastic items -- PET #1 and HDPE #2 bottles and jugs, while plastics #3-7 are rarely recycled even if they are accepted in recycling programs due to their low value and the lack of a market for those materials. Additionally, many full body shrink sleeves that are added to PET #1 and HDPE #2 bottles and jugs make those products non-recyclable as well. Unfortunately, when

items end up at a facility that cannot process them, they can contaminate otherwise recyclable batches of materials.

"Retailers and consumer goods companies across the country are misleading the public and harming America's recycling systems in the process," says John Hocevar, Greenpeace USA oceans campaign director.

According to Hocevar, accurate recyclable claims and labels serve three valuable functions: truthful advertising to consumers, prevention of harmful contamination in America's recycling system, and identification of products for elimination or redesign to reduce waste and plastic pollution.

While plans to increase the pressure are underway for companies that don't correct their labels, Greenpeace experts say the real solution is for companies to get serious about reducing plastic use, and for the public to do their part by urging consumer goods companies and retailers to end their reliance on single-use plastics.

"Instead of getting serious about moving away from single-use plastic, corporations are hiding behind the pretense that their throwaway packaging is recyclable. The jig is up," says Hocevar. "It's time to stop pretending that the trillions of throwaway plastic items produced each year will be recycled or composted and to stop producing so many of them in the first place by investing in reusable, refillable, and package-free approaches."



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# Bob Wirch

Please contact me to share your views or if you need help with a state agency.

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Web: <http://wirch.senate.wi.gov>

# Women in Manufacturing Day

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- Light breakfast and lunch
- iMET facility tour
- Guest speaker
- Student and career panel discussion
- Working hands-on in Gateway's Fab Lab
- Student-led demonstration on CNC machines
- Opportunities to explore Gateway's programs and future career options
- Women in Manufacturing Day t-shirt
- Manufacturing starter kit

**Saturday, March 14, 2020 • 8:30 am - 2 pm • FREE event**  
**Gateway Technical College • SC Johnson iMET Center**  
2320 Renaissance Blvd. Sturtevant, WI 53177

Register to attend at: [gtc.edu/Women-in-Manufacturing](http://gtc.edu/Women-in-Manufacturing)

Questions? Kidia Tyler-Burns at [tylerk@gtc.edu](mailto:tylerk@gtc.edu) or 262-564-2462



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# HOPES Center Signature Fundraiser

by Dominique Lambricht

Recognizing the worth and dignity of each person, the HOPES Center serves the mental health and social service needs of people who are poor and experiencing homelessness. A 501(c) non-profit organization HOPES Center is a sponsored ministry of the Racine Dominicans and a member of the Homelessness and Housing Alliance of Racine County. Meeting people where they are, HOPES Center helps people move out of homelessness and into greater fullness of life.

I had the chance to speak with Connie Malbeck, Mary Beth Aldridge, and Karen Severson about the fact that they're having their annual fundraiser, Raising Hopes with Talent. It's a big signature fundraiser for the HOPES Center. Each year it keeps getting better, and they have prepared to give away more prize money than they traditionally have done. But it's so much more than talent. Even though the talent is awesome, the Hope Center does a huge silent auction. The event is essentially like a gymnasium and so the whole perimeter is all stuff, and people get food, then there's a cash raffle; it's very family-friendly. So there are people of all ages, including young ones and the food is included in the price of the ticket. Another cool aspect is that they have a



**Contestants: Kenton Burki (solo classical guitar--"Estudio in E Minor"), Alexandria Cannon (Vocalist--"Session 32"), 3rd place Naomi Marie (vocals and guitar--"Again"), 1st place Alahna Rae (vocalist--"Candlelight"), 2nd place Liamani Segura (vocalist--"I'll be There"), Rayven Craft (vocalist--"Opportunity"), Robbie Clum & Kayla Gauthier (vocals and guitar--"Don't Dream It's Over"), Casey Heland (vocalist--"Fire and Rain"), Scott Harvey (vocals & guitar--"Don't You Love Her Madly")**



**Show Director and Emcee: Kenyatta "Keki" Turner with Naomi Marie, vocalist and guitar**

panel of judges and audience votes. So it's a combination of both of those. It's not just as if some strangers are picking out who wins. The audience gets a real voice.

So they have two levels. The competitive talent is a variety of ages from youth to the white hairs to the seniors of the community. And in the talent category, first place will receive \$250, second place \$150, and 3rd place \$100. Determining the winners is based upon the judge's assessment and the ballots from the audience. And there's also a group of people who will come forward to be non-competitive. Noncompetitive is, I want to share with you my God-given talents, but I don't want to be part of the competition. I don't want to win a prize.

By the time the entertainment is done, the winner's announced. It's a timing thing. They solicit non-competitors. So part of the ballot counting you can prepare for everything and be entertained while they're counting. Then the silent auction is going on, it's initially when people first come in, they can bid and during the intermission, people are going



**Rayven Craft sang "Opportunity"**

sounds like it will be a blast and you would hate to miss it this year. Please come on out and help support the HOPES Center. They support the community; we should return the kindness and us.

The event will be held on March 21st from 5:30 pm - 9:30 pm at Siena Auditorium, 5636 Erie Street. Hope to see you there.

HOPES Center | 521 6th Street, Racine, WI 53403 | 262-898-2940



**The talent show judges: Mandy Wojinar, Charity Washington, Jim Schatzman**

around closing their bids. When the silent auction ends, people pay for their items and leave with them. This event is all in appreciating the support given to them at the event. And it shows that the work of the HOPES Center is being acknowledged and people are thankful for it. It's going to be amazing and very fun for the kids.

You go through all the silent auction stuff, then you eat, and shortly after that, people are performing and taking their things home. Historically they have had over 200 people attend and have had over 125 gift certificates and silent auction items. So the turnouts have always been great and they expect nothing less this year. The tickets are \$25 in advance, \$30 at the door. Another bonus is that the nuns bake like no tomorrow. They sell plates to go, but you can go up and help yourself. They are very generous bakers. Then as far as talent, most of it is usually music but they also have poets, ballroom dancers, etc. The poet they have every year is always there for non-competitive. The event



**Nick Demske read an original poem about a local DACA participant. (Deferred Action for Childhood Arrivals)**



# FUNDRAISER

*Talent competition in support of  
**HOPES Center of Racine**  
 Helping people move out of homelessness*

## Saturday, March 21<sup>st</sup> 2020 – 5:30 p.m.

Siena Auditorium – 5635 Erie Street, Racine

- Adult Tickets \$25 pre-sale / \$30 at the door
- Children 6 – 13 years \$10
- Children 5 and under free

*Tickets include food and soft drinks  
 Available at HOPES Center,  
 521 Sixth Street, Racine,  
 or call (262) 898-2940  
 For info or to arrange ticket delivery*

[www.hopescenter.org](http://www.hopescenter.org)

[facebook.com/hopescenter](https://facebook.com/hopescenter)

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Fish/Shrimp

Tips/Shrimp

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Catfish

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\*Your choice of any two sides

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Spaghetti

Fried okra

Fried mushrooms

## JUS' TIPS \$7

Lip Shmackin' Tips



Visit us on Facebook  
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Photo by Ralph Tunstell



# Jus' Tips

by Dominique Lambricht

First off, their food is amazing, and go try them out. They are in the Port of Liquor corner store on West Blvd. Rueben saw them rebuilding the back end of the store and took advantage of the opportunity that presented itself. Rueben had been cooking all his life. He ran a Popeye's for about 15 years and an Arby's for about a year and a half. So when he saw them rebuilding, he envisioned himself there before they were even finished. He called up his business partner Mike and invited him to come and join him in this new opportunity.

Initially, it was a little bit rough; when they just opened up, they were open on just Friday and Saturday and Rueben had a

full-time job. He was testing the waters to see how it would work out. They have been open since December of last year. There were only three items, rip tips, macaroni and cheese, and collard greens. In the past, he had tried to own his restaurant but they didn't work out too well. American Legion, that one was hard because there's always construction over there, then he tried over there on the Northside on Douglas and that had gotten itself a reputation and few people came through. This place right here, Porter of Liquor, he just knew it.

Rueben and the owner came up with an agreement for the food location, and he would only be open the weekends and then open during the week after a little while. Well, it came sooner than expected. Things had been going great. So when Mike came here to help out, they opened five days out of the week and Rueben quit his job. They added right away to the menu, a slew of sides and then they got their friars; chicken, fish, shrimp, and it's been going well ever since. They said they have the best catfish of the South Mississippi. They do specials on Sundays sometimes. It's a surprise when people come in.

One of the biggest things I appreciated talking to Rueben and Mike was that they were very humble and their knowledge of food and how to handle customers and their experience was very on point. The main thing for them is that they're here just to serve. Knowing that you're there to serve and being humble with everything that you do. And when I asked how these two met and

how their business relationship and friendship developed, the story is amazing.

To keep it brief a while back, Mike worked at IHOP; it was his second week. Rueben walks into the IHOP at 1, 2 in the morning in a trench coat and hat. Mike is thinking, who is this guy and what does he do. Halfway into their interaction, Rueben tells him he should come work for him. Again, Mike is wondering what does this man do? He eventually tells him he runs the Popeye's. Mike had just started his job so he didn't know but Popeye's was paying more and he had a baby on the way. He went to work with Rueben. What Rueben saw in him was just so impressive how he served and you could see that, but he served with humility. At 1, 2 in the morning Mike treated Rueben as if he were a customer in the middle of maybe lunch or something.

After Mike arrived, the other employees thought Mike was a spy because he seemed so seasoned in what he was doing and they thought he couldn't be new to this. But the chemistry between the two was impeccable. Everyone was very impressed. And Mike's memory was great when serving. They worked amazing together and ever since then; they were great business partners and friends. They learned that they could communicate well without even talking. There were times Mike's back could be turned and saying the order and by the time it was rung up the orders made.

Now they can do it for themselves, run and own the restaurant. And they are blessed that they didn't have to go through so many



bumps and bruises that most would have to go through in this business. They are even looking to open another spot in a year, and Mike is going to probably either stay at the current location and Rueben go over to the new one or vice versa and then they'll hire somebody to help.

Rueben and Mike love what they do, and that's key too. You got to love what you do. I felt it when I was talking with these gentlemen and the feel was great. I could trust them with my taste buds. I came back later in the day to try some of their food and when I say I was in heaven, I was sitting on a cloud. Visit them at Port of Liquor on West Blvd.

