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Haiti Is Bleeding—And the Caribbean Cannot Look Away

BY SIR RONALD SANDERS
SIRRONALDSANDERS.COM

Haiti continues to wallow in deep crisis as criminal gangs entrench their violent control over nearly 90 per cent of Port-au-Prince and other parts of the country. These armed groups have become a de facto regime of terror. Especially chilling is the rampant sexual violence being used as a twisted reward for gang members, some as young as 14. As I noted in my previous

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Gentrification and Its Impact on Black & Latino Communities

BY BRIAN FIGEROUX, ESQ.

Gentrification is a process of urban transformation in which lower-income neighborhoods are revitalized by an influx of more affluent residents, often accompanied by rising property values, increased rents, and cultural displacement. Though it is sometimes framed as a necessary component of urban renewal,



al, gentrification in New York City has had devastating consequences—particularly for Black and Latino residents who have historically lived in and contributed to these communities.

This article examines the definition and process of gentrification, explores the economic and political consequences for Black

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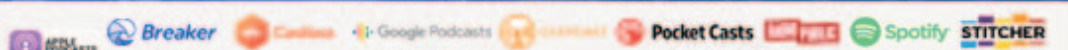
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PAHO Director and CARICOM Secretary-General Sign 2025-2029 Joint Subregional Cooperation Strategy to Advance Health and Equity in the Caribbean

BY PAHO NEWS

Georgetown, Guyana: The Joint Subregional Cooperation Strategy that will provide a coordinated framework for technical cooperation to address common public health challenges in the Caribbean was signed today by the Director of the Pan American Health Organization, Dr. Jarbas Barbosa, and Dr. Carla N. Barnett, Secretary-General of the Caribbean Community (CARICOM).

The Strategy will cover the 15 CARICOM Member States: Antigua and Barbuda, Bahamas, Barbados, Belize, Dominica, Grenada, Guyana, Haiti, Jamaica, Montserrat, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, and Trinidad and Tobago, as well as its six associate members: Anguilla, Bermuda, the British Virgin Islands, Curacao, the Cayman Islands, and the Turks and Caicos Islands.

“This signing marks a milestone in a long-standing partnership rooted in trust, mutual respect, and a shared vision for the health and well-being of the peoples of the Caribbean,” said Dr. Barbosa during the signing ceremony, which took place during the PAHO Director’s official visit to Guyana this week.

“The Caribbean faces unique and interconnected public health challenges – from the growing burden of noncommunicable diseases, to the ongoing threat of climate change, to the need for digital transformation and stronger, more resilient health systems,” the Director added. “These challenges do not stop at borders, and neither can our solutions.” Thanking Dr. Barbosa for his ongoing collaboration, Dr. Carla N. Barnett, Secretary-General of CARICOM highlighted that this agreement “is a landmark moment in our partnership with PAHO, which has been instrumental in focusing our health policies and our public health delivery, and ensuring we can take care of the health of the people of the community.”

For Dr. Frank Anthony, Minister of Health of Guyana, “this strategy affirms that health is not just a service, it is a right. In the Caribbean, that right must not be dictated by where you live, by your income, or your age.”

The cooperation strategy outlines five strategic priorities for the Organization’s technical cooperation in the subregion:



Director of the Pan American Health Organization (PAHO), Dr. Jarbas Barbosa, and Dr. Carla N. Barnett, Secretary-General of the Caribbean Community (CARICOM). Photo courtesy PAHO Press.

1. Enhancing resilience of primary health care-based health systems

This hinges on several key areas: bolstering evidence-based decision-making, fostering robust workforce policies and training for a resilient health workforce, implementing a comprehensive digital transformation policy, and ensuring widespread access to quality, affordable medicines, vaccines, and health technologies.

2. Advancing climate adaptation, mitigation, disaster preparedness and response to enhance environmental sustainability, and health security.

This will focus on climate emergency preparedness, as well as the implementation of climate adaptation strategies to enhance health sector resilience, and the integration of environmental health considerations into regional public health policies and programs.

3. Strengthen multisectoral action towards surveillance, prevention and control of NCDs, violence, injuries, mental health conditions and their risk factors

Within this area, PAHO and Caribbean countries will collaborate on developing policies to mitigate non-communicable disease (NCD) risk factors. They will also accelerate the implementation of NCD management initiatives, including PAHO’s Better Care for NCDs and cervical cancer elimination strategies. A key

focus will also be on expediting the transition to community-based mental healthcare.

4. Advancing the prevention, control and elimination of priority communicable diseases through subregional coordination with the One Health Approach

This strategic priority will focus on the accelerating the elimination of communicable diseases through the strengthening of policies to promote vaccination as a public good. It will also look to enhance surveillance and early-warning systems to enable countries to respond quickly to outbreaks of communicable diseases.

5. Enhancing technical cooperation through partnerships, resource mobilization, and advocacy.

This includes the development of a subregional framework in partnership with CARICOM to enhance resource mobilization, as well as engagement with decision-makers to address priority health issues.

“As we sign this Strategy today, let us also renew our commitment to work together – not just as institutions, but as allies, and as a community bound by common purpose,” concluded Dr. Barbosa.●

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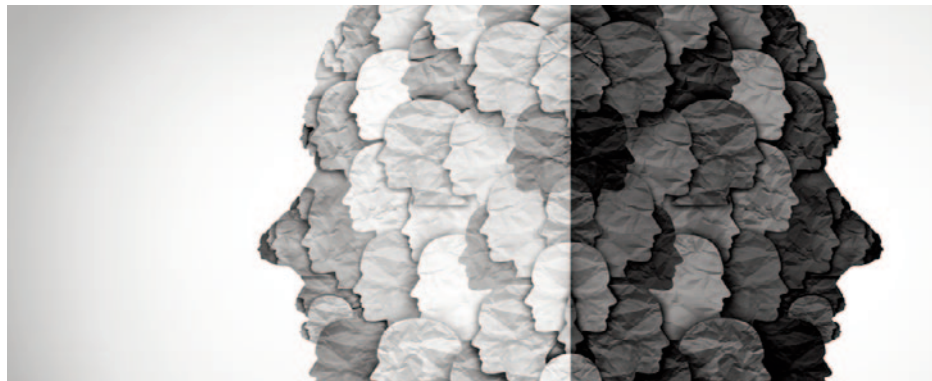
The White Liberal's Dilemma: An Analysis of a Modern Urban Paradox

BY JOSEPH VELASQUEZ

The provocative question, “I am a White Liberal, I will Save Black and Brown People in NYC, BUT I Cannot Live in Their Communities, I Prefer my White Neighborhood. Is something wrong with me?” encapsulates a profound and deeply unsettling conflict at the intersection of race, class, and ideology in modern America. While the specific article may be elusive, the sentiment it expresses is not. It is a question that haunts the progressive enclaves of cities like New York, a whispered confession of a stark contradiction between espoused values and lived realities. To answer the question of whether “something is wrong” requires a nuanced exploration of the white liberal identity, the insidious nature of the savior complex, and the powerful, often invisible, currents of systemic inequality that shape our choices and our cities.

At its core, the question reveals the inherent paradox of a certain strain of white liberalism. This is an identity often built on a foundation of intellectual and moral opposition to racism. The white liberal, in this context, supports Black and Brown communities through donations to anti-racist organizations, by voting for progressive candidates, and by publicly advocating for policies aimed at achieving racial equity. These are not insignificant actions. They are, in many ways, the tangible expressions of a genuine desire for a more just and equitable society.

However, the second part of the statement—“BUT I Cannot Live in Their Communities, I Prefer my White Neighborhood”—exposes a critical disconnect. This is where the intellectual commitment to anti-racism collides with the deeply ingrained, often unexamined, preferences and priorities that govern major life decisions. The choice of where to live is not merely a matter of personal taste; it is a decision freighted with implications for one’s children’s education, personal safety, and financial future. And in a society still profoundly shaped by racial and economic segregation, these



considerations are inextricably linked to race.

The preference for a “white neighborhood” is often rationalized in race-neutral terms: “good schools,” “safe streets,” “higher property values.” Yet, these are all, in effect, coded phrases that reflect a long and painful history of racial discrimination in housing, education, and law enforcement. The “good schools” are often well-funded because they are in wealthy, predominantly white districts, a legacy of funding models tied to property taxes. The “safe streets” are often in neighborhoods that have not been subjected to the same history of disinvestment and over-policing as many communities of color. The “higher property values” are a direct result of redlining and other discriminatory practices that have systematically devalued Black and Brown neighborhoods.

