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Coverage for everyone

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NATIONAL

Seasonal farmworkers face battle to get health insurance

DUNN, North Carolina (AP)

Seasonal agricultural workers were just finishing a meal after a long day of planting sweet potato seeds when Julie Pittman pulled up to their camp.

Pittman, a paralegal with the Farmworker Unit of Legal Aid of North Carolina, worked to get their attention.

The health care law that passed in 2010 requires you to have health insurance, she said, speaking in Spanish. If you don't get it, she said, you could be fined.

"Cuánto cuesta?" asked a worker, wanting to know the cost.

In the United States legally through the H-2A visa program, these farmworkers, like most American citizens and legal residents, must be insured. But reaching them is an



This May 25, 2016 photo shows Mackenzie Mann (left), a health educator with North Carolina Farmworkers Project, and coworker Ana Beltran, who educate workers about health insurance in Angier, North Carolina. **ON THE COVER:** Julie Pittman, right, a paralegal with the Farmworker Unit of Legal Aid of North Carolina, coordinates with interns and a volunteer outside of a farmworker camp in Newton Grove, North Carolina, on May 24, 2016.

uphill battle.

The majority come from Mexico to work in Florida, Georgia and North Carolina. The deadline for getting insurance

starts when they enter the country. They have 60 days to learn about coinsurance and copayments, and decide whether to purchase a high- or low-deductible plan.

Alexis Guild, a migrant health policy analyst at Farmworker Justice, an advocacy in Washington, D.C., said a yearslong partnership among various nonprofits and health centers in North Carolina has been working to enroll the workers.

In the camp near Dunn, Pittman told the workers that the cost of health insurance depends on the type purchased, income and family size. Some people don't have monthly payments, others could pay \$40 per month. Consider, she added, that this year's fine is \$695 or 2 percent of wages, whichever is greater.

"Would I need to pay the fine?" said Antonio Flores, 29, who like other farmworkers based in North Carolina, makes \$10.72 per hour.

It's a difficult question because some workers qualify for an exemption or are offered insurance through their employer.

Mackenzie Mann, a health educator with North Carolina Farmworkers Project, said the only way to be sure is to fill out a form.

The group has signed up about 150 workers since February.

In a camp in Angier, Apolinar Castillo, of Zacatecas, Mexico, said he didn't think twice about paying \$10.55 per month for health insurance. "I feel confident that, if there is an emergency, I can dial 911 and use my (insurance) card," said Castillo, 44.

Workers under the H-2A visa program are a small minority of the nation's more than 2.4 million farmworkers, many of whom are in the country illegally and don't have access to health insurance.

Their jobs are among the most dangerous, according to the Occupational Safety and Health Administration. Farmworkers face exposure to pesticides, and risk heat exhaustion and heatstroke.

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STATE

Federal officials will not charge Pasco officers involved in Zambrano shooting

PASCO, Washington

The U.S. Attorney's Office announced that they will not charge the three officers involved in the Feb. 10th, 2015 shooting of Antonio Zambrano at 10th and Lewis Street in Pasco.

Below is the statement from the U.S. Department of Justice:

The United States Attorney's Office for the Eastern District of Washington announced today that there is insufficient evidence to pursue federal criminal civil rights charges against Pasco Police Officers Adrian Alaniz, Ryan Flanagan, and Adam Wright for the death of Antonio Zambrano-Montes on February 10, 2015.

A team of experienced federal investigators and prosecutors conducted an independent review of the evidence related to the death of Zambrano-Montes. These investigators and prosecutors reviewed witness statements, reports, records, transcripts, medical records, diagrams, photographs, and videos. In addition, they solicited input and followed leads provided by attorneys working for the family of Mr. Zambrano-Montes.