Rueben & Mike | Jus Tips | 918 West Blvd, Racine, WI 53405 | (262) 632-9070



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# U.S. Census Crucial for Racine County

The start of a new decade brings an important task for each Racine County resident: completing the U.S. Census.

As required in the U.S. Constitution, the Census is sent out every 10 years to count every person in the country, regardless of citizenship or immigration status. Soon, every household will receive a postcard explaining how to take part.

For Racine County and all of our communities, it's crucial that everyone is counted. Federal and state funding for so many of our local programs and services – as well as our political representation – is tied to Census data.

No matter where in the County you live or who you are, the results of the Census will have an impact.

Racine County has 53 public schools serving over 27,000 students. All of those schools need their fair share of funding to help ensure students receive a good education.

Racine County-based organizations and individuals get \$13.9 million in Section 8 Housing Assistance, \$7.9 million in public transportation grants, nearly \$800,000 in Temporary Assistance for Needy Families – all of this money is allocated through data derived from the Census.

Census data also determines representation in local, state and federal government. Notably, Wisconsin has lost seats in Congress over the past two decades as a result of the Census count.

There's no sugarcoating it: making sure everyone is counted in the U.S. Cen-

sus is absolutely crucial to Racine County.

It's important to note that the Census is private and confidential. The answers you provide cannot be shared with any other person or government agency, including the IRS or law enforcement.

In mid-March, you will get an invitation to complete the Census online (a first for the Census). The questions take only about 10 minutes to complete. Residents can also complete the Census by mail or by phone. When taking the survey, residents should count every person in their household who is living there on April 1.

County Executive Jonathan Delagrave tasked the Racine County Complete Count Committee to help ensure an accurate count of every resident, especially those in traditionally hard-to-count or undercounted populations. Comprised of community leaders and stakeholders from throughout the county, the committee is working to reach populations such as minority communities, seniors, non-English speakers, people experiencing housing insecurity or incarceration, and undocumented immigrants.

The Complete Count Committee's message is simple: The Census is important, it's simple, and it's safe.

If you have any questions about the Census or want to get involved with the Complete Count Committee, visit their website at [racinecountycounts.org](http://racinecountycounts.org) or on Facebook at [Facebook.com/RacineCountyCounts](https://www.facebook.com/RacineCountyCounts).

## \*\*\*\* 2020 CENSUS \*\*\*\*

### Overall Timeline

Counting every person living in the United States is a massive undertaking, and efforts begin years in advance. Here's a look at some of the key dates along the way:

- March 12 - 20: Households will begin receiving official Census Bureau mail with detailed information on how to respond to the 2020 Census online, by phone, or by mail.
- March 16 to March 24: A reminder letter
- March 26 to April 3: A reminder postcard
- March 30 - April 1: The Census Bureau will count people who are experiencing homelessness over these three days. As part of this process, the Census Bureau counts people in shelters, at soup kitchens and mobile food vans, on the streets, and at non-sheltered, outdoor locations such as tent encampments.
- April 1: Census Day is observed nationwide. By this date, every home will receive an invitation to participate in the 2020 Census. Once the invitation arrives, you should respond for your home in one of three ways: online, by phone, or by mail. When you respond to the census, you'll tell the Census Bureau where you live as of April 1, 2020.
- April 8 to 16: A reminder letter and paper Census questionnaire form
- April: Census takers will begin visiting college students who live on campus, people living in senior centers, and others who live among large groups of people. Census takers also begin conducting quality check interviews to help ensure an accurate count.
- April 20 to April 27: FINAL reminder postcard before in-person Census Bureau follow up begins
- May - July: Census takers will begin visiting homes that haven't responded to the 2020 Census to help make sure everyone is counted.
- December: The Census Bureau will deliver apportionment counts to the President and Congress as required by law.

Ken Ludwig's  
**A FOX ON THE FAIRWAY**  
FEB 21 - MAR 8

*Akeelah and*  
**THE BEE**  
MAR 27 - APR 5

May 8 - May 24  
**MAMMA MIA!**

RACINE CHILDREN'S THEATRE  
**CHARLOTTE'S WEB**  
MAR 13 - 15



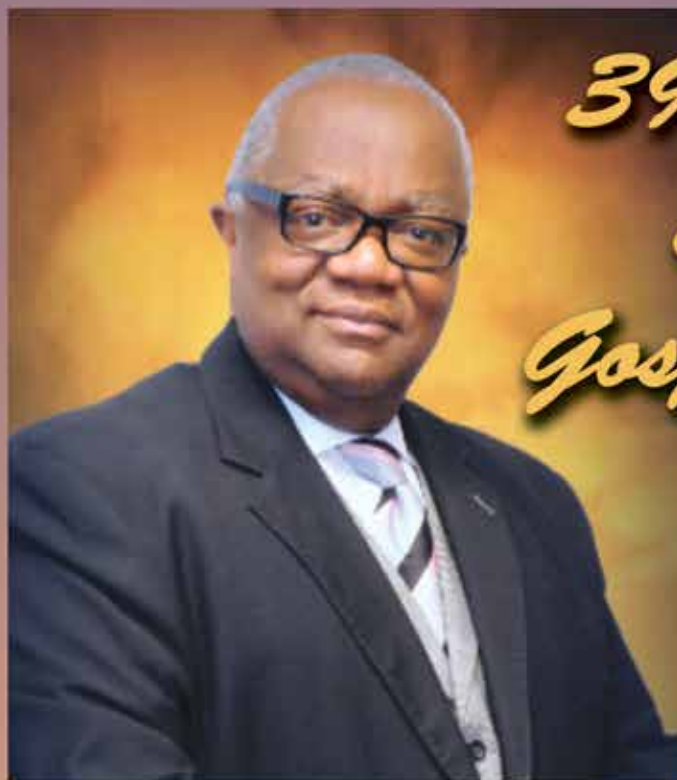
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& Minister Yusuf Ali Buckley Asst. CEO



# Daughters of Zion Ministry Celebrates Bishop Lawrence L. Kirby's



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Pastor T. L. Howell  
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### **Max's High Street Pantry**

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## THE PRAYER CLOSET MARCH 2020

And, behold, two blind men sitting by the way side, when they heard that Jesus passed by, cried out, saying, Have mercy on us, O Lord, thou Son of David. And the multitude rebuked them, because they should hold their peace: but they cried the more, saying, Have mercy on us, O Lord, thou Son of David. (Matthew 20:30-31)

Today's verse talks about two blind men that no one really paid attention to. No one gave them much of a chance — but Jesus did! All through scripture we see that He had such great compassion and mercy, everywhere He went and He still has it today.

Maybe you feel like life has overlooked you. Maybe you feel like the people around you don't really see what you are going through. Today, know that God sees you. He'll never overlook you even when people overlook you. He is good and no matter what has happened in your life, remember that His mercy endures forever.

Notice what these men did — they called on Jesus. Even when people tried to quiet them, they called even louder. They had confidence that He would hear them and you can have confidence, too! Be bold and step out in faith, call on Him and trust that He sees you and hears you and He will have mercy!

Father I thank You for Your mercy and grace. Today I have the confidence to trust and call on you. Thank you for hearing me in Jesus Name. Amen.

Apostle Charles C Jones D.D.  
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# Allstate

by **Dominique Lambricht**

Kenny, Kenyatta Harper, recently partnered with AllState and works with Jeff Lambert on Durand Ave. Kenny lives in Kenosha and has owned businesses for the last 15 years. He joined Allstate in October 2019. His goal with AllState is to bring financial literacy to the community. Many people don't learn about finances until they are adults or until it directly affects their lives. He wants to focus on not only creating an insurance company but also one that educates people on what they are spending their money on. Kenny and Jeff put most of their efforts in explaining and deep diving

into their policies and underwriting so their clients are well informed. They pride themselves on supporting the customer throughout the whole time they are with Allstate.

Kenny saw the power of Life Insurance firsthand. Previously, he had a family member so against getting life insurance for the longest time. The time came when he finally got life insurance and shortly after was diagnosed with a terminal illness. It was great to know that his family would be taken care of when it was his time to pass. At this time, Kenny had been an independent agent a few years ago and his family member didn't buy insurance from him but in the end, Kenny

was happy that his family member saw the value in it. Kenny has been looking to own his own insurance company soon so when he came to Jeff, he let him know of his plan and Jeff decided to mentor Kenny.

Kenny switched all of his insurance over to AllState, and Jeff serviced his policies. Kenny heard great things from the community about Jeff and his service so he was very pleased to have him service his policies. Kenny feels like he has learned so much from Jeff in such a short while. The information is very invaluable. He has shown him the technical side of running an office, the value of servicing clients, a unique way of servicing his clients and how to be very personable with them, and the care he has with his clients is something Kenny wants to emulate. The most important aspect isn't making the sale for Kenny, but more so the client knows what they're purchasing.

Kenny wants to work hard to create and provide a quality product for the customer. Being a customer and working for the company, he can say he would sell nothing that he wouldn't buy himself. This is what Allstate can do for the community:

- Create more entrepreneurs to grow the community
- Educate the up and coming students of today
- Financial literacy
- Life insurance
- Renters insurance
- Auto insurance
- Home insurance
- Commercial (business) insurance
- Pet insurance



- Recreational vehicle insurance (boats, ATVs, etc.)

Kenny is a very spiritual person and has a great belief in that everything happens for a reason, and he feels that what is happening now in life is all in the plans of above. He sees he can make a huge difference in how people spend their money in a good way. "You can't have a business in the community and expect the community to support you if you're not supporting them." He is bringing a huge level of support.

Jeff Lambert & Kenny Harper | AllState | 2901 Durand Ave, Racine, WI 53403 | allstateagencies.com | (262) 598-0959



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Racine Symphony Orchestra Announces Young Artists' Competition Winners

The Racine Symphony Orchestra (RSO) is thrilled to announce the winners of their annual Young Artists' Competition which took place on Sunday, February 9 at UW-Parkside's Frances Bedford Concert Hall.

Lydia Weaver, a freshman at Walden III High School, captured first place with her performance of Mozart's Violin Concerto No. 3 in G Major. Gabriella Martinez placed second and Ellie Lutterman placed third; both are students at Case High School. All three winners received scholarship cash.

Ms. Weaver will perform an encore of the Violin Concerto alongside the Racine Symphony Orchestra at their Spring Masterworks Concert on Sunday, April 5 at UW-Parkside's Frances Bedford Concert Hall. Tickets are available on the Racine Symphony Orchestra's website. Students under 21 will receive free admission.