This is where the “savior complex” comes into play. The desire to “save” Black and Brown people, while seemingly benevolent, can be a manifestation of a deeper, more problematic dynamic. It positions the white liberal as the active, benevolent agent of change, and Black and Brown people as the passive recipients of their charity. This dynamic, however well-intentioned, can be deeply disempowering. It can obscure the agency, resilience, and self-determination of the very communities it purports to help. It can also, paradoxically, serve to reinforce the very power imbalances it claims to oppose.

The act of “saving” from a distance, of writing a check or signing a petition from the comfort of a gentrified neighborhood, allows the white liberal to feel engaged in the struggle for racial justice without having to confront the messy, uncomfortable

realities of that struggle on a daily basis. It allows them to maintain a sense of moral purity without sacrificing the privileges and comforts that come with living in a predominantly white, affluent community.

This is not to say that the individual who asks this question is a “bad person.” On the contrary, the very fact of asking the question, of acknowledging the contradiction, is a sign of a functioning conscience. The feeling that “something is wrong” is a healthy and necessary response to a deeply unhealthy societal condition. It is the psychic toll of living in a state of cognitive dissonance, of trying to reconcile a belief in equality with a life that is, in many ways, predicated on inequality.

So, is something wrong? The answer is both yes and no. No, there is nothing uniquely “wrong” with the individual in the sense of a personal moral failing that is theirs alone. They are a product of a society that has, for centuries, been structured by race and class. Their preferences and anxieties have been shaped by a lifetime of exposure to a culture that equates whiteness with safety, success, and desirability.

But yes, something is profoundly wrong. It is wrong that we live in a society where a child’s educational prospects are determined by their zip code. It is wrong that the perception of safety is so closely tied to the racial makeup of a neighborhood. It is wrong that the desire for a “good life” for oneself and one’s family so often leads to choices that, however unintentionally, perpetuate the very systems of inequality that we claim to oppose.

The path forward, then, is not one of self-flagellation, but of self-awareness and intentional action. It is to move

TEAM

My people are destroyed for lack of knowledge. —Hosea 4:6

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beyond the comfortable distance of the “savior” and to embrace the more challenging, but ultimately more meaningful, role of the accomplice and the neighbor. It is to ask not, “How can I save them?” but rather, “How can I be a part of a community that is working to save itself?” and “What am I willing to sacrifice to make that a reality?” This might mean actively supporting affordable housing initiatives in one’s own neighborhood, advocating for more equitable school funding, or simply getting to know one’s neighbors from different backgrounds.

Ultimately, the question posed in the title is not one that can be answered with a simple yes or no. It is a question that demands a lifetime of engagement, of wrestling with uncomfortable truths, and of striving, however imperfectly, to close the gap between the world we say we want and the world we actually create with our choices. The feeling that “something is wrong” is not a sign of personal failure, but a call to a deeper, more honest, and more transformative form of allyship. ●

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Attorney General James Arrests Bronx Deed Thieves for Home Theft

New YORK: New York Attorney General Letitia James, announced the arrests and indictments of Chenenne Guevarra-Francis, a retired New York City Police Department (NYPD) detective; Merrick Dammar, an attorney; and Barbara Guevarra-Francis, a retired nurse, for stealing a 50 percent ownership stake of a family home in the Bronx worth approximately \$340,000. An investigation by the Office of the Attorney General (OAG) revealed that Chenenne Guevarra-Francis and her mother, Barbara, used a forged deed and other forged documents to steal the ownership stake of a home belonging to Chenenne's sister and Barbara's daughter, Charmein. Dammar prepared and notarized these forged documents on the day that Charmein died, allowing Chenenne and Barbara to steal the home out from under Charmein's husband, who should have inherited his wife's stake in the home. Chenenne, Barbara, and Dammar were all charged with felonies and arraigned today before a judge in Bronx County Supreme Court.

"Deed theft is a heartless crime, and it's particularly tragic when the thieves are stealing from their own family mem-



Attorney General Letitia James
Editorial credit: lev radin / Shutterstock.com

bers," said Attorney General James. "Charmein Guevarra-Francis' family used her death to steal her share of the family home from her widowed husband, but today we are bringing them to justice. My office will continue to go after deed theft in all of its forms to keep New Yorkers safe in their homes."

Charmein Guevarra-Samuel split the ownership of a home on Eastchester Road in the Bronx with her mother, Barbara, with each owning a 50 percent stake. Charmein lived in the home for over 15 years with her husband, who stood to inherit her stake upon her death.

In July 2020, Charmein suffered cardiac arrest and passed away. Immediately after her death, Barbara and Chenenne used a forged deed and forged property transfer documents to transfer Charmein's ownership share of the home to themselves, thereby preventing Charmein's husband from legally inheriting her \$340,000 ownership share. Merrick Dammar prepared and notarized these forged documents.

The theft was discovered when Charmein's husband applied for letters of administration for his wife's estate. In May 2023, Chenenne attempted to evict

Charmein's husband. The OAG successfully blocked this eviction using a new deed theft law advanced by Attorney General James.

Chenenne Guevarra-Francis, Barbara Guevarra-Francis, and Merrick Dammar were each charged with:

- Grand Larceny in the Second Degree, a class C felony;
- Criminal Possession of Stolen Property in the Second Degree, a class C felony;
- Forgery in the Second Degree, a class D felony;
- Criminal Possession of a Forged Instrument in the Second Degree, a class D felony; and
- Offering a False Instrument for Filing in the First Degree, a class E felony.

The maximum sentence on the top count is a sentence of five to 15 years in prison. The charges against the defendants are merely accusations and the defendants are presumed innocent until and unless proven guilty in a court of law.

The OAG thanks the New York State Police for the criminal referral and its assistance with this investigation and prosecution. The OAG also thanks the New York City Department of Finance for their assistance.●

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- Advise you on the best type of deed to use (there are many types of deeds)

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How to Prepare for a Meeting with an Estate Planning Attorney

BY CHRIS TOBIAS

Estate planning may not be the most cheerful task, but it is one of the most thoughtful and impactful things you can do for your family. Planning ahead ensures your wishes are honored, your loved ones are protected, and your legacy is preserved. If you're meeting with an estate planning attorney for the first time, it's natural to feel a bit overwhelmed. However, walking into that meeting with a clear sense of what to expect — and what to bring — will make the process smoother and more productive. Below is a guide to help you prepare for your initial consultation.

Understand the Purpose of Estate Planning

Before your meeting, it's essential to have a working understanding of what estate planning entails. It's far more comprehensive than simply drafting a will. Proper estate planning involves organizing your financial, legal, and personal affairs and making thoughtful decisions regarding your health care, finances, guardianship of minors, and distribution of assets should you become incapacitated or pass away.



ed or pass away.

A comprehensive estate plan typically includes:

- A Last Will and Testament
- Durable Power of Attorney
- Health Care Proxy and Living Will (Advance Directives)
- Revocable or Irrevocable Trust(s)
- Strategies for Asset Protection
- Guardianship Designations for Minor Children
- Beneficiary Designations on Financial Accounts
- Instructions for Digital Assets (e.g., social media, email, cryptocurrency)

Understanding the full scope of estate planning will help you identify what you may need and allow you to ask the right

questions during your consultation.

Gather and Organize Key Documents

Your attorney will need a detailed picture of your personal and financial circumstances to tailor your estate plan. Preparing the following documents will help you maximize the value of your meeting:

- Identification: Government-issued photo ID (e.g., driver's license or passport).
- Family Information: Names, birthdates, addresses, and contact information for your spouse, children, and other important individuals such as grandchildren or potential guardians.
- Real Estate: Deeds, property tax records,

mortgage statements for any real estate you own.

• Financial Statements: Recent statements from checking, savings, investment, and brokerage accounts.

• Retirement Accounts: Documentation of IRAs, 401(k)s, pensions, and annuities.

• Life Insurance: Copies of current life insurance policies and beneficiary designations.

• Business Interests: Ownership documents for any companies you are involved in, including partnership agreements or LLC operating agreements.