This team considered whether Officers Alaniz, Flanagan, and Wright violated federal law by willfully using unreasonable force against Mr. Zambrano-Montes. Under the law, the use of deadly force is justified when the officer has probable cause to believe that the suspect poses a threat of serious physical harm, either



Antonio Zambrano-Montes, 35, is captured on witness Dario Infante's cellphone just seconds before he is shot dead by police on February 10, 2015, in Pasco, Washington.

to the officer or to others. Moreover, under the applicable federal criminal civil rights statute, prosecutors must establish, beyond a reasonable doubt, that a law enforcement officer willfully deprived an individual of a constitutional right. To establish willfulness, federal authorities must show that the officer acted with the deliberate and specific intent to do something the law forbids. This is the highest standard of intent imposed by law.

Based on a careful and thorough review, the team of experienced federal prosecutors and FBI agents determined that the evidence was insufficient to prove, beyond a reasonable doubt, that Officers Alaniz, Flanagan, and Wright acted with the requisite criminal intent, that is, willfully with a bad purpose to violate the law. This decision is limited strictly to an application of the high legal standard required to prosecute the case under the federal civil rights statute; it does not reflect an assessment of any other aspect of the incident that led to Mr. Zambrano-Montes' death.

TRI-CITIES COMMUNITY HEALTH WELCOMES OUR NEW Chief Medical Officer Saul Valencia, MD



Dr. Valencia is Board Certified in Family Medicine. He received his bachelor's degree from Washington State University, his medical degree at the University of Washington and completed his family practice residency training in Yakima, WA. He chose Tri-Cities Community Health as his employer of choice over three years ago because, as he states:

"Having grown up a farmworker in the Yakima Valley, I was taught the importance of hard work, education and of contributing to my family's wellbeing. Living without medical and dental insurance while growing up, I appreciated the care given at the local community health centers."
--Dr. Saul Valencia



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FINANCIAL LITERACY

Credit Unions – You Can Join!

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Why should I keep my money in a credit union?

Credit unions provide a safe place to keep your money. Keeping your funds in a credit union allows for protection against fire, theft and loss that can occur in your home. At Gesa Credit Union, your funds are protected and even insured up to \$250,000 by the National Credit Union Association. That means that if the institution ever closed, the insuring organization would return your money.

Why choose a credit union?

Credit unions are not-for-profit financial cooperatives that belong to their members, not to shareholders as you find with many national banks. This means that employees of credit unions are dedicated to working for the welfare of their members rather than achieving the best possible return from their customers. Like other not-for-profit organizations, credit unions receive certain tax exemptions allowing them to pass along the savings to their members through lower rates and fees.

Credit unions have a social mission to help the communities in which their members live. Credit unions follow the "People Helping People" model.

They work closely with organizations that make a difference and improve the lives of their members.

Who can join a credit union?

Anybody can join a credit union. Each credit union serves what's called their "field of membership" which is the commonality between the members. You may be eligible to join based on your employer, geographic location, family, or membership in a group. And remember – once a member, always a member! If you change jobs or even move out of the area, you can retain your membership and all of the many benefits. For example, at Gesa Credit Union anyone who lives, works, worships in Washington state is eligible to join.

What do I need to open an account?

Requirements for opening an account at a financial institution vary. Most require standard identification with a current address. Becoming a member of Gesa Credit Union is easy. Visit any one of Gesa's convenient 17 member service locations and meet with a friendly staff person who will help get your account opened. Bring your current US-issued identification (driver's license, passport, state-issued ID), Matricula Consular or ITIN number. Once your account is opened, you can enjoy all the services and benefits that come with membership.

What questions should you ask when opening an account?



amount you have to keep in your account at all times – a minimum balance. Some institutions will charge a small fee if you go below the minimum balance. Last, make sure you know how much you need to deposit to open your account.

Using a financial institution allows you to manage and grow your money safely. Just be sure to collect enough information to determine what is best for your family. For example, at Gesa we offer a free basic checking account with no minimum balance and it's only \$5 to join. For more information on Gesa's products and services, visit www.gesa.com, call 888.946.4372 or stop in one of our locations where we have friendly staff ready to help.