For more information on the Racine Symphony Orchestra's special events, music education programs and concerts, and to purchase tickets, please visit [www.racinesymphony.org](http://www.racinesymphony.org) or call 262-636-9285. Tickets to the RSO's 2020-21 Season will be available for purchase this spring.

The Racine Symphony Orchestra's concerts and educational programs are made possible by the generous support of The Racine Community Foundation, SC Johnson, The United Performing Arts Fund (UPAF), The National Endowment for the Arts, Johnson Financial Group, Educators Credit Union, Marjorie Christiansen Foundation, The Wisconsin Arts Board and their patrons and donors.



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# “Mamma Mia!” Auditions at the Racine Theatre Guild

The Racine Theatre Guild (RTG) will be holding open auditions for “Mamma Mia!” on Saturday, February 29 and Sunday, March 1 at Holy Communion Lutheran Church, 2000 W 6th St., Racine

On a Greek island paradise, Sophie is getting ready to marry her fiancé, Sky. To make her wedding day perfect, Sophie only has one wish – that her father walks her down the aisle. The only problem? She doesn’t know who he is! After discovering secrets from her mother’s past, Sophie invites three men who could all be her father to the wedding. Intertwined with ABBA’s timeless songs, the hit musical is a celebration of love, laughter, family, and friendship.

The show requires a large cast and ensemble with roles for women and men ages 16 and older. Individuals of all ethnicities and levels of experience are encouraged to audition.

Those interested in auditioning must sign-up for an hour time slot. Bring sheet music and sing a prepared song for the audition. An accompanist will be provided and tape recordings or unaccompanied singing are not permitted. Then, they will be shown choreography and perform a dance audition.

Director Douglas Instenes will hold auditions at the Holy Communion on Saturday, February 29 from 10 a.m. to 6 p.m. and Sunday, March 1 from 6 p.m. to 10 p.m. Register for an audition time by calling RTG at (262) 633-4218 or emailing [boxoffice@racinetheatre.org](mailto:boxoffice@racinetheatre.org).

“Mamma Mia!” will go into rehearsal in March and performs weekends May 8 through 24. For further information, visit [www.racinetheatre.org](http://www.racinetheatre.org) or contact the box office at (262) 633-4218.

Founded in 1938, the Racine Theatre Guild (RTG) is a nonprofit community, volunteer-based theatre. Through the efforts of dedicated volunteers led by a small professional staff, RTG is celebrating 82 years of providing a variety of live entertainment and educational opportunities for all ages.



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# Bowl For Kids' Sake Event Impacts Lives of Minority Youth

Bowl for Kids' Sake is Big Brothers Big Sisters of Racine and Kenosha Counties largest fundraiser. Funds raised from this signature event allows people from all walks of life to come together and have fun while raising money to support local children facing adversity.

"The bowling event is an easy way for individuals and companies to make an impact on the local community—and it only takes a little bit of effort to raise the money that is vital to our program's and children's success.

Here's how it works: Fundraising teams collect donations and then celebrate their success by attending the Bowl for Kids Sake Bowling party on Sunday, March 15 at the Lanes on 20 (6501 Washington Ave., Racine) from 4 to 6 p.m. "I promise! You will feel so good for giving back to your community, and for helping kids. It's the most fun you will ever have in an ugly pair of shoes," said Sonya Thomas, executive director of Big Brothers Big Sisters of Racine and Kenosha Counties.

The need is great. When you Bowl for Kids Sake, more mentors (Bigs) and children (Littles) are paired up, more friendships are created and more lives are defended and inspired. Children enrolled in

BBBS are more likely to graduate from high school, reduce risky behaviors, have higher self esteem and get better grades in school.

According to Thomas, currently, there are a few dozens of minority youth on a list, waiting to be paired with a mentor or Big Brother. Money raised through Bowl For Kids Sake, will support newly developed programs that specifically serve children on the waiting list.

For example, College Bigs. BBBS has joined forces with a local college to expose waitlisted middle and high school-aged students to college life. Students from the waiting list, are now given a chance to be mentored by a college student on campus. "They can expect to hang out at the student union, attend special lectures, play games, experience dorm life and attend college sporting events – just to name a few," Thomas said.

She added, "The College Bigs initiative will also give them a real look at college life and show them the steps that they need to take to get there. On the flipside, local colleges love the program because it exposes potential students to their campus and campus life," she said.

BBBS has also stepped up to serve the underserved by joining forces with other

organizations that help youth. Most recently they held a financial literacy workshop for kids at its Taylor Ave. facility. Future events will include STEM education and empowerment sessions, and the monthly Game Daze returns Sunday, March 29 from noon to 2 p.m. Game Daze, offers kids and an adult chaperone an opportunity to connect with friends by playing board games ranging from chess, backgammon, Monopoly, BINGO, Jenga, Battleship, cards and more.

All BBBS programs and services for our youth and their mentors are free.

About Bowl for Kids' Sake: Bowl for Kids' Sake is a fun and easy way to positively impact a child's life. Start a team call (262) 637-7625. Teams are formed with five or six members. Consider creating a

team with family, friends, church members, neighbors, fraternity brothers, sorority sisters or co-workers.

Participation is as easy as 1. 2. 3. Step 1 involves collecting pledges. Most bowlers raise about \$125 per person, but many people raise over \$1,000.

Step 2. Create your team and get pledges. Team Captain pledge sheets are available by calling (262) 637-7625 or stopping by BBBS headquarters, 3131 Taylor Avenue in Racine.

Step 3. Start bowling and have fun. After collecting pledges, as a "thank you" for your hard work, you'll receive two free games of bowling (shoe and ball rental included), pizza, drinks and door prizes.

"This year's bowl will have a Super Hero theme, so we encourage team members to dress to the theme at their bowling party," Thomas said.

As a special incentive, any bowler who raises more than \$2,020 will qualify to be placed into a Sunday, March 29th drawing for \$500 cash.

For registration information about Bowl for Kids Sake or to learn about Big Brothers Big Sisters of Racine and Kenosha, call (262) 637-7625 or visit [www.beabignow.org](http://www.beabignow.org).



# On the Go with Accessible Transportation

It was 30 years ago that the Americans with Disabilities Act (ADA) became a law that prohibits discrimination against individuals with disabilities in all areas of public life. The purpose of the law is to make sure that people with disabilities have the same rights and opportunities as everyone else. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, state and local government services, and telecommunications.

Title II of the ADA applies to both public and private ground transportation providers. Common forms of public transit are fixed route systems and paratransit door-to-door service or curb-to-curb service. Private entities include, but are not limited to, airport shuttles, hotel shuttles, private buses, taxis, and over the road bus companies. Kenosha resident, Pamela Devuyst, commented that thanks to the ADA, "I can ride the city bus."

Some of the ADA requirements include: a lift or ramp so the passenger who uses a wheelchair or mobility device can board the vehicle, illuminated stepwells and doorways, signs designating seating for passengers with disabilities, adequate time for boarding, and accessible formats to convey rider information. Service animals may accompany people with disabilities in vehicles. Each public and private transportation operator must ensure that personnel are trained to operate vehicles and equipment safely; properly assist individuals with disabilities in a respectful, courteous way; and recognize that individuals with disabilities have different abilities and needs requiring different types of assistance.

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## SECURE Act

# How Could This New Law Impact Your Retirement Planning?

by Yvette Stewart

Rule changes in the Setting Every Community Up for Retirement Enhancement – the SECURE Act – took effect on January 1, 2020. There are various ways these rules could impact your retirement plan. Here's what you should know:

### Changes in the timing of contributions and distributions

Two of the most important changes create the potential to build more savings in a traditional IRA and let you keep your money longer in a tax-advantaged account:

- The SECURE Act eliminates the age limit on making contributions to a traditional IRA. Previously, contributions could not be made after age 70½. Effective this year, there is no age limit on contributions to a traditional IRA.

- The age at which you are first required to take minimum distributions from a traditional IRA or workplace savings plan has been raised from 70½ to 72. This could help your retirement funds last longer and generate tax savings. The rule applies to those reaching age 70½ in 2020 or later. If you reached that milestone in 2019, you are still bound to begin required minimum distributions after reaching 70½.

### Enhancements for workplace plans

The SECURE Act includes enhancements to 401(k) plans:



- Employers receive greater tax incentives to automatically enroll employees into their retirement plan. Automatic enrollment tends to encourage participation in a plan.

- Annuity options can now be offered in more workplace retirement plans. Annuities offer a way to turn retirement savings into a stream of steady income that can continue throughout your life. That tends to replicate the effect of traditional employer pension plans, which are available to fewer workers today.

- Workplace retirement plans are now more accessible to part-time workers. Employers are required to offer participation to those who work either 1,000 hours throughout the year or have three consecutive years with 500 hours of service (employees must be age 21 or older to be eligible).

### More flexibility for withdrawals

There are new provisions that allow penalty-free withdrawals from a traditional IRA or workplace savings plan of up to \$5,000 per parent following the birth or

adoption of a child. While such an early withdrawal avoids the 10% penalty, taxes will still be due on the distribution. It may be best to keep this money targeted specifically to meet your retirement income needs, but the new law gives you more flexibility.

### Elimination of "stretch" IRAs

Previously, if you inherited an IRA or 401(k), you could "stretch" your distributions and tax payments out over your single life expectancy. Many people have used "stretch" IRAs and 401(k)s as reliable income sources. Now, for IRAs inherited from original owners who have passed away on or after January 1, 2020, the new law requires

many beneficiaries to withdraw assets from an inherited IRA or 401(k) plan within 10 years following the death of the account holder. Spouse beneficiaries, non-spouse beneficiaries who are no more than 10 years younger than the IRA owner and non-spouse beneficiaries who are disabled or chronically ill will continue to be able to stretch their IRAs over their lifetime.

### Consult with a professional

What do these changes mean for you? Be sure to consult with your financial advisor and tax professional to determine how best adjust your retirement income plans accordingly.