• Debts: Mortgages, car loans, student loans, credit card balances, or other liabilities.

• Previous Estate Plans: Any existing wills, trusts, or power of attorney documents.

If any of these are unavailable, bring as much information as you can. Even estimates are helpful in allowing the attorney to gain insight into your situation.

Define Your Goals and Wishes

Estate planning is ultimately a personal process that reflects your values and objectives. Spend time thinking about your intentions for your legacy:

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Plan Today for Peace of Mind Tomorrow!

Life is unpredictable, but your family's future doesn't have to be. Here's what you need to know about Wills, Trusts & Estate Planning!



- Why U.S. Citizens with Foreign Property Should Consider Creating a Trust
- Are There Estate Taxes in New York, and How Can I Minimize Them?
- Who Should I Appoint as My Power of Attorney and Healthcare Proxy?
- What Steps Should I Take Immediately After a Loved One Passes Away in New York?
- What is a Living Will, and Do I Need One?

- What Happens If I Die Without a Will in New York State?
- Understanding the Differences Between a Will and a Trust
- How to Ensure Your Digital Assets Are Included in Your Estate Plan
- How Often Should You Update Your Estate Plan?
- How Does Probate Work in NYS, and Can It Be Avoided?

Estate planning is a necessity not a luxury!

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Schedule a consultation today!



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Fighting Back Against the Anti-DEI Wave

In 2025, Diversity, Equality, and Inclusion (DEI) efforts are facing intense resistance—a combination of political backlash, corporate pullbacks, and public skepticism. Despite these headwinds, organizations dedicated to equity are adapting with resilience and renewed strategy.

Political & Corporate Retrenchment

This year began with a major policy shift: the U.S. government repealed federal DEI mandates for contractors, citing "fairness" and concerns over reverse discrimination. Encouraged by the shift, some major corporations—such as Target, Ford, and McDonald's—quietly downsized their DEI programs or rebranded them altogether. While positioned as politically neutral moves, these actions have sparked criticism from civil rights groups, who see them as surrendering to anti-DEI rhetoric.

This pullback isn't isolated to the U.S. In the UK and Ireland, companies have reduced sponsorship of Pride events and replaced DEI-related job titles with softer alternatives like "People Culture" or "Employee Engagement." These changes, though subtle, are keenly felt by employees and stakeholders.

Consequences of DEI Rollbacks

The rollback of DEI programs carries tangible risks:

- Talent Loss: Employees from marginalized groups—especially Gen Z workers—are leaving organizations that fail to reflect their values.



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- Reputation Risks: Scaling back DEI can trigger viral backlash, consumer boycotts, and long-term brand damage.
- Legal Exposure: Dismantling DEI initiatives without maintaining anti-discrimination protections risks violating Title VII and opens the door to EEOC complaints and litigation.

Strategic Responses

Rather than retreat, forward-thinking organizations are recalibrating with a sharper legal and operational focus:

1. Reframing DEI as a Business Imperative

Companies are tying inclusion to tangible outcomes—higher innovation, broader markets, and stronger team performance. The data is clear: diverse teams outperform homogenous ones in both problem-solving and profitability.

2. Strengthening Internal Coalitions

Employee Resource Groups (ERGs) and DEI councils remain central to maintaining momentum. Even as public-facing

messaging is softened, internal engagement continues through these vital networks.

3. Ensuring Legal Compliance

Programs are being refined to align with Title VII and EEOC guidelines, ensuring DEI goals remain defensible under scrutiny.

4. Transparent Internal Communication

Companies are prioritizing honest internal conversations, reaffirming their commitment to equity while acknowledging external pressures. This clarity builds trust.

Conclusion: Step Up, Don't Step Back

The anti-DEI backlash is real, but it doesn't have to win. Organizations that hold firm—while adapting with legal precision and strategic intent—will be better positioned to attract top talent, retain consumer loyalty, and lead with authenticity. The message for 2025 is clear: recommit, reframe, and resist retreat. Equity isn't a trend—it's a long-term investment in people, progress, and performance. ●

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Estate Planning Attorney/

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- Who should inherit your assets and in what proportions?
- Who should serve as guardian(s) for your minor children, if applicable?
- Who will manage your financial affairs or make medical decisions if you're unable to?
- Are there specific gifts or bequests you want to make (e.g., jewelry, heirlooms, charitable donations)?
- Do you want to impose restrictions or conditions on inheritances (such as age thresholds or educational achievements)?
- Are there family conflicts or sensitive dynamics that might impact your plan?

Being thoughtful about these issues ahead of time will help your attorney structure a plan that truly honors your values and reduces the risk of disputes among heirs.

Prepare a List of Questions

Your initial meeting is also your opportunity to educate yourself about the legal and practical considerations of estate planning. Arrive with a written list of questions to ensure you get the clarity you need. Common questions include:

- What is the difference between a will and a trust?
- How do revocable and irrevocable trusts differ?
- What happens if I die without a will in my state?
- Can I avoid probate?



- How are estate taxes calculated, and how can I minimize them?
- What does it mean to "fund" a trust, and how do I do it?
- How often should I update my estate plan?
- What happens if I move to a different state in the future?

Asking the right questions will not only empower you but also demonstrate to your attorney that you are serious and committed to completing this process thoughtfully.

Be Honest and Transparent

Full disclosure is a cornerstone of effective estate planning. Your attorney is bound by strict confidentiality rules and is there to advocate for you — but they can only help you if they have accurate information. If there are estranged family members, former marriages, disputes over property, foreign assets, or unconventional arrangements (such as informal caregivers or dependents not legally recognized), it's critical to disclose this.

Similarly, if you have previously executed estate documents that may conflict

with your current goals, bring them. The goal is not to judge your past decisions but to ensure that your updated plan is cohesive, enforceable, and legally sound.

Understand the Attorney's Role and Fees

An estate planning attorney is more than just a document drafter. They are your legal advocate, guiding you through complex decisions, anticipating legal challenges, and ensuring your documents align with your long-term goals. A good attorney will also:

- Help you identify the best fiduciaries (e.g., executors, trustees)
- Ensure your plan is legally compliant with your state laws
- Coordinate with your accountant, financial advisor, or insurance professional
- Assist with retitling assets or updating beneficiary designations
- Offer periodic reviews to keep your plan current with life changes

Ask about the attorney's fee structure — is it a flat fee or hourly? Will you be charged for follow-up meetings or updates? Transparency about fees helps

you make informed decisions and avoids future misunderstandings.

Think Beyond Death — Plan for Incapacity

Estate planning is not just about death; it's about life. Unexpected illness or injury could leave you unable to manage your finances or make medical decisions. Durable powers of attorney, health care proxies, and living wills are critical documents that empower trusted individuals to act on your behalf.

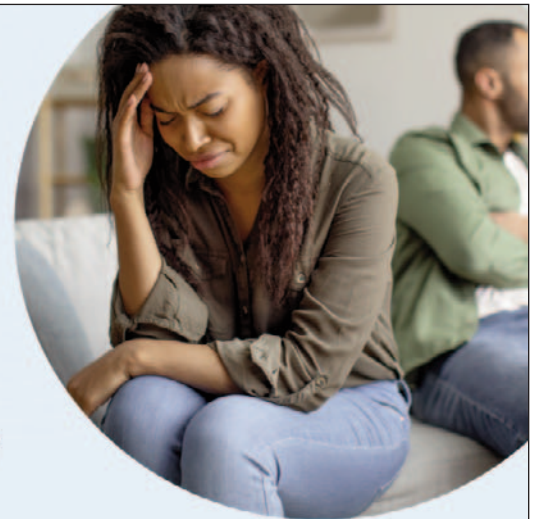
Discuss with your attorney what powers you're granting, how much discretion your agents will have, and under what circumstances those powers become effective. Planning for incapacity is a key part of protecting your autonomy and ensuring your affairs are handled by someone you trust.