Most financial institutions offer similar products and services, but the fees, minimum account balances and rates vary. It's important that you ask the right questions before opening your account. Be sure to ask if there are any fees with your account. You should also ask if there is a minimum

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LATIN AMERICA

Grief ripples across Puerto Rico from deaths in Orlando

SAN JUAN, Puerto Rico (AP)

Ever since last week's shooting at the Pulse nightclub in Orlando, people across Puerto Rico have been frantically calling relatives in Central Florida, scrambling to book flights and making funeral arrangements.

The massacre of 49 people early Sunday by a gunman with a semi-automatic rifle shocked people worldwide. But it has been felt particularly hard in this U.S. island territory because so many victims were either born here or were just a generation removed.

As remains of some victims began arriving Thursday in Puerto Rico for burial, people around the island mourned what felt like an attack in their backyard.

"It's a pain that touches all of us," Maritza Lopez said as she hugged friends at a San Juan vigil for people killed at Pulse. "Orlando has become a second Puerto Rico."

Puerto Ricans flocked by the tens of thousands to Orlando and nearby areas as the island struggled through a troubled

decade.

Central Florida became what New York was to an earlier generation, a place to start a new life. It's reflected in many area business names evoking Puerto Rico, in the growing political influence of the Hispanic population. And it showed up in the death toll from Pulse, where nearly half of those killed had Puerto Rican ties.

"This is the new migration hub," said Christina Hernandez, a communications consultant of Puerto Rican descent in Orlando who was helping victims' families get in touch with local authorities. "Everyone who is Puerto Rican has family in Central Florida."

That connection between the Orlando attack and Puerto Rico will play out in the coming days with wakes and funerals around the island. The remains of Javier Jorge Reyes, a 40-year-old salesman and



Lucyvette Padro mourns at her sons wake, Angel Candelario Padro, one of the 23 Puerto Ricans that died at the hands of a gunman in Orlando, Florida last Sunday, in Guanica, Puerto Rico, Thursday, June 16, 2016.

makeup artist arrived Thursday, as did those of Angel Candelario, a 28-year-old nurse who planned to start working toward a doctoral degree at the end of summer. "Unfortunately, he didn't make it to September to reach his goal," said his aunt, Leticia Padro.

A wake for Candelario, whose partner was wounded in the attack and remains hospitalized, was held late Thursday at the

home of his grandparents in the town of Guanica, with about 50 mourners gathered in front of the house. He was to be buried Saturday, his body transported to the cemetery in a glass horse-drawn carriage. "He deserves only the best," Padro said.

Family members held a wake Friday for Reyes at a cemetery in Guayama, a town along the south coast he left for Orlando after graduating from college 17 years ago. "He was crazy about leaving," said his younger brother, Gabriel.

Now, his parents are considering moving to Central Florida themselves, to be closer to family there. "We scattered about," Reyes said. "But this is bringing us back together again."

When the attack occurred, it was "Latin Night," with people from various countries, including Mexico, Venezuela and Cuba at the nightclub catering to the LGBT community. Officials said at least 23 of those killed were Puerto Rican, underscoring Central Florida's allure for people from the island.

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LATIN AMERICA

Officials, union trade blame for deadly Mexico clashes

OAXACA, Mexico (AP)

Mexican authorities and protesters on Monday traded accusations of responsibility for weekend clashes that left at least six people dead and more than 100 wounded in the restive southern state of Oaxaca.

Federal Police Chief Enrique Galindo, speaking on local Radio Formula, said few teachers were involved in the violence and attributed it to other, unspecified “radical groups.”

However the radical teachers’ union involved in the protests denied that and alleged that police infiltrators were to blame.

The clashes are the latest flashpoint in an ongoing battle for control of public education in Oaxaca, where the union is vehemently resisting government attempts to implement national education reforms passed under President Enrique Pena Nieto.

Galindo said things initially went smoothly Sunday when officers moved to reopen the highway around 7 a.m. after it

had been blocked by protesters. Traffic flow resumed for about two hours following dialogue between unarmed police and demonstrators from the National Coordinator of Education Workers, or CNTE.