*Yvette M. Stewart, is a Financial Advisor with Ameriprise Financial Services, Inc. in Brookfield, WI. She specializes in fee-based financial planning and asset management strategies and has been in practice for 14 years. To contact her, visit [www.ameripriseadvisors.com/yvette.m.stewart](http://www.ameripriseadvisors.com/yvette.m.stewart), email: [yvette.m.stewart@ampf.com](mailto:yvette.m.stewart@ampf.com). PH: 262-901-1540. Ameriprise Financial Services, 16650 W Bluemound Rd, Suite 800, Brookfield, WI 53005. She resides in Racine, WI. Investment advisory products and services are made available through Ameriprise Financial Services, Inc., a registered investment adviser. Ameriprise Financial Services, Inc. Member FINRA and SIPC. © 2020 Ameriprise Financial, Inc. All rights reserved.*



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- Carpentry/Building Trades  
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- Computer Numerical Control (CNC)  
Fall 2019



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# Upcoming Library Programs

Programs are at 75 Seventh Street, Racine, WI 53403 unless stated otherwise. A sign language interpreter is available with one week's notice. For information, call the library's Business office at 262-636-9170.

Free Parking Days! Thursdays and Friday | January 30th-April 9th.

Free United Way VITA Tax Help available by appointment at [UnitedWay.org/Vita](http://UnitedWay.org/Vita) or call 262.383.2555.

Ruff Readers: 4:00 | Monday-Thursday | Youth Services. Registration required, call 262.636.9245 or visit the Youth Services Desk to register. Kids can spend 15 minutes reading to a listening therapy dog! Great for building confidence in reading skills, while connecting with the warmth and support of a furry friend.

Anti-Racism Book Group: 2:00 | March 9th | Lee Room. A weekly book group discussing themes of race and racism.

La hora del cuento: 6:00 | March 9th | Youth Services. Join us for Spanish storytime. Únete a nosotros para contar cuentos en español

Tales for Tots: 9:30 | March 10th | Youth Services. Birth through 24 months. Introduce your child to the library through new stories, simple songs, and rhymes. DROP IN

Tuesdays at Two, Adult Movie Series: 2:00 | March 10th | Atrium. Join us for a movie! Movies can be rated PG-13 or R and

contain adult content. Snacks are welcome, drinks must have a lid. Please call the library or visit the website for movie titles.

Tuesday Tales: 10:00 | March 10th | Youth Services. Join Miss Ali for an exciting storytime filled with songs, stories, and fun! DROP IN

Musical Family Storytime: 6:30 | March 10th | Youth Services. Kids grab a rhythm instrument and play along to fun songs and stories.

Family Storytime: 10:00 | March 11th | Youth Services. Join us for a storytime that is fun for the whole family! Please call the library or visit the library website.

Gaming Open Lab: 4:00-6:00 | Grades 6-12 | March 11th | Computer Lab. Patrons in grades 6-12 come to the library and play games on the libraries laptops. Minecraft, Fortnite, League of Legends etc.

Preschool Dance Party: 10:00 | March 12th | Youth Services. Preschoolers are invited to wiggle and dance at the library! Saturday Storytime: 11:30 | January 29th | Youth Services. Join us for an all ages storytime!

Saturday Storytime: 11:30 | March 14th | Youth Services. Join us for an all ages storytime!

Dungeons and Dragons Club: 12:30-3:30 | March 14th | Lee Room. Grades 6-12, no experience necessary. Join us for a fun D&D campaign. Register at [www.racinelibrary.info](http://www.racinelibrary.info)

# New Life Christian Fellowship



Our Order of Service –  
Sunday

Prayer – 8:30 a.m.

Sunday School –  
9:00 a.m.

Worship Celebration –  
10:30 a.m.

Thursday

Prayer and Bible Study –  
6:00 p.m.

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# Gateway receives second Metallica grant, will provide computer numeric control training

Gateway Technical College has been awarded its second Metallica Scholars Initiative grant funded by Metallica's All Within My Hands Foundation, this time to provide computer numeric control training.

Gateway is one of 10 community colleges from across the country to receive a second round of grant funding aimed at supporting students training to enter the American workforce. The foundation will award Gateway \$50,000 and the college must come up with a \$50,000 matching amount.

These students will become the second cohort of Metallica Scholars.

"Gateway is thrilled to continue working with Metallica's All Within My Hands Foundation to provide educational opportunities for our community," said Matt Janisin, Gateway vice president, Business and Workforce Solutions Division.

"The band's support of the Metallica Scholars program is awesome and helps us engage students and provides a platform to showcase technical programs that lead to great careers."

The grant will pay for training provided to male students housed in an area Wisconsin Department of Corrections transitional facility to help them to gain the skills to enter a computer numeric control – or CNC – career upon their release. The college chose the manufacturing industry because it is the largest employer in the area and faces a shortage of trained CNC workers.

Students who complete the program



This guitar was made at Gateway's Fab Lab and signed by members of Metallica to commemorate the first grant. This hangs in the college's SC Johnson iMET Center.

will earn a 13-credit Gateway CNC Operator Certificate, eight additional Gateway credits, several industry certifications and training in the "soft skills" areas area employers seek.

Year Two of the Metallica Scholars Initiative will add five more community colleges, bringing the total number of schools to 15. It will also receive matching

grants from new partners supplementing All Within My Hands' cumulative \$1.5 million contribution.

"Our 2019 Metallica Scholars have exceeded expectations and inspired us in more ways than we could have possibly imagined," said Metallica's Lars Ulrich. "We're really excited to be able to expand the initiative in its second year, assisting

more students in achieving their dreams and transforming their lives in 2020."

"The impact of the Metallica Scholars Initiative has been extremely gratifying," said Edward Frank, executive director of All Within My Hands. "We are indebted to all the schools, the AACC, and co-sponsors for their dedication to making this program successful and their help in changing the lives of so many people. This transformative effect is exactly what the band and the board had hoped for when we started this program."

"The colossal reputation of Metallica has given these colleges, and the trades they are supporting, new life and attention," said Jennifer Worth, AACC senior vice president, Workforce and Economic Development.

The Metallica Scholars Initiative was created through a partnership between the band's All Within My Hands foundation (AWMH) and the American Association of Community Colleges (AACC), a Washington, D.C.-based organization representing the country's more than 1,000 community colleges. Ten colleges from communities that had supported Metallica during its recent U.S. tours were selected via a competitive application process, each receiving \$100,000 toward programs designed to support students training to enter the American workforce.

This major workforce education initiative provides direct support to community colleges to enhance their career and technical education programs.

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Notice is hereby given that the City of Racine on behalf of the Racine area public transit system, doing business as RYDE or The BUS, is applying to the Wisconsin Department of Transportation for a capital grant under Section 5307 of the Fixing America's Surface Transportation (FAST) Act, as amended. The FAST Act is the 2015 law that authorizes federal transportation funding.

The grant application requests up to 80% of \$250,000 for a vehicle locator and dispatch system and up to 80% of \$940,100 to fund the purchase of two full-sized city clean-diesel buses to replace worn out vehicles.

Opportunities to comment on this grant application will be provided at a public hearing at the Racine Transit Commission meeting on Tuesday, February 25, 2020 at 5:30 p.m., Racine City Hall, 730 Washington Ave., Room 303. Please call (262) 636-9480 if you require any special accommodations to attend the meeting.

You may also send your comments via U.S. Postal Service to the address above or by email at michael.maierle@cityofracine.org .

This public hearing will be held in compliance with 49 U.S.C 5323(b). Title 49, Chapter 53 of the U.S. Code (law) concerns public transportation. Section 5323(b) states, "The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (42 U.S.C. 4601 et seq.) shall apply to financial assistance for capital projects." No persons, families, or businesses will be displaced and the environment will not be impacted by projects potentially funded by this grant.

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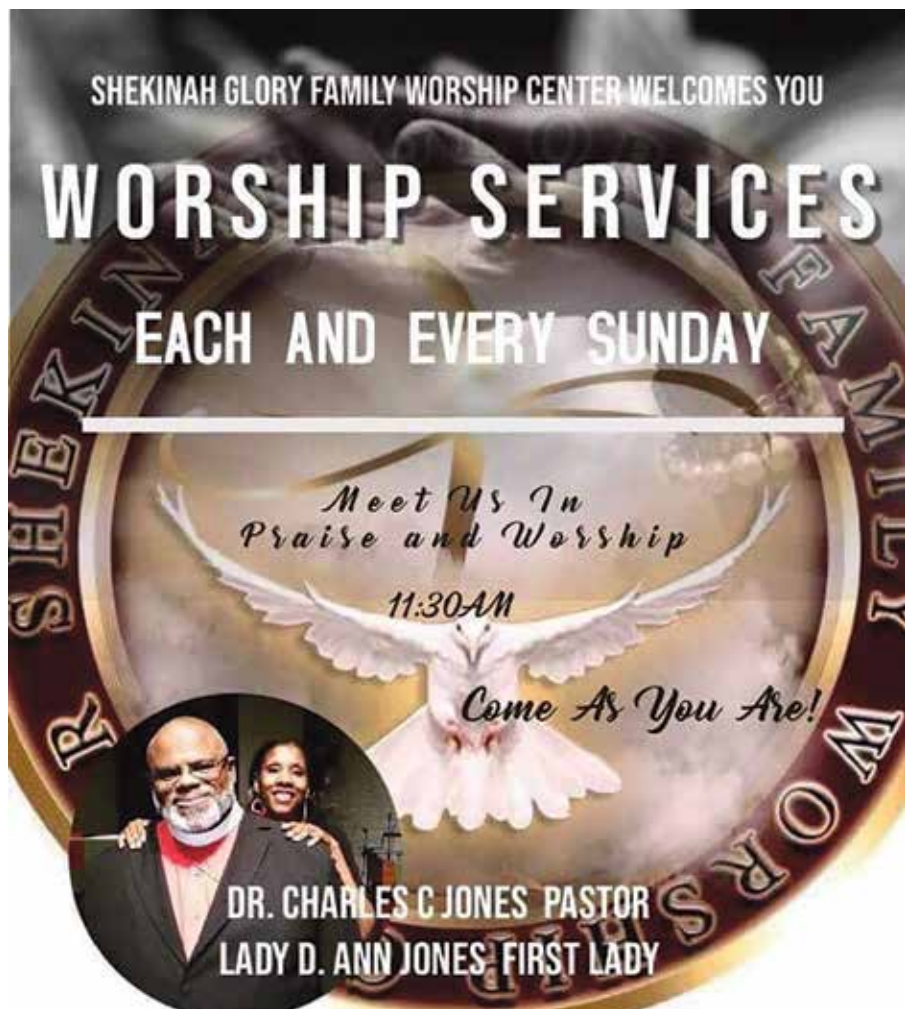
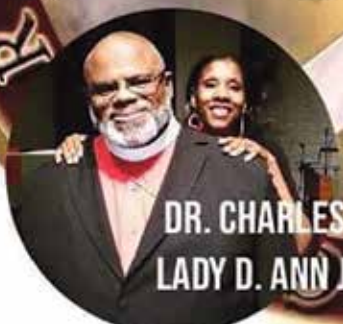


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- ♥ Widespread disease, sickness, "aches and pains"; cancer, heart attacks, diabetes, dementia/alzheimers you see and hear about so much, too much;
- ♥ Prescriptions, medications needed to keep us going, alive, and that compromise beyond repair proper functioning of our body's organs!