Final Thoughts

Walking into your first estate planning meeting prepared and informed can save time, reduce anxiety, and result in a plan that genuinely reflects your intentions. Don't think of estate planning as a grim task. Instead, view it as a powerful way to care for your family, clarify your legacy, and maintain control over life's most personal decisions. With the right preparation and professional guidance, you can walk away from your meeting with peace of mind, knowing that your wishes will be respected and your loved ones will be protected. ●



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Top Ten

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- How Can I Divorce in New York If My Spouse Doesn't Agree?
- How Is Alimony Calculated in New York?
- Is a New York Divorce 50/50 for Equitable Distribution?
- How to Reopen a Divorce in NY for Equitable Distribution Issues
- How to File an Uncontested Divorce in NY: A Step-by-Step Analysis
- Risks of Choosing Uncontested Divorce Over Contested Divorce
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Buying a Second Home as an Investment Property: What You Need to Know

BY CHRIS TOBIAS

In today's volatile financial landscape, many investors are looking for alternatives to the stock market. One of the most attractive and potentially lucrative options is buying a second home as an investment property. Whether you're aiming for short-term rental income or long-term equity growth, a second home can be a smart addition to your portfolio. But this type of real estate investment comes with its own set of considerations, financial obligations, and legal responsibilities. Here's what you need to know before taking the plunge.

What Is a Second Home Investment Property?

A second home is typically a property purchased in addition to your primary residence. When used as an investment property, this second home is intended to generate income—either by renting it out to tenants or listing it as a short-term vacation rental. Unlike a vacation home you occasionally visit, an investment property must be managed more actively and strategically to yield financial returns.

Why Invest in a Second Home?

1. Passive Income Stream:



Rental income can provide steady, passive cash flow. In high-demand areas, short-term rental platforms like Airbnb or Vrbo can generate significantly more income than traditional long-term leases.

2. Property Appreciation:

Real estate tends to appreciate over time. If you buy in a growing market, your second home could substantially increase in value, adding to your net worth.

3. Tax Advantages:

Owning a second home as a rental property may allow you to deduct mortgage interest, property taxes, insurance, depreciation, maintenance, and travel expenses related to managing the property.

4. Diversification:

Real estate investments diversify your portfolio, reducing your reliance on stocks and bonds.

5. Personal Use Flexibility:

You may also use the property for your own vacations when it's not being rented out, giving you both income and lifestyle value.

Key Considerations Before Buying

Buying a second home as an investment property isn't the same as purchasing your first home. It's a business decision that requires due diligence, risk assessment, and strategic planning.

1. Location Is Everything

The success of your investment hinges largely on location. Choose a neighborhood or city with strong rental demand, high tourism traffic, or steady population growth. Look for areas near universities, hospitals, downtown districts, or popular vacation destinations. Proximity to amenities like beaches, ski resorts, public transit, or business hubs can also boost rental appeal.

2. Understand the Financing Requirements

Lenders treat investment properties differently from primary residences. Mortgage rates are usually higher, and you may need to make a down payment of 15-25%. Additionally, you must have strong credit, low debt-to-income ratios, and substantial reserves. Shop around for competitive interest rates, and consider working with lenders who specialize in investment property loans.

3. Evaluate the Rental Potential

Before making a purchase, estimate your potential rental income. Review comparable listings in the area to assess average rent prices and occupancy rates. Platforms like AirDNA or Zillow Rental Manager can help you crunch the numbers. Be realistic and factor in vacancies, off-season slumps, and local competition.

4. Factor in All Costs

Beyond the purchase price and mortgage, you'll need to budget for:

- Property management fees (especially if you live far away)
- Insurance (which may be higher for rental homes)
- Property taxes
- Repairs and maintenance
- Furnishings (for short-term rentals)
- Utility bills
- HOA fees or local licensing costs (if applicable)

Run a break-even analysis to ensure the property will at least cover expenses and ideally generate profit.

5. Know the Legal and Zoning Rules

Municipalities often regulate short-term rentals through zoning laws, permit requirements, or occupancy restrictions. Some neighborhoods prohibit rentals

altogether. Make sure your investment strategy complies with local ordinances, HOA rules, and tax laws. Consult with a real estate attorney or property management company to avoid legal pitfalls.

Tax Implications of a Second Home Investment

If you rent the home for more than 14 days per year, the IRS considers it a rental property. This distinction carries both tax responsibilities and benefits:

- You must report rental income on your tax return.
- You can deduct eligible expenses like mortgage interest, repairs, property taxes, and depreciation.
- If you also use the property personally, the amount of deductible expenses may be limited.

Speak with a tax professional to maximize your deductions while staying compliant.

Managing Your Investment Property

Managing a second home from a distance can be challenging. Hiring a property management company can ease the burden by handling bookings, maintenance, tenant screening, and rent collection. This is particularly useful if you're investing in a different city or state.

Risks and Challenges

Like any investment, buying a second home carries risks:

- Property values may decline due to market shifts.
- Unexpected repairs or maintenance issues can be costly.
- Vacancies can lead to inconsistent income.
- Regulatory changes could limit rental usage.
- Tenants or guests may cause damage or legal disputes.

To mitigate these risks, conduct thorough market research, purchase landlord insurance, and maintain a financial buffer for emergencies.

Is Buying a Second Home Right for You?

Buying a second home as an investment property can be a powerful wealth-building tool—but it's not for everyone. It requires upfront capital, ongoing management, and a tolerance for market fluctuations. If you're financially stable, willing to do the research, and committed to treating it like a business, a second home could offer both income and appreciation for years to come.

Final Thoughts

Investing in a second home is a significant decision that blends personal and financial goals. With the right strategy, your second home can become more than just a getaway—it can be a smart step toward financial freedom.

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U.S. Deports Jamaicans and Other Migrants to African Kingdom of Eswatini Under Controversial Third-Country Policy

BY MARY CAMPBELL

The U.S. Department of Homeland Security confirmed Tuesday that a “safe third country deportation flight” landed in Eswatini—formerly Swaziland—carrying five non-U.S. citizens convicted of violent crimes. According to DHS spokesperson Tricia McLaughlin, the individuals were “so uniquely barbaric” that their home countries—Vietnam, Jamaica, Cuba, Laos, and Yemen—refused to take them back.

The deportees reportedly stand convicted of severe offenses including murder, child rape, aggravated assault, robbery, and weapons violations. All five have been described by DHS as “terrorizing American communities” and thus were sent to Eswatini under a policy that expedites removal when repatriation is blocked.

Legal Backdrop: Supreme Court Opens Door

The move follows a pivotal June Supreme Court ruling allowing the Biden-era (now Trump) administration to deport individuals to countries other than



their own, even without prior court hearings. Previously, a federal judge in Massachusetts had required meaningful removal hearings—conditions now effectively overturned following the appeal.

According to a recent ICE memo, deportations to third countries may proceed swiftly if the receiving nation provides even minimal assurances of safety—or no notice is required at all in “exigent circumstances,” giving officials as little as six hours to execute removals.

Expansion Amid Secrecy and Criticism

This flight marks the second deportation to an African nation this month, coming shortly after eight detainees were sent to South Sudan. DHS officials claim Eswatini cooperated after “extended diplomatic discussions,” though Eswatini authorities have remained publicly silent. Civil society groups have raised alarm about the scant transparency around the process.

In a statement to the Associated Press, Ingiphile Dlamini of pro-democracy

group SWALIMO emphasized Eswatini’s authoritarian track record and limited capacity to monitor detainees: “There has been a notable lack of official communication... What are the plans for the five men...and any potential risks to the local population?”

Human Rights Warnings

International rights groups warn that third-country deportations may breach global norms, including protections against non-refoulement—sending individuals to places where they might face harm. U.N. experts cautioned that sending migrants without strong assurances of safety could violate international human rights obligations.

Eswatini itself is not under a formal U.S. “do-not-travel” advisory, but reports of political repression, detainee abuse, and lack of due process have long shadowed its absolute monarchy under King Mswati III.

Global Precedent & Political Agenda

The U.S. now joins a small group of countries—like Australia and Israel—

continued on page 10



Legal Responses to Trump's 142+ Executive Orders Since His Inauguration in January



Top Issues

- Executive Orders 142 and related actions are driving increased demand for legal expertise.
- Protecting Rights: Legal Services for NY State Attorneys in Benefits and Consumer Cases
- Fighting for Immigrants: Legal Strategies in New York State Post Trump Equity
- Defending Immigrants: Legal Strategies for NYS Attorneys Post Trump
- Defending Justice: Criminal Defenders for NYS Attorneys in the Post-Trump Era

- Equity in Education: Legal Strategies for NYS Attorneys Protecting Marginalized Students
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New \$250 “Visa Integrity Fee” Could Make Visiting the U.S. Costlier for Many Travelers

A controversial new travel fee—dubbed the “visa integrity fee”—was enacted as part of the One Big Beautiful Bill, signed into law on July 4, 2025. It imposes a \$250 charge on top of existing visa application fees for most non-immigrant visa holders, including tourist (B-1/B-2), student (F/M), work (H-1B/H-4), and exchange (J-1/J-2) categories.