But later the crowd swelled to about 2,000 protesters, some of them armed with gasoline bombs and powerful fireworks, Galindo added. When police confirmed gunshots, he ordered armed police to move in.

“It was a radical change of scene,” Galindo said. “It was practically an ambush.”

He reported that seven officers suffered bullet wounds, others had serious burns on their hands and feet and some lost fingers.

Six people were killed and more than 100 were wounded before police pulled back, he said, adding that “staying in Nochixtlan would have brought more



Riot police battle with protesting teachers who were blocking a federal highway in the state of Oaxaca, near the town of Nochixtlan, Mexico, on Sunday, June 19, 2016.

serious consequences.”

In a news conference late Sunday, Oaxaca state Gov. Gabino Cue said all the dead were civilians and two had ties to the CNTE union.

On Monday the CNTE said eight had been killed and 20 more were missing. It said the dead comprised teachers and members of other social groups that support them.

But the union denied the presence of

“radical groups” and said police had infiltrated their movement. It demanded Cue resign and blamed him and national Education Secretary Aurelio Nuno for the upheaval in the state.

“This movement is not going to stop,” union member Juan Garcia said at a news conference. “They had their opportunity to resolve it with dialogue and discussion.”

Galindo said he did not know if police had fired any of the fatal gunshots. Video filmed by The Associated Press showed at least one officer firing a gun several times, though it was unclear if he was a federal or state agent.

Several thousand teachers and activists staged a protest march in Oaxaca, chanting “Murderers!”

The protesters demanded the federal government sit down to negotiate the educational reform; to date teachers who have refused to take evaluation tests have been fired. The radical teachers’ union in Oaxaca says local conditions in the heavily indigenous state should be taken into account in the testing.

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SPORTS

Osorio uncertain of his future after Mexico routed by Chile

SANTA CLARA, California (AP)

Mexico coach Juan Carlos Osorio was pondering his future on Sunday after his side's 7-0 pasting by title holders Chile in the Copa America Centenario quarterfinals.

Saturday night's defeat in front of thousands of Mexican fans in Santa Clara, California dreaming of seeing their team in the final was called the most bitter and humiliating in Mexico's soccer history by media across the Rio Grande.

"We had a horrible match. About my decision (whether to resign), the fact is I'm trying to digest this defeat and think calmly what to do," a shell-shocked Osorio told reporters.

"What happened today was shameful, a football accident, it was a very poor performance and I offer my apologies to everyone and all the Mexico fans," said the Colombian, appointed in October to steer Mexico to the 2018 World Cup finals in Russia.

"I got it all wrong, I erred in my choices



Mexico coach Juan Carlos Osorio is seen during his team's Copa America Centenario quarterfinal match against Chile on Saturday, June 18, 2016, in Santa Clara, California.

for the squad, I assume that responsibility, none of our players were at their best."

Osorio said there was not such a gulf between Mexican and Chilean football despite the South Americans' domination throughout the game.

"I didn't imagine such a big defeat today and, with all due respect to Chile,

there isn't a seven-goal difference between Chilean and Mexican football," he said.

"I have no explanation for the defeat, the third goal killed off all our possibilities. I see a very powerful Chile team with good chances of winning the competition."

Dave Says**Where are you in your financial plan?**

Dear Dave,

What things do you advise buying used versus buying brand new? — Amy

Dear Amy,

I'm afraid there's not one good, across the board answer, because it all depends on where you are in your financial plan.

When it comes to cars, you should always buy good, used vehicles, unless you have a million dollars or more in the bank. New automobiles drop in value like a rock, so buy smart and let someone else take the hit in depreciation. You don't become wealthy by investing in things that go the wrong way.

If you're talking about clothing, and you're broke or trying to get out of debt, there's absolutely nothing wrong with shopping consignment stores — especially for kids.

But when you're broke, deep in debt or don't have a big income, the money you spend on anything is a big percentage. At times like this, a decent \$50 washer or dryer in the classifieds can be the best deal on the planet! — Dave

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