What's your **reaction, feeling---disbelief, disgust, outrage; care, concern and wanting to do something about it?**

If so, then take part in the beginning, "be in on the ground floor" of the

**HEALTH, NUTRITION, DIET SUPPORT AND ACCOUNTABILITY TEAM**



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Randy: 847-809-4821  
or  
[randy@maxfulfillment.com](mailto:randy@maxfulfillment.com)

# NAACP Update

Please see below for upcoming NAACP meetings, community events/activities and job opportunities. We would love to have you attend and get involved:

**NAACP Meetings:**

- Exec Committee, Thur Feb 27th at 6pm at Branch Office, 1633 Racine St.
- State Conference Quarterly Meeting, Sat Feb 29th at 8am-3pm at First Congregational United Church of Christ (100 E. Broadway St., Waukesha). 8-9am Sign-in, 9am-3pm Meeting. The cost is \$35.00 which covers breakfast and lunch. See attachment.
- Membership Meeting, Sat March 14th at 10am at Dr. John Bryant Center, 601 21st St, Racine
- Civil Rights Advocacy Training Institute (CRATI) Region 3 Meeting, Fri-Sat April 17-18 in Louisville, KY.

**Upcoming Events/Activities:**

- **5th Annual Black History Month Read-In**  
February 26 from 6-8:30pm at the Racine Public Library, 75 7th St., Racine. FREE and open to the public. Audience members will be treated to words of some of the most accomplished minds in human history. Send any questions to Nick Demske at [nick.demske@racinelibrary.info](mailto:nick.demske@racinelibrary.info) or 262-631-0021. See attachment.
- **Racine County Complete Count Committee (US Census)**  
February 27 from 5-6:30pm at John

Bryant Community Center. This meeting will discuss outreach and communication efforts so far and to create targeted events/messaging/outreach for Census Week, March 23-27.

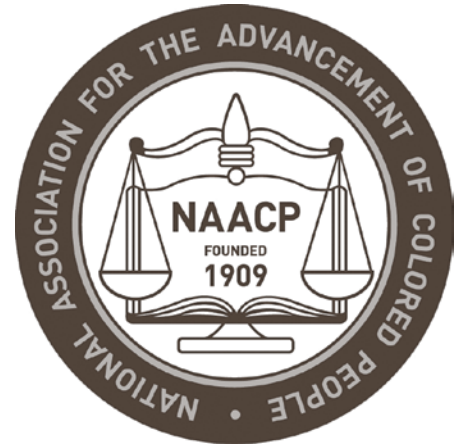
- **Starbuck Middle School 2020 Black Heritage Celebration**  
February 27 at 6pm at Starbuck IB World Middle School, 1015 Ohio St., Racine. Join us for a community celebration of black culture and heritage from around the world. Soul food dinner, crafts, music, live performances, award presentations and more, featuring a live dj. See attachment.
- **Black History Youth Achievement Awards**  
February 29 at 1pm at Memorial Hall. VOLUNTEERS NEEDED - Contact Bettie Poole at [bettie\\_poole2001@yahoo.com](mailto:bettie_poole2001@yahoo.com).
- **Hispanic Business and Professional Association 20th Gala**  
February 29 from 6-11pm at Delta Hotels by Marriott, 7111 Washington Ave. Tickets are \$65. Guest Speaker: Dr Stacia Thompson, Vice Chancellor of EWI, City Colleges of Chicago and CEO of BlueBeam Consulting. Please contact Vanessa Reyes for tickets or ad placement 262-902-5676.
- **Community Conversation on Mental Health**  
March 5 from 6-7:30pm at NAMI Racine County, 2300 DeKoven Avenue,

Racine. Co-hosted by Wisconsin State Rep. Greta Neubauer, This event will take a conversational approach, encouraging neighbor-to-neighbor conversations as well as moderated group discussion. All are welcome.

- **Community Basketball Day**  
Community & Cops: Bridging the Gap - March 14 from 1-4pm at J.I. Case High School Gymnasium, 7345 Washington Avenue, Racine. \$10 admission. Tickets can be purchased at <https://www.eventbrite.com/e/community-basketball-day-tickets-94993280459?fbclid=IwAR1svbuOgTzCD8zEHlAsdT8MtNkB581B5vtULkFwHN9dzTtNu6OYQ0LB6HE>. This will be the first annual Community Basketball Day event, teaming up with key organizations to create programs that will help inspire and uplift our youth. Special halftime performance by The Sweatshop Movement. There will also be local businesses and vendors set up for you to check out! For more information please contact The Main Project via email at [Themainprojectracine@gmail.com](mailto:Themainprojectracine@gmail.com).

**Employment Opportunities**

- **Be a Census Taker!**  
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- **Amazon is hiring**  
At \$15+/hr for full-time and part-time
- **Foxconn jobs**  
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## To Your Health

# Making changes, improvements, breakthroughs you want/need the most

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For questions, support or assistance, contact Randy 847 809-4821, [randy@maxfulfillment.com](mailto:randy@maxfulfillment.com). Also see co-facilitator Sunday Muniz and have your questions answered at Nutritional Designs, 5220 Washington Ave Racine, WI. (262) 632-6500. <https://www.nutritionaldesigns.com/free-classes> (See her Ultimate Nutrition webinar & workbook, 15 Workshops, 11 Recipes, Cooking Classes)

At the last February meeting, and like at other HCT monthly meetings, people had different wants and needs for their health, such as needing to know and understand about herbs; having to learn all about a multi-vitamin and the best for you; needing to exercise more; eat more fresh fruits and vegetables; how to control and lessen MS and Diabetes.

Instead of addressing each health request and what could help it out as is usually done, the idea is to take a different approach this time. Let's look at what they have in common, what's underlying or at the heart of all of them.

One thing for sure is change, needing to change. How do you change and make your health better no matter what it is you need to strengthen or improve. In other words, no matter what our health calls for, it means making a change, doing something differently. That you and I follow, carry out some kind of a change process or procedure that results in the improvements or breakthroughs we want.

So since the February meeting, I have been consumed with conducting much research and study of personal health change theories, models or approaches. Surprisingly, so far I have found them lacking in 'bringing together and integrating, unifying all the ingredients that are necessary for really/truly changing, strengthening or improving our health.

Consequently I have also been working hard on a model that does just that. Plus, it has outstanding resources or "supporting cast" to go with it.

I am glad to share the model with you fully, completely, nothing left out. You the Racine Mirror reader are the first to know. This is the grand opening for Change, Improvement and Optimal Health Model. It's "really and truly" about how we change, strengthen, improve or make breakthroughs with our health.

If you have any questions, let me know. I am glad to help you get started.

Note 4 for making a start, and 6 about a Health Ministry that I am particularly excited about and interested in discussing.

What do you the Racine Mirror reader want for your health, nutrition, diet? Write down one top priority now, could be with a partner, so you, both of you can actually participate, implement and benefit from the Model now!

Do YOU truly want:

♥ The best possible health and well-being, wellness?

♥ To prevent, minimize the disease, sickness, illness you see or know about from happening to you? Or are they both another good idea.

♥ Do you care, take your health and life

seriously, and willing to do what it takes for optimal health and prevention?

If yes, then Change, Improvement and Optimal Health Model below is for you---and others you know who want the same thing.

It brings together all the ingredients for:

♥ Really/truly making changes, improvements or breakthroughs you want/need  
 ♥ On a regular, ongoing basis like every 1, 2 or 3 weeks that .

♥ Means or leads to optimal health and well-being, wellness.

It's total, complete.

• Change, improvement and optimal health, nutrition diet becomes part of your life, your lifestyle, not "one and done" or once in a while.

• Plus, Change, Improvement and Optimal Health Model includes helping not just ourselves, but others that helps us in return. There's also a moral and social responsibility to do so in some way.

• Furthermore, Resources at the end or "supporting cast" for the Model feature:

♥ Behavior contracts, action plans for making changes, improvements or breakthroughs;

♥ Health Journal and Food Diary for gaining the most out of Health, Nutrition, Diet Checkup, and maintaining your health;

♥ Stages of Change for understanding how we change and changes are made.

1 Have a Health, Nutrition, Diet Checkup [www.maxfulfillment.com/healthcheckup/](http://www.maxfulfillment.com/healthcheckup/) every 3, 6 or 9 months depending on what the first or last one shows, and

Make changes, improvements it calls for on a regular consistent basis like every 1, 2 or 3 weeks. It could be small like adding Vitamin D drops or zinc.

♥ Use a Health Journal and Food Diary (both in Resources) to record, track and maintain the state/condition of your body and health.

2 Do something to change, strengthen or improve your health, nutrition diet on a regular, consistent basis like every 1, 2 or 3 weeks.

♥ It could be from 1 or something else like just 2 more salads a week, or walk around the block as fast as you can every 3 days.

3 Learn something new or something you already know deeper, stronger on a regular, consistent basis like every 1, 2 or 3 weeks.

♥ For example, learn about 1 common vitamin deficiency every week or two. See Resources in [www.maxfulfillment.com/healthcheckup/](http://www.maxfulfillment.com/healthcheckup/)

4 Use a health behavior contract, action plan or SMART action plan (in Resources) for achieving/accomplishing 1-3. Choose one you like or works best for you, and start, do something with 1, 2 or 3.

5 Gain any support, assistance and accountability you want/need for implementing and completing 1-4. For examples:

♥ Use the Open Forum [www.maxfulfillment.com/sundayhealthmeeting/](http://www.maxfulfillment.com/sundayhealthmeeting/).

♥ Have a support, change partner or two who can support, assist and hold you accountable for doing 1-5 on a regular, consistent basis.

6 Help others with their health, nutrition, diet that also helps you with yours. There's also a moral and social responsibility to do so in some way. For examples:

♥ Pass, share this Change, Improvement and Optimal Health Model with others and maybe support, assist or help them out. You just don't know who might be interested and in turn might know someone who is.