When and Whom it Affects

- Set to take effect starting October 1, 2025, coinciding with the beginning of fiscal year 2026.
- Applies to anyone needing a non-immigrant visa, but exempts travelers from the Visa Waiver Program (VWP) and most citizens of



Canada and Bermuda.

- Diplomatic visa holders (A and G) are also not required to pay.

Costs and Fee Breakdown

- For example, a standard B-1/B-2 tourist visa already costs \$185, so with the new integrity fee, applicants will pay \$435 upfront.
- Additional surcharges are expected, such as the I-94 entry/exit form fee, recently increased from \$6 to \$24.
- *In some cases—like Indian applicants—the total cost may reach \$472 once all fees are tallied.

Refunds—Only for Good Behavior?

- The fee is technically refundable, but only under strict conditions: departing on time, avoiding unauthorized work, or lawfully changing visa status.
- However, critics warn the reimbursement process could be administered slowly or denied on technicalities. Some legal experts advise applicants to treat it as non-refundable.
- International travel to the U.S. has already declined more than 6% in 2025, and some destinations have seen booking drops of up to 60%.●

U.S. Deports Jamaicans/continued from page 9



pursuing third-country deportations. The Trump administration has expressed interest in expanding agreements with other African nations, with Rwanda among those in early discussions.

Supporters argue the policy removes dangerous individuals from U.S. streets when home nations refuse to cooperate. Critics counter that it circumvents legal protections, shifts the burden to less capable countries, and exposes migrants to potential rights abuses.

What Happens Now

The five deportees currently remain in isolation under Eswatini's care pending coordination between U.S., UN, and Eswatini officials for “eventual repatriation”

Legal challenges in U.S. courts are ongoing as immigrant-rights groups seek injunctions or greater judicial oversight on third-country removals.

Other nations—including Nigeria—have already rejected U.S. requests for similar arrangements.

As the U.S. intensifies deportations under Trump-era directives, the legality and ethics of dispatching migrants to nations where they lack nationality or ties remain hot-button issues—both domestically and abroad.●

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Trump Creates New System to Impose Millions in Fines on Undocumented Immigrants

BY AARON REICHLIN-MELNICK

Under a new system put in place by the Trump administration on June 27, immigration officers may be able to impose penalties of millions of dollars on certain undocumented immigrants, putting them at risk not only of deportation but of crushing financial debt. Under this new procedure, designed to reduce the due process available to people facing possible fines, individual Department of Homeland Security (DHS) officers could send letters imposing fees on noncitizens, and if they fail to respond within 15 business days, all right to appeal would be eliminated.

In 1996, as part of a larger "tough on immigration" law, Congress permitted immigration officers to impose escalating civil monetary penalties on some undocumented immigrants. The most significant fee added by the law imposed a \$500 daily fine for any person who fails to depart after being ordered deported or accepting "voluntary departure." After periodic adjustments for inflation, this fee is now \$998 per day, or \$364,270 per year.

Despite these fees being put in place in 1996, they have rarely been enforced

over the last three decades. Immigration officers generally focus on deportations, and most people who could be fined under the law could not pay fines of those levels. Therefore, immigration officers generally did not impose the penalties under the law, focusing instead on removal, rather than additional punishment. That is changing now, in part because the process for levying the fines has been made much easier.

Under previous procedures, anyone facing a civil penalty would be first mailed a Notice of Intention to Fine. This notice was required to be sent via certified mail or served in person, ensuring that the target was aware of the fine. After the target received the notice, they had 30 days to oppose the fines, and even had the right to seek an in-person hearing arguing that the fines did not apply. Only after the 30-day period expired did the fines go into effect. Even then, individuals who were fined had the right to appeal the decision to the Board of Immigration Appeals, the body which hears appeals coming from immigration courts and other actions of immigration officers.

The new rule reduces this process substantially. Now, rather than a notice of an



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intention to fine, immigration officers at DHS can send out a fine directly. And rather than a period of 30 days where the immigrant could argue that they should not be fined, immigrants will be fined first, and then have 15 business days in which to file an appeal. Failure to appeal within 15 days will be considered a permanent bar to challenging the fines. And rather than the Board of Immigration Appeals, the appeals would go only to a supervisory immigration officer and no one else. There would also be no right to seek an in-person hearing.

DHS justifies these changes by arguing that the previous procedure provided too

much due process to impose the fees at the scale Congress authorized. They also claim that modern databases make the underlying legal question of whether the person is subject to the fees easier to answer.

With this new procedure in place, DHS could potentially mail out civil penalties en masse to hundreds of thousands of people who have final orders of removal and did not depart within 30 days. Many of those individuals were ordered removed for missing a court hearing, potentially years in the past – and fines

continued on page 12

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Haiti Is Bleeding/ continued from page 1

commentary, young women and girls are being raped with impunity in areas under gang rule. Kidnappings for ransom are an everyday fear, and normal life is grasped in the brief moments that it comes. The trauma inflicted on Haitian society is incalculable.

The Transitional National Council (TNC), charged with governing Haiti until February 2026, has been unable to contain this descent into chaos. The Haitian National Police are both outmanned and outgunned. Meanwhile, the Multinational Security Support (MSS) mission of mostly Kenyan troops—deployed in the absence of a UN Security Council-authorized force—is largely confined to barracks. Starved of funding and operating without a clear mandate to use force, their capacity to confront the gangs is essentially non-existent.

Faced with these dire realities, the TNC has taken an extraordinary and controversial step: hiring a private mercenary group to combat the gangs. Until last week, this initiative remained unannounced and unexplained. The TNC had not identified the group involved, disclosed the financial terms, or described its rules of engagement. Surprisingly, this development has received scant international press coverage. But details are now beginning to emerge.

According to the UK Guardian newspaper, the mercenary group has deployed “first-person view” (FPV) kamikaze drones—equipped with commercial mining explosives—to identify and kill gang leaders. But after three months of drone operations, not a single gang leader has



been confirmed killed. Instead, several drone strikes have damaged buildings in gang-controlled zones and may have harmed civilians. These are dangerous occurrences in a fragile and densely populated environment.

Yet the TNC’s decision is not without logic. With a paralyzed MSS, a compromised national police force, and no external military assistance under UN authority, Haitian leaders are at the end of their tether. In this vacuum, the mercenaries appear to be the only actors taking the fight directly to the gangs. And this has led even some Haitian human rights defenders to reluctantly view the use of mercenaries as a “necessary evil.”

But this course of action is fraught with risk. As I warned earlier, it is only a matter of time before the gangs strike back using the same technology. That time may be fast approaching. Reports surfaced last month of three alleged gang members being arrested in the neighbor-

ing Dominican Republic while attempting to purchase drones. Meanwhile, the mercenary group in Haiti is reportedly building a 150-person strike force from among overseas-based Haitians with prior service in the military forces of Canada, France, and the United States. A substantial weapons cache has already been moved into the country.

I am not surprised at this development. More than two years ago, leaders in the Haitian diaspora in the United States told me they were willing to organize themselves into a military-style force under credible leadership to confront the gangs. They already had an organizational blueprint. That vision now appears to be taking form.

Some voices—like that of U.S. Secretary of State Marco Rubio—have suggested that, in the face of UN Security Council inaction, the Organization of American States (OAS) should take the lead. However, the OAS has no military capability, and its Charter forbids intervention in the domestic affairs of its Member States. Even if the Haitian government invited them, governments would still draw back in the absence of international authority.

In this context, the OAS held its 55th Regular Session of the General Assembly on June 27, 2025, in Antigua and Barbuda. The Assembly adopted a resolution titled “Calling for Concrete Solutions to Resolve the Grave Security and Institutional Crisis in Haiti.”