♥ Find another 1 or 2 who need to make

changes, improvements or breakthroughs with their health, nutrition, diet like you do. Partner, team up, help each other out.

♥ Participating in or help start a Health Ministry [www.maxfulfillment.com/healthministry/](http://www.maxfulfillment.com/healthministry/).

7 Reach out, speak up for any help with anything that interferes with carrying out 1-6, such as problem, issue too much to handle; challenge, obstacle or excuse making life too difficult; what's "keeping you awake at night".

♥ Start with Randy, contact info below or Open Forum [www.maxfulfillment.com/sundayhealthmeeting/](http://www.maxfulfillment.com/sundayhealthmeeting/).

8 Other, what would you add. Adapt, modify, make this Change, Improvement and Optimal Health Model your own.

### Resources or "Supporting Cast" for Change, Improvement and Optimal Health Model

♥ What helps to gain the most out of a Health, Nutrition, Diet Checkup (1), and record, track and maintain the state/condition of your body and health---Health Journal and Food Diary.

♥ What studies show is best for making changes, improvements or breakthroughs--health behavior contract, action plan and SMART action plan (6). Choose one you like or works best for you. You could also modify, adapt it any way you want.

♥ What is used the most for understanding how we change and changes are made---Stages of Change.

Health Journal, <https://s.sharecare.com/>

newsletter/OHG/your-health-plan.pdf

Food Diary Guide, <https://penzu.com/food-diary>

Food Diary, Food-diary vertex  
**SMART Goals Health Action Plan**  
<https://www.wellsources.com/wp-content/uploads/2017/12/SMART-Goals-Action-Planner.pdf>

SMART Goals Action Plan examples, <https://hr.umich.edu/sites/default/files/rewards-action-plan-examples2015.pdf>

Behavioral Contract ACE, <https://aceweb-content.azureedge.net/healthcoachresources/pdfs/BehavioralContract.pdf>

Personal Health Behavior Contract, <http://people.uncw.edu/bennettj/JB%20Webpage/Per%20Health%20Beh%20Contract%208-8-02.pdf>

Personal Action Plan, <http://healthengagement.kaiserpermanente.org/wp-content/uploads/17850-personal-action-plan.pdf>

Health, Nutrition, Diet Action Plan, <https://www.maxfulfillment.com/sunday-healthactionplan/>

**Why behavior change is hard - and why you should keep trying.**

5 Stages of Change, <https://www.health.harvard.edu/mind-and-mood/why-behavior-change-is-hard-and-why-you-should-keep-trying>

6 stages of change, <https://www.verywellmind.com/the-stages-of-change-2794868> (probably the most user friendly, most readable, understandable)

Other, what would you add?

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## Real Life—Real Faith: Snowy Action

by Lauren Lamoreaux

This February's weather has shared so much with our little community, and with it has come some interesting insights and observations. I grew up right around the 45th parallel in Michigan, where we would get loads of snow each "Winter." By "Winter," I mean SNOW: October through April most years. I remember going trick-or-treating in my snow suit, and attending Easter egg hunts in the snow. A snow-filled Winter can certainly allow for interesting situations: no Halloween costumes needed in the Fall, and no coloring of eggs in the Spring—it would just make them easier to find!

As soon as I hit adulthood, I decided that I didn't like Winter anymore. I was done with snow. I can recall pumping fuel oil and kerosene for customers at my family's hardware store when the temperature dropped to a staggering -20° F. I know cold. I know snow. So when the blizzard hit this February, the massive amount of snow was definitely no stranger to me, but at the same time, I didn't really want to re-acquaint myself with it. It meant that my husband, poorly equipped with only a shovel, would have to literally dig our sidewalks and driveway out from underneath the thick, white blanket. It meant the kids would be seriously energetic, because they were locked inside our house for two days, and my husband's place of employment was shut down.

And then something happened that made my heart jump and dance with joy. Early in the afternoon, when the blizzard had finished pummeling our city with all its might, I looked out to see five men from my little corner of this community, out snow-blowing the walkways and neighbors' driveways. It was beautiful. It was something of a picture of pure servanthood, and it was breathtaking.

A friend of ours from a few houses down, was making his way to carve a driveway out for us. As I watched, I saw a different person, whom I did not know, making his way to our house as well; another neighbor whom we had not yet met. He began the tedious task of cutting through snow, inch by inch. A few minutes later, our friend also arrived. They worked in tandem, clearing out a path.

I began thinking of the many ways our Heavenly Father can speak to us, and can teach us. These men didn't have to share their machines—or manpower—with us. One of them didn't even know us, but willingly, without being asked, came to serve in our time of need. This is a picture of living a real life, with real faith. We serve others, expecting nothing in return. This is true servanthood—this is true love. It was a perfect earthly picture of a heavenly principle.

There are some problems in life that we can only cut our way through, inch by inch, and others we seem to race through. But one thing is clear: when a friend comes alongside us to share in the work, our days are much better. And when we truly believe in Jesus Christ as the One whom we know to be ultimate Power, his Holy Spirit equips us with more than we ever thought possible.

As we come into this next season, how will you serve others? Take a look around your neighborhood and ask yourself what you can do to live out your life with real faith. It is truly a beautiful thing to see a community growing together as a result of unconditional servanthood. I believe that Racine has been called to be a light, shining brightly for the world to see. The way we will become radiant is through true acts of selfless faith and servanthood. Share in your abundance today, and join me in living a real life, with real faith.

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# Real Talk Therapy: Be Still

by D. White

Be still, and know that I am God: I will be exalted among the heathen, I will be exalted in the earth (Psalms 46:10). Have you ever been at cross roads? Have you ever come to a point where you had multiple options before you but you had to choose just one of them? This is very challenging especially not knowing what the future holds. Generally when one arrives at a fork in the road a life-changing decision has to be made. Should you go left or should you go right? Sometimes when you don't know what to do a viable option is to simply leave things as they are. When people don't know what to do it is not uncommon for them to do nothing. Have you ever been in a meeting where multiple ideas were floated around? The ideas seemed good at first but people began to overthink all of the reasons why the ideas wouldn't work and after multiple hours of brainstorming the result was that nothing changed.

In some instances spending excess time thinking through a matter and then not acting could be counter-productive. However there are some situations where the best option is to just be still. There are some situations where you need to run as fast as you can as was the case with Joseph and Potiphar's wife (Gen. 39). However there are many situations where you need to wait on the Lord rather than risk running away from your blessings. Wait on the Lord: be of good courage, and he shall strengthen thine heart: wait, I say, on the Lord (Psalms



27:14). Even nature can teach humans a valuable lesson. Remember when the disciples' panicked while on the ship and then found themselves' being amazed after Jesus calmed the storm? And he arose, and rebuked the wind and said unto the sea, Peace,

be still. And the wind ceased, and there was a great calm. (Mark 4:39). We need to learn to obey Jesus like the wind and the waves of the sea.

Sometimes we can find peace by simply being still. Rather than hearing the chaotic noise of our worries we need to listen to the calming voice of God. For those that like to dwell in "could've, would've, should've" land, we need to learn to wait on the Lord until we find ourselves Rejoicing in hope; patient in tribulation; continuing instant in prayer; (Rom. 12:12). Jesus can see the end from the beginning (Rev. 22:13). Although you may be just getting started on your journey, you ought to find great comfort in knowing that the omnipotent God is already there. When there are storms in life...be still. When you have to endure envy and strife...be still. When you've been spied on and lied on...be still. When you've been left out without any clout and not even

given the benefit of the doubt... just be still. When they've kicked you to the curve and gotten on your last nerve...be still. Are you in a panic and always frantic...for just one moment please be still. God has got you exactly where he wants you and you are right where you need to be. If you want to find peace sometimes you just need to be still. "And Moses said unto the people, Fear ye not, stand still, and see the salvation of the LORD," (Exodus 14:3).

*Darrell Anthony White Woodard is a school counselor in Kenosha and a Gospel preacher at the Southside Church of Christ and Hampton Avenue Church of Christ in Milwaukee. To schedule a consultation or speaking engagement, please make your request via email: darrellwoodard@rocketmail.com or phone: (847) 287-5842. Linked In: www.linkedin.com/in/dr-darrell-anthony-white-woodard-32387837/ Facebook: Acrostic Therapy.*



## Starving Artist Fair Applications

The Racine Art Guild is inviting regional artists to participate in its 53rd annual juried Starving Artist Fair August 2, 2020.

The Fair draws over 3,000 visitors annually and is considered one of the Midwest's premier art fairs. The fair, held in the lakefront park on the Racine Campus of Gateway Technical College, features 110 artist booths, live performances, food trucks, a children's art area, silent auctions and more.

Online applications are available at [www.racineartguild.com/safracine](http://www.racineartguild.com/safracine).



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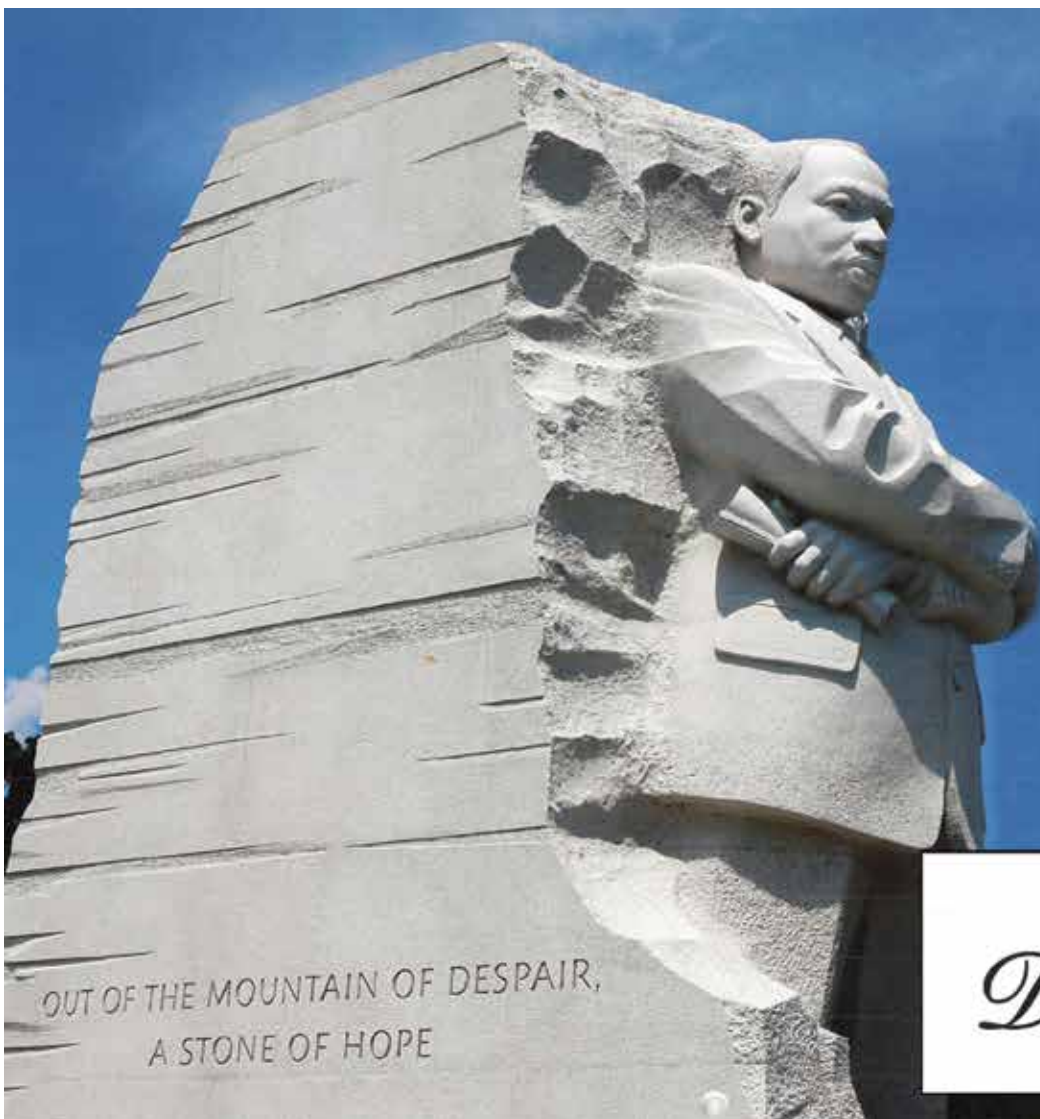
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# You Auto Know About Vehicle Styling

by Tom Kral

Beauty certainly is in the eye of the beholder. That's true about works of art, our special other and it extends to automobile styling as well. What is it about the look of a particular design that so captivates us? What is it about the opposite, a real clunker that just turns us off?

Auto manufacturers are keenly aware of the importance of vehicle styling in attracting buyers to their brand. The way a car, truck or van looks is one of the top five motivators in the purchase decision hierarchy. Think of it—would you buy a car you found ugly? Not unless it was the only one you could afford.

Vehicle styling falls into two broad categories: evolutionary and revolutionary. Evolutionary styling, as the word implies, builds upon the past where a successful product identity has been established and the look is then updated over time. A good example is the last and present generation of the Toyota Camry. Camry has been the best-selling car in the U.S. for more than a decade. Of course, Toyota knows that and is loathe to radically depart from the formula that has brought such sales success. The new redesign, the first in five years, is therefore predictably predictable—just a freshening, thank you, and a little shorter on the sides.

Revolutionary designs, especially redesigns, are inherently risky. Strong styling statements can easily alienate loyalists and fail to attract new buyers at the same time—the worst of both worlds. On the other hand, smashing the mold can also produce a rocketing home-run; the Holy Grail of design achievement.

Case in point is the Hyundai Sonata. The last generation Sonata was a stout, well-priced



sedan. It was also a totally boring design; nothing here to start your heart a-twitter. Then Hyundai turned to its design studio in California. They rolled the dice and came up with a styling theory called Fluidic Sculpture. Not really sure what that means, perhaps water carving? Regardless, the design's flowing complex curves work

very well indeed. It certainly fits the definition of a revolutionary concept—a bold leap forward marking a clean break with the past.

Sales of the new Sonata are enviable. In fact, it has been so successful that executives from Toyota and Honda, among others, spent more than a few nights tossing in their beds. A great design can do that to your competitors.

Quick takes: Styling wars are heating up. GM is on a roll. Cadillacs and Buicks are light years ahead of their past offerings; ditto for the current Malibu, with a redesign due later this year. The 2013 Ford Fusion promises to be a looker—Malibu vs. Fusion, again. Mustang, Camaro and Challenger: modern retro iconoclasts. Acura NSX to be reborn in 2015 after a ten year gestation—the return of the affordable (?) supercar. Forthcoming Scion FS-R and Subaru BRX spell FUN and frugality.

*Tom is an automotive consultant with over 20 years of experience in the industry.*

## CAPITOL CORNER



### Evers Announces Award of \$2 Million of Community Development Block Grant-CLOSE Funds to Racine County

MADISON— Gov. Tony Evers today announced Racine County has been awarded \$2 million from the Community Development Block Grant-CLOSE program administered by the Wisconsin Department of Administration to provide job training to predominately low- to moderate-income individuals.

Through these grant funds, Racine County will provide short-term, cohort based training and individualized tuition assistance to provide industry-recognized credentials through certified post-secondary training providers, local technical colleges, and other post-secondary institutions. Trainings will cover high-growth, high-wage occupations in service, technology, advanced manufacturing and production, rehabilitation and healthcare, trades, and supervising.

“Expanding access to affordable career training is critical to ensuring that folks have the opportunity to get ahead in our state with good paying jobs in high-growth areas,” said Gov. Evers. “Workforce development is about more than counting job creation, it’s about connecting the dots to make sure that Wisconsin is working for everyone and I look forward to seeing the positive impact these funds have on the Racine County area.”

Wisconsin receives Community Development Block Grant funds from the U.S. Department of Housing and Urban Development (HUD). The Department of Administration’s Division of Energy, Housing and Community Resources distributes those funds toward public facility, housing and economic development projects that benefit low- to moderate-income persons.

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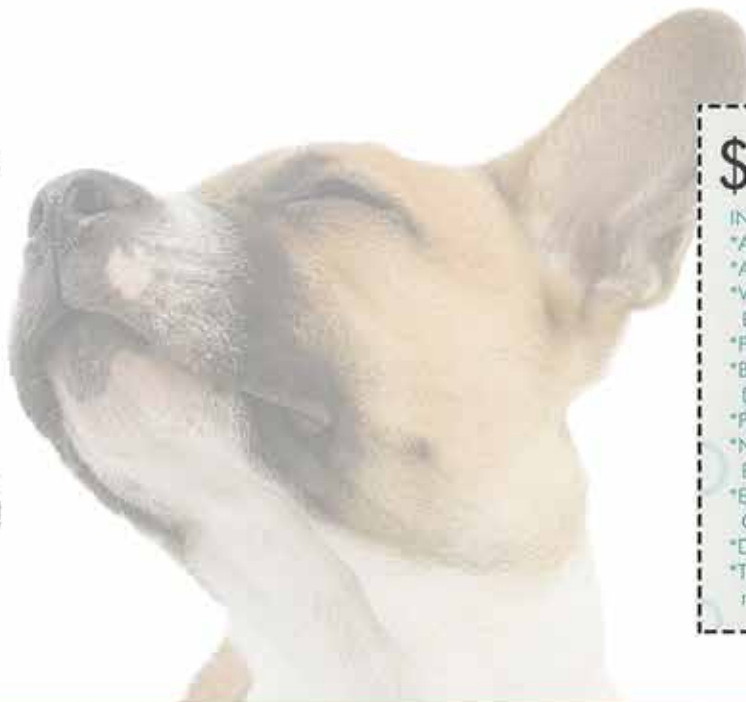
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# Tougher on Taxpayers

Wisconsin's prison system will require hundreds of millions of dollars for new construction, operating costs just to keep up with population growth

by Patrick Hughes, Badger Institute

Even without the new, "Tougher on Crime" legislative package being pushed in Madison, Wisconsin's prison population could increase by an estimated 5,500 inmates over the next decade and cost taxpayers at least \$690 million in new construction costs, according to a Badger Institute analysis of a draft of a report compiled by consultants hired by the state.

Wisconsin prisons are already dramatically over capacity. If elected officials do not emulate other states and the federal government and find a way to stem such prison population growth, the state will need to:

- Build a minimum of one new prison to house thousands of additional inmates at a cost of \$450-\$500 million.

- Dramatically expand two existing prisons at a cost of an additional \$240 million.

Those cost estimates – a total of \$690-\$740 million – do not include staff or operating expenses that will likely run somewhere around \$200 million per year for those 5,500 new inmates.

And after all that, some prisons would still be well over the capacity for which they were built, the state would still likely have to replace its institution in Green Bay and upgrade other aging facilities, and some sort of remedy would need to be found for the ongoing juvenile correction's dilemma – another potential big-ticket cost.

## Already Over Capacity

As of February 7, 2020, Division of Adult Institutions facilities have a design capacity of 16,897 inmates for a population of 22,669 (another 940 inmates are housed in the Wisconsin Resource Center or in contracted beds in jails). That means Wisconsin's adult prisons today are operating at 133% capacity.

The Department of Corrections (DOC) is able to exceed institutional design capacity by putting two inmates in cells designed for one; repurposing offices, classrooms and common areas into housing areas; and through the use of portable plastic beds (known as "boats") on the floors of cells and common areas. It is unknown how many inmates the DOC can actually hold in its current facilities but a study by BWBR/ Mead & Hunt foresees steady growth that – even without legislative changes that result in more and longer sentences – will necessitate a prison building expansion spree not seen in Wisconsin in at least two decades.

Wisconsin's prison population grew rapidly in the 1990s but has been relatively stable in recent years. In part due to tougher drunk driving laws, it has started to grow again. The Legislative Audit Bureau reports that between 2011 and 2018, the prison population grew from 21,941 to 23,675, an increase of 7.9%.

The BWBR/ Mead & Hunt study states that in 10 years Wisconsin's prison population will be over 28,200 inmates. An increase of more than 5,500 inmates, most of whom would need to be incarcerated in medium- or minimum-security facilities, will be difficult or impossible for DOC to house without new construction at existing institutions and/or entirely new prisons. The study notes that this

was based upon a straight-line extension of recent prison population trends in Wisconsin and could vary. But even if the projection is off by 50%, an increase of 2,750 new inmates would result in a prison population of over 25,000 and cost the state an additional \$90 million per year in ongoing expenses.