The resolution acknowledges Haiti’s deep security, political, economic, and humanitarian collapse. It calls for urgent and coordinated international cooperation—multilateral, regional, and bilater-

al—to support Haiti; assistance to restore law and order, facilitate humanitarian aid, and organize free and fair elections; increased contributions to the MSS mission and the Haitian police; stricter enforcement of arms embargoes and illegal weapons control; judicial reform and anti-corruption efforts to tackle root causes of instability; and a 45-day deadline for the OAS Secretary General to present a consolidated Action Plan—developed in consultation with Haiti and the UN—to provide a structured roadmap for institutional support and national recovery.

The problem with the resolution is that it is binding on no one, and the Secretary General cannot develop a plan that is not approved, mandated, and resourced by Member States. So, while the resolution is encouraging, it is still words on paper. Haiti needs action, not just the expression of commitments. It requires resources, not just rhetoric.

Worse now, US President Donald Trump has called for the slashing of \$9.4 billion in UN contributions. As columnist Jacqueline Charles pointed out recently in *The Miami Herald*, this would jeopardize programs for Haiti, including the MSS mission.

If this crisis escalates—as it now seems set to do—the consequences will not stop at Haiti’s borders. Regional migration pressures, transnational crime, and humanitarian spillovers will affect us all. Warfare of drones, gangs, and mercenaries will not spare the Haitian people from suffering. It may seem necessary out of desperation, but the longer this violent path continues, the harder it becomes to find a peaceful solution.

CARICOM does not have the money or troops to help Haiti. Still, it does have the capacity for diplomatic coordination, humanitarian response, and high-level advocacy at the UN, as well as for assisting the OAS Secretary General’s plan to become a reality.

The Caribbean cannot look away. CARICOM governments must continue to seek new ways to offer Haiti meaningful engagement. ●

Sir Ronald Sanders is writer is Antigua and Barbuda’s Ambassador to the US and the OAS. He is also the Dean of the OAS Corps of Ambassadors. The views expressed are entirely his own. Read more at sirronaldsanders.com

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Trump Creates New System to Impose Millions in Fines on Undocumented Immigrants/ continued from page 11

have been accruing the whole time. Some individuals may not even know they were previously ordered removed, as they did not receive notice of the hearing because it was sent to the wrong address (or they were a child at the time). If the government had the wrong address, a person could face escalating fines without their knowledge.

While the rule is likely to face challenge, the administration is moving forward with fining people already. Under the old procedure, the Trump administration issued thousands of notices of an intent to fine. One woman in Florida received a notice ordering her to pay \$1.8 million for failure to depart. Now those fines are set to expand. Currently, there are at least 1.4 million people in the country with final orders of removal.

Should the administration use this new power aggressively, they could potentially seek to impose exorbitant fines on all of them, with far less due process than ever before. That could put people in serious risk of financial ruin on top of deportation — a fate that is likely to further create fear in immigration communities nationwide. ●

Serving While Sick

BY FENIX SURIEL

Before the 20th century, health insurance in the U.S. was rare and often charitable. In 2000, an estimated 14% of the population was without health insurance coverage for the entire year, according to the United States Census Bureau.

Employer-based insurance emerged during World War II wage freezes, with fringe benefits like health coverage becoming tax-advantaged. Starting in the 1960s, the federal government established Medicare and Medicaid to provide health coverage for seniors, individuals with disabilities, and low-income individuals.

The Patient Protection and Affordable Care Act (ACA), commonly referred to as Obamacare, expanded coverage to all Americans, with subsidies for low- and middle-income individuals to purchase insurance via Health Insurance Marketplaces.

The Affordable Care Act

The ACA guaranteed issue and community rating to protect people with pre-existing conditions. Individual and employer mandates to encourage broad enrollment.

The ACA also provided federal funding

to expand Medicaid eligibility in participating states. Studies show it prevented tens of thousands of deaths, reduced mortality in expansion states, and significantly improved access to care.

Donald Trump frequently promised “insurance for everybody” and repeatedly claimed he would have a “terrific” replacement for Obamacare, yet he never unveiled a viable alternative.

However, this Trump administration, like its predecessor, has lacked a coherent replacement plan. As early as the campaign trail, Trump appeared flustered in debates when asked to describe his version of affordable healthcare.

The Big Beautiful Bill

In 2025, Congressional Republicans advanced a budget reconciliation package, often referred to as the “One Big Beautiful Bill Act,” with a strong focus on repealing safety nets. Key changes include:

- Up to \$800–\$880 billion in Medicaid cuts over a decade via per-person caps or block grants,
- Stringent work requirements, frequent eligibility re-verifications, and additional cost-sharing for recipients above the poverty line,
- Restrictions on coverage for gender-affirming care, abortion services, phar-



macy benefit managers, and limitations on provider taxes.

However, the “Big Beautiful Bill” might not be as beautiful as promised. Studies from Arkansas and Georgia show work requirements led to coverage losses without increasing employment. Early estimates predict that around 10–12 million people could lose Medicaid by 2034.

Public health experts warn that cuts to CDC funding, federal staffing, and state health grants undermine disease surveillance, vaccination efforts, outbreak preparedness, and responses to contagious diseases.

Economic models predict 1 million job losses in the healthcare, hospitality, and food sectors, resulting in a \$113 billion GDP reduction and nearly \$9 billion in

lost local revenue. And restrictions on Medicaid access have been linked to increased crime rates and recidivism.

The sectors most affected are those in the service industry, including food delivery, restaurants, and tipped workers. Approximately 45% of this workforce relies on Medicaid; up to 1.2 million could lose coverage due to cuts and work requirements.

Many tipped workers earn under \$2.13/hour (pre-tips) and face poverty at twice the rate of other workers, making the Medicaid safety net critical.

This raises many public health concerns.

If uninsured workers skip medical care or work while sick, the risk of foodborne

continued on page 14

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Serving While Sick

continued from page 13

illness and COVID-like outbreaks increases. Historically, restaurant workers have been vectors for disease transmission ("Typhoid Mary").

The impact is negative on the economy and is felt through ripples in employment.

Loss of Medicaid funding threatens hospital closures, reduced services, and job cuts in the hospitality and related industries, such as transportation and cleaning.

Gig and delivery workers suffer disproportionately when compared to other workers. Many delivery service workers rely on Medicaid or ACA marketplace plans, which are subsidized by their low incomes.

Without Medicaid and with ACA tax-credit support under threat, gig workers face increased uninsured rates and financial insecurity.

Deep cuts to the CDC, NIH, FDA, CMS, and federal grants risk rolling back the gains made during the COVID-19 pandemic.

What Does This Mean for New Yorkers?

In New York City, over 4 million residents rely on Medicaid, and nearly 3 million use SNAP, according to a NYC Comptroller press release. State cuts to



substance abuse, mental health, and addiction services affect tens of thousands.

"NYS's healthcare system is on the brink of collapse," said Dennis G. Trainor, CWA District 1 in a press conference a year ago. "We urge New York's lawmakers to invest in New York healthcare," added NYS Nurses Association President Nancy Hagans.

NYC continues to lobby for substance abuse funding and expanded Medicaid coverage for vulnerable groups. Lawsuits by the New York State and City governments are underway to block HHS's sudden funding terminations.

The mayor's proposed \$115 billion budget includes expanded school-nurse programs, health funding, and food assistance initiatives.

The increasing number of uninsured individuals leads to higher uncompensated care burdens, which in turn push costs higher for hospitals, commercial insurers, and employers.

"We have over 7 million New Yorkers who rely on Medicaid as a lifeline," said Governor Kathy Hochul at St. Mary's Children's Hospital earlier this year.

Local government representatives have made efforts to solidify the progress made in ensuring all workers are adequately insured.

Council Member Lincoln Restler (Brooklyn) launched a program to "Trump-proof" NYC public health, securing \$10 million in City funds for infectious disease surveillance, vaccines, and additional restaurant inspections.

Council Speaker Adrienne Adams (Queens) and Justin Brannan (Brooklyn) collaborated on funding health infrastructure in response to federal cuts.

NYC Comptroller Brad Lander has repeatedly highlighted the impact of federal cuts on millions of residents in NYC, calling for protective action. ●

Fenix Suriel is a journalist based out of New York City and a student at the Craig Newmark Graduate School of Journalism.