There's no question that something needs to be done. The prison population continues to grow, and many of the state's 37 correctional facilities require expensive renovations or replacement. But other states have addressed prison overcrowding with reforms that cut inmate populations, saved money and closed facilities – with a corresponding decline in crime rates.

Reforms led by Republicans in Texas allowed the state to close eight facilities between 2011 and 2017. Michigan legislators, again led by Republicans, closed or consolidated 20 prisons since 2005 as a result of a series of reforms. (The DOC even considered renting space in an Upper Peninsula prison that Michigan no longer needed). Several other states have passed reforms with similar results.

## Cost of a New Prison and the Fate of GBCI

In 2018, the State of Wisconsin hired architecture firms BWBR and Mead & Hunt to review the DOC's adult facilities and make recommendations for future renovations and/or new construction. This was driven in part by interest from Green Bay-area legislators and local officials to redevelop the Green Bay Correctional Institution (GBCI) property for commercial and residential uses. It was also prompted by a recognition that the state had not completed a system-wide evaluation of DOC facility requirements since 2009.

Drafts of the study were completed in December 2018, but a final report has yet to be released. The Badger Institute, however, has reviewed a draft of the report.

The study indicated that renovations would be too costly given GBCI's age, condition and physical layout, and recommended building a new facility. As of June 2019, GBCI has 1,083 inmates and 367 DOC employees with an operating budget of \$38.8 million. The report estimates that construction of a new 1,200-bed maximum security prison will cost between \$450 million to \$500 million.

Even if such a facility were built, the projected growth in prison populations will make it difficult to close GBCI – raising the possibility of the need for both a new prison that will cost close to half a billion dollars and either expensive renovations of GBCI or even the need for a second new prison.

Legislators and the governor are at loggerheads on how to move forward right now.

In the last budget cycle, the Legislature included \$5 million to buy land for a new prison. There was no consensus, however, on the size and cost of a new facility or the fate of GBCI. Gov. Tony Evers opposes building new maximum security prisons and used a partial veto to reallocate the money and remove the requirement to begin design work. As a result, the DOC will do no preliminary work for a new prison until the next budget is passed in



2022 – at the earliest.

If the Legislature and governor reach an agreement on a new prison in the 2021-2023 budget, the location must be selected and land purchased. Request for proposals must be developed to solicit bids for design and construction, and they, in turn, must be evaluated before a selection is made. This process makes it likely that construction will not begin before the end of 2023 and the earliest a new prison could open would be in 2026.

## Additional Needs and Operating Costs

According to the architects' report, the new \$500 million prison would likely house approximately 1,200 inmates – a fraction of expected growth in the coming decade. And if lawmakers decided to build a bigger facility, the cost would, of course, go up.

The report, as a result, also includes several other options for increasing inmate capacity. Adding 1,000 medium security beds at New Lisbon Correctional Institution would cost \$115 million and adding 1,000 medium security beds at Redgranite Correctional Institution would cost \$123 million. These estimates – a total of \$238 million – are of one-time design and construction costs and do not include inevitable increases in staff and operating costs.

The Legislative Audit Bureau published an audit of the Division of Adult Institutions' expenditures in 2019 that calculated the division spends an average of \$101.16 per inmate per day, or \$36,923.40 per inmate each year. That means that for every 100 new prisoners, the state spends an additional \$3.69 million per year. If the study's projections are accurate, it means that in 10 years the department will be spending an additional \$200 million annually to accommodate the 5,500 new prisoners.

A new prison should be more efficient and require fewer employees than old prisons, but even assuming an optimistic 20% reduction in operating costs and assuming all the new prisoners would be in new facilities would leave Wisconsin with \$160 million per year in new operating expenses.

## Another Unresolved Issue

There has been discussion of converting the Lincoln Hills/Copper Lake juvenile facility into a minimum or medium-security adult institution with a population of 450-600 inmates. That plan stalled, however, when legislators failed to implement juvenile correction reform – another potentially costly project.

Meanwhile, there is no guarantee initial

cost estimates will be accurate.

The construction of a new prison in Utah highlights the high costs and complexity of new prison construction projects. Originally estimated to cost \$650 million for 4,000 beds, construction delays and cost overruns increased the tab to \$750 million even as the scope of the project was reduced from 4,000 to 3,400 beds.

## Poor Alternatives and Repercussions of the Status Quo

If nothing is done to either reduce prison populations or build new facilities, the DOC will continue to manage the prisoner population by converting space into living facilities and contracting beds with local jails.

When those alternatives are exhausted, the remaining option is to send inmates to out-of-state prisons, a move that requires legislative approval and proved unpopular when tried in the late 1990s and early 2000s.

## Doing nothing would be risky

Overcrowded and outdated prisons are a hindrance to Wisconsin's goals of keeping DOC staff and inmates safe and to promoting successful rehabilitation and reentry. Recent experiences in Alabama and Mississippi, where prison conditions have resulted in violence, highlight the urgency for finding a long-term solution.

Although Gov. Evers wisely backed away from his campaign promise to reduce prison populations by 50%, he has done little to alter the status quo. A good start would be to release the BWBR/ Mead & Hunt report to inform the policy debate.

Texas, Michigan and numerous other states have demonstrated the effectiveness of criminal justice reform. The Trump administration and Republicans and Democrats in Congress worked together last year to pass the First Step Act, a federal prison reform act designed, among other things, to reduce recidivism. Wisconsin policymakers should take heart that bipartisanship on this issue is also possible at the state level; in Pennsylvania last December, the Republican Legislature and Democrat governor passed measures that are expected to reduce recidivism, produce cost savings and improve public safety.

*Patrick Hughes is a Badger Institute corrections consultant. He served as assistant deputy secretary and division administrator in the Wisconsin Department of Corrections and as a senior policy advisor to Gov. Scott Walker.*

# U.S. Senator Tammy Baldwin Supports Congressional Effort to Overturn DeVos Borrower Defense Rule

*DeVos' rule eliminates more than \$11 billion in relief to defrauded borrowers and guts critical borrower protections*

WASHINGTON, D.C. – U.S. Senator Tammy Baldwin supports a Congressional Review Act (CRA) resolution of disapproval – led by Senator Dick Durbin (D-IL) – on Department of Education Secretary Betsy DeVos' rewritten borrower defense rule that gutted essential protections for student borrowers and taxpayers.

CRA resolutions of disapproval allow Congress to overturn regulatory actions of federal agencies with a simple majority vote in both chambers. The Senate will consider the resolution on the floor this week. The House of Representatives passed a companion resolution of disapproval, led by Representative Susie Lee (D-NV-03), last month, 231-180.

"Secretary DeVos has again sided with the predatory, for-profits colleges that seek to defraud people who are pursuing their education," said Senator Baldwin. "We have a student loan debt crisis in our country and instead of working to make things better, the Trump administration is making things worse for defrauded students who need relief. I'm joining my colleagues in standing up for our students first, and protecting them from scams, fraud and abuse."

The DeVos borrower defense rule makes it more difficult for borrowers who are defrauded by their school or harmed by their school's closure to receive the relief to which they are entitled, and which Congress intended, under the Higher Education Act (HEA). Specifically, the DeVos rule:

- Cuts \$11.1 billion in expected relief to students compared to the 2016 rule, currently in effect, by making it more difficult for borrowers to obtain relief;
- Increases the burden on defrauded borrowers to gather and submit, often impossible to obtain, evidence to prove their claim including that the school intentionally harmed them;
- Requires borrowers to apply individually for relief rather than receiving automatic discharges when a group of borrowers has been harmed by widespread fraud or misconduct;
- Establishes a statute of limitations on claims—expiring 3 years after leaving school—despite the fact that a school's misconduct often doesn't become known until many years after it;
- Eliminates judgments against a school for misconduct as a sufficient ground for a borrower to receive a discharge;
- Eliminates prohibition on class action bans and mandatory arbitration clauses from the 2016 rule—practices used, primarily in the for-profit college industry, to prevent students from suing a school for misconduct in court;
- Eliminates ability for borrower whose claims are denied from having their claims reconsidered with new evidence;
- Eliminates automatic closed school discharge provision from the 2016 rule for schools that close after July 1, 2020—provision requires automatic discharge of loans for any borrower who has not enrolled in another

Title IV program within three years of the school's closure.

Organizations supporting the resolution include The Institute of College Access and Success, National Association of College Admissions Counseling, Student Veterans of America, Veterans Education Success, The Education Trust, National Education Association, Project on Predatory Student Lending, National Consumer Law Center (on behalf of its low income clients), Third Way, Americans for Financial Reform, Center for Responsible Lending and American Federation of Teachers.

The Congressional Review Act gives Congress the authority to overturn rules promulgated by federal agencies. A CRA resolution of disapproval must be passed by both the House and the Senate and signed by the President in order to overturn a rule. The CRA provides expedited procedures in the Senate for a resolution of disapproval to be considered on the floor—allowing discharge from committee upon the petition of 30 Senators, after which any Senator can bring a resolution to the floor with only a simple majority needed for passage if certain procedural steps are met. If a CRA resolution of disapproval is passed by both chambers in Congress and signed by the President, the rule has no effect and the agency is prohibited from reissuing the disapproved rule in "substantially the same form" in the future.

In 1992, Congress added a provision, known as borrower defense, to the Higher

Education Act to give borrowers a legal right to discharge their federal student loans due to misconduct by their institution. In 1995, the Department of Education, at the direction of Congress in the 1992 HEA amendments, promulgated a final rule establishing the criteria for borrowers to receive a borrower defense discharge. The authority was rarely used until the major collapse of predatory for-profit Corinthian Colleges. As a result of this collapse which left an estimated 350,000 students with worthless degrees and fraudulent student debt, the Department began receiving a flood of borrower defense claims from Corinthian and other students—largely from for-profit colleges. Facing a flood of defrauded borrowers seeking discharges, the Obama Department announced it would enter a negotiated rule-making to update its 1995 borrower defense rule because it "provided little detail on how borrowers could submit, and how the Department would adjudicate claims." In October 2016, the Department issued its final borrower defense rule—estimated to provide \$17 billion in relief to students harmed by school misconduct and abrupt school closures. Upon taking office, Secretary DeVos delayed implementation of the 2016 rule—delays which were eventually found by a federal judge to be illegal, making the rule take effect—and announced an effort to rewrite the rule. In the meantime, Secretary DeVos has failed to process nearly 180,000 borrower defense applications currently pending at the Department as of March 31, 2019.

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