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Exploring Community Unity: Highlights from the Caribbean Diaspora United Event

BY JANET HOWARD

The recent Community Unity Breakfast on Saturday, July 12, hosted by the Caribbean Diaspora United (CDU), marked a pivotal moment in the movement to unify New York's ethnically diverse Black communities. Drawing nearly 500 attendees from the Caribbean Diaspora, African American, Continental African, and other ethnic groups, the event reflected CDU's core mission: to bring together people of African descent for collective empowerment.

According to Eugene Pursoo, President of Caribbean Diaspora United, the goal was simple yet powerful: unity and inclusion.

"We successfully included other members of the broader New York community," said Pursoo. "The African American community, the Continental African community, and the Caribbean Diaspora came together. That's exactly what we hoped to achieve."

A Stirring Keynote by Hon. Pernelle Beckles

The keynote speech delivered by Hon. Pernelle Beckles, a distinguished diplomat and politician and Leader of the Opposition People's National Movement Party (PNM) in Trinidad & Tobago, set a powerful tone. Her address centered on leadership, resilience, and the importance of reinforcing the bonds between the diaspora and the Caribbean region.

"She expressed heartfelt appreciation for the remittances and support that families back home receive," said Pursoo. "Her pledge to strengthen ties between the diaspora and the homeland was deeply appreciated."

Launch of the CDU Disaster Fund

One of the most significant developments at the breakfast was the introduction of the CDU Disaster Fund—a dedicated initiative aimed at providing immediate relief in the event of natural disasters affecting the Caribbean.

"The Caribbean is one of the most disaster-prone regions in the world," Pursoo explained. "Every year we expect hurricanes. Rather than scrambling for donations after disaster strikes, we're building a permanent fund so we can respond quickly and effectively."

A Community Poised for Impact

The record-breaking turnout was a clear indication that the Caribbean Diaspora is ready to move from conversation to action.

"If I could use one word, it's 'ripe'," said Pursoo. "We are ready to come together as a community."

Importantly, the event drew not only Caribbean nationals but also African Americans and other Black communities who saw in CDU a model for unity in action. There was a palpable sense of excitement—hope that these gatherings could spark long-term, systemic change.

Looking Ahead: Empowering Future Leaders

Building on this momentum, CDU is rolling out two major initiatives:

1. A Leadership Development Program: This initiative will send young Caribbean Americans on cultural and leadership exchanges to Caribbean nations and African countries.

"We're identifying youth who will become tomorrow's leaders," Pursoo stated. "Their experiential learning abroad will prepare them to lead with cultural awareness and purpose."



In photo from left: Public Advocate Jumaane Williams, Hon Pernelle Beckles and President Eugene Pursoo. Photo courtesy: CR/IQ Inc

2. The Virtual Caribbean Hall of Fame: Set to launch in Fall 2026, this digital platform will celebrate Caribbean excellence across the globe, showcasing achievements in the arts, politics, science, and more.

"We want Caribbean people—whether they're in Australia, Africa, or the U.S.—to see the greatness of their heritage and culture," said Pursoo.

Stay Connected

While CDU's new website is under construction, the organization will maintain communication through a monthly newsletter distributed via its massive community mailing list.

"Thousands are already on our list," Pursoo confirmed. "We'll keep the diaspora informed and engaged as we grow."

A Blueprint for Diaspora Unity

The Community Unity Breakfast was more than a networking event—it was a powerful example of how diasporic communities can come together to uplift, organize, and act. Under the leadership of President Eugene Pursoo, CDU has positioned itself as a catalyst for transformational unity, development, and cultural pride.

For updates and to join CDU's mailing list, visit www.eduusa.org ●

Listen to the interview at www.youtube.com/@cawnyrc



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Hepatitis C: Thousands Remain Undiagnosed—What New York’s Immigrant and BIPOC Communities Need to Know

BY JANET HOWARD

Hepatitis C, a potentially deadly but curable liver infection, is often referred to as a “silent epidemic” for good reason. According to the CDC, nearly 2.4 million people in the United States live with chronic Hepatitis C—and many of them don’t know it. In New York, a city shaped by immigrants and communities of color, the problem is especially urgent. Barriers to testing, cultural stigma, and limited access to care have left thousands—particularly among Black, Latino, and immigrant populations—undiagnosed and untreated.

This article outlines what Hepatitis C is, why certain populations are at higher risk, and what steps individuals and community leaders can take to detect and fight this underrecognized public health crisis.

What Is Hepatitis C?

Hepatitis C is a viral infection that primarily attacks the liver. The virus is spread through contact with infected

blood, often through:

- Sharing needles or syringes
- Unsafe healthcare procedures or blood transfusions (particularly outside the U.S. before the 1990s)
- Birth from a Hepatitis C-positive mother
- In rare cases, unprotected sex or sharing personal items like razors or toothbrushes

The virus can cause both acute (short-term) and chronic (long-term) infections. Chronic Hepatitis C, if left untreated, may lead to liver damage, cirrhosis, liver failure, or liver cancer. Yet, early symptoms are often mild or nonexistent, causing many to remain unaware of their infection for years.

The Urgency in New York’s Immigrant and Minority Communities

In New York State alone, it is estimated that tens of thousands live with Hepatitis C, and the burden is disproportionately carried by Black and Latino residents, as well as immigrants from countries where

the virus is endemic.

According to the New York State Department of Health, Hepatitis C rates among Black and Hispanic populations are significantly higher than among white residents. Among immigrants, especially those from sub-Saharan Africa, the Caribbean, the Middle East, and parts of Asia, many may have contracted the virus through non-sterile medical procedures before arriving in the U.S.

Undocumented immigrants, despite being at risk, often avoid seeking medical attention due to fear of deportation or lack of health insurance. Language barriers, medical mistrust rooted in historical injustices, and the stigma associated with a diagnosis of “hepatitis” further compound the problem.

Testing and Diagnosis: A Critical Step Forward

Testing for Hepatitis C involves a simple blood test. New York State law mandates that healthcare providers offer Hepatitis C testing to:

- All adults aged 18 and older
- Pregnant individuals during each pregnancy
- People with risk factors such as injection drug use or exposure to infected blood

Unfortunately, many people still fall through the cracks—especially those without regular access to healthcare. Many in immigrant communities do not undergo routine bloodwork or even have a primary care provider.

Free or low-cost testing is available throughout New York City via clinics, community health centers, and mobile health units. Local organizations like the African Services Committee, BronxWorks, and Apicha Community Health Center offer culturally sensitive screening and education programs specifically targeting underserved populations.

Treatment: A Cure Exists

Unlike many chronic diseases, Hepatitis C is curable. New antiviral medications, known as direct-acting antivirals (DAAs), can eliminate the virus in 8–12 weeks in most cases. These medications are highly effective and have minimal side effects.

But the promise of treatment is not always matched by access. Insurance requirements, delays in diagnosis, and lack of follow-up disproportionately affect people of color and those in immigrant communities. Some patients are unaware that they qualify for Medicaid or that New York City offers assistance programs to cover the cost of medication. Health advocates stress the importance of connecting patients to care immediately after diagnosis. Delays can lead to severe liver complications or death, despite the

availability of a cure.

Breaking the Silence: Combating Stigma and Misinformation

Many still view Hepatitis C as a disease linked only to drug use, leading to silence and shame. But this narrative ignores the millions who were infected through medical procedures, transfusions, or vertical transmission (from mother to child). Among Caribbean, Latin American, African, and South Asian families, stigma and misinformation can discourage people from getting tested—even when symptoms appear.

Faith-based organizations, barbershop health programs, and immigrant community associations can play a transformative role in breaking the silence. By hosting information sessions, partnering with health departments, and inviting trusted local leaders to speak openly, these groups can normalize testing and treatment.

What Community Leaders and Policy Makers Must Do

To reduce the number of undiagnosed Hepatitis C cases, we must focus on:

1. Education: Launch culturally tailored public health campaigns in multiple languages.
2. Accessibility: Expand free or mobile testing services in immigrant neighborhoods.
3. Trust Building: Train community health workers and navigators from within the affected communities.
4. Healthcare Reform: Ensure Medicaid, Medicare, and private insurers cover screening and treatment without unnecessary delays or denials.

The New York City Council and Department of Health have already begun efforts to prioritize Hepatitis C elimination, but implementation at the grassroots level—especially within communities of color—is essential for success.

Final Word: Know Your Status, Protect Your Health

If you are over 18, have ever received a blood transfusion before 1992, were born in a country with limited healthcare infrastructure, or have ever shared needles, you should get tested.

For immigrants and people of color in New York, knowledge truly is power. Knowing your Hepatitis C status could save your life or the life of someone you love. Hepatitis C is no longer a death sentence—but silence and inaction can be.

To find free or low-cost Hepatitis C testing in New York, visit:

- nyc.gov/health
- hepfree.nyc

Let’s bring the hidden epidemic out of the shadows and into the care it deserves. ●

Question:
Could I pass hepatitis on to my baby?

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I Am Pregnant: When Should I Marry the Baby's Father?

BY ANNE WEBSTER

The question of whether and when to marry the father of your unborn child is deeply personal, often entangled with cultural, emotional, financial, and moral factors. However, from a legal standpoint—particularly in New York State—marriage carries significant implications for both the mother and the child, especially when it comes to parental rights, custody, child support, inheritance, and immigration issues. This article analyzes these legal considerations to help expecting mothers make an informed decision.

1. No Legal Obligation to Marry in New York State

In New York, there is no legal requirement that parents be married in order to raise a child together or share legal rights to the child. Whether or not a couple chooses to marry before or after the child is born—or not at all—does not affect the mother's legal custody at birth. However, the unmarried father's legal position is more complex.



2. Establishing Paternity for Unmarried Fathers

If the child is born outside of marriage, the father must establish legal paternity to gain parental rights. This can be done through:

- Voluntary Acknowledgment of Paternity (VAP): Both parents may sign this form at the hospital or later at a family court or local child support office.
- Court-Ordered DNA Testing: If there is a dispute or no VAP, the court may order

genetic testing to confirm paternity.

Legal Impact: Without establishing paternity, the biological father has no legal right to custody or visitation and cannot be required to pay child support. By marrying the mother before birth, the father is automatically presumed to be the legal parent under New York law, eliminating the need for court action or acknowledgment forms.

3. Custody and Visitation Rights

In New York, when a child is born to married parents, both spouses automatically share legal and physical custody. However, for unmarried parents, the mother has sole legal and physical custody by default until the father establishes paternity and petitions the court for custody or visitation.

If the couple marries before the child is born, it simplifies the custody landscape by giving both parents presumptive joint rights. This may prevent future disputes or court battles over custody and access.

4. Child Support Obligations

Marriage does not exempt a parent from paying child support, nor is it required for a parent to request support. In fact, even if the couple remains unmarried and the mother has sole custody, the father can be required to pay child support once paternity is established.

However, child support enforcement becomes more efficient and less contentious if the father's legal relationship to the child is indisputable. Marriage is one way to remove ambiguity.

5. Impact on Inheritance Rights

Under New York's intestacy laws (what happens if someone dies without a will), children born to married parents automatically inherit from both parents. If the couple is not married, and the father dies without having established paternity, the child may be denied inheritance.

Similarly, if the mother dies, the unmarried father may have difficulty asserting rights to the child or managing their inheritance unless he has already established legal paternity or custody.

Legal Insight: Marrying before the child's birth automatically protects the child's right to inherit from both parents and simplifies estate administration.

6. Health Insurance and Government Benefits

A legally married father can include his wife and child on his employer-sponsored health insurance policy with greater ease. Certain government programs (e.g., TANF, SSI, WIC) may also consider marital status in eligibility calculations.

In some cases, staying unmarried may actually benefit the mother's eligibility for state or federal aid. Thus, it's important to analyze the financial implications with a benefits attorney or caseworker before making a decision.

7. Immigration Considerations

Marriage can be a critical factor in securing immigration benefits. If one parent is a U.S. citizen or lawful permanent resident and the other is undocumented, marrying before the child is born may streamline a petition for legal status.

In family-based immigration, USCIS often gives stronger weight to marriages

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I Am Pregnant

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that occur before the birth of a shared child. Delaying marriage until after birth could result in heightened scrutiny during adjustment of status or visa applications.

8. Tax Implications

Married couples in New York can file jointly, often resulting in more favorable tax treatment compared to two unmarried parents. On the other hand, marriage may trigger a “marriage penalty” if both partners earn similar incomes.

The IRS only recognizes marriages that occur by December 31 of the tax year for joint filings. If financial planning is a priority, speaking to a tax advisor before deciding on timing is essential.

9. Legal Protections in Case of Death or Incapacity

Married spouses have automatic legal standing to:

- Make healthcare decisions
- Inherit property without a will
- Claim Social Security survivor benefits
- Bring wrongful death claims

If a couple is unmarried, these rights are not automatic. The non-marital partner may be excluded from key decisions or benefits unless advance directives, powers of attorney, and wills are in place.



10. What If the Relationship is Unstable?

Marriage should not be seen as a panacea or moral obligation due to pregnancy. If the relationship is toxic, abusive, or unstable, entering into a legal union may compound the legal and emotional challenges rather than resolve them.

New York State has laws that protect the custodial parent—typically the mother in these situations—whether or not the parties are married. The family court system allows the mother to:

- Petition for full custody
- Seek orders of protection
- Request child support and medical coverage

Legal counsel should be sought before marrying under pressure, particularly if domestic violence or coercion is present.

11. Should You Marry Before or After Birth?

There is no one-size-fits-all answer, but legally, marrying before birth offers clear advantages:

- Automatic paternity
- Simplified custody rights
- Easier access to benefits and insurance
- Inheritance protections for the child

However, those advantages must be weighed against the quality of the relationship, financial stability, and future intentions. If marriage is pursued after

the child is born, the legal issues mentioned can still be addressed—but they may require more time, expense, and formality.

Conclusion

In New York State, the law gives unmarried mothers default custody and control, while unmarried fathers must take steps to establish legal rights. Marriage before the birth of a child simplifies a host of legal issues, from paternity and custody to inheritance and immigration.

However, the decision to marry should be made thoughtfully—not out of fear, obligation, or social pressure. Consulting a family law attorney, especially one familiar with New York-specific legal nuances, can help navigate the best path forward for the mother, the father, and the unborn child.

If you're pregnant and considering marriage, ask yourself not only “When should I marry?” but also “Is this marriage in the best long-term interest of me and my child?” ●

Disclaimer: This article is for informational purposes only and does not constitute legal advice. For tailored legal counsel, consult an experienced family law attorney in New York State.

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Your Legal Options After a Bike Accident in New York

BY CHRIS TOBIAS

Cycling in New York City can be thrilling and practical, but it's not without risks. Each year, thousands of cyclists are injured in collisions with vehicles, pedestrians, or even due to poorly maintained roads. If you've been involved in a bike accident in New York, understanding your legal options is crucial to securing compensation and protecting your rights.

1. Seek Medical Attention First

Before diving into legal considerations, your health is the top priority. Always seek immediate medical care—even if you feel fine. Some injuries, like concussions or internal trauma, can take hours or even days to appear. Medical records also serve as critical evidence in your injury claim.

2. Report the Accident

Under New York law, you're required to report any accident involving injury or more than \$1,000 in property damage. Call 911 at the scene and wait for the police to arrive. Be sure to obtain a copy



of the accident report, which will be essential if you pursue a legal claim.

3. New York Is a No-Fault State—But It's Complicated

New York follows a no-fault insurance system, meaning the driver's insurance will cover your basic medical expenses and lost wages—regardless of who caused the accident. This coverage typically comes from the vehicle driver's Personal Injury Protection (PIP) insurance.

However, no-fault benefits are limited. If you suffer what New York law defines

as a “serious injury”—such as broken bones, significant disfigurement, or long-term disability—you may be eligible to step outside the no-fault system and file a personal injury lawsuit.

4. Filing a Personal Injury Lawsuit

If your injuries meet the “serious injury” threshold, you can file a lawsuit against the at-fault driver. In this case, you can pursue full compensation, including:

- Medical expenses (past and future)
- Lost wages and reduced earning capacity

- Pain and suffering
- Emotional distress
- Property damage (bike repair or replacement)

To win a lawsuit, you must prove negligence, meaning the driver (or another party) failed to act with reasonable care. Examples include distracted driving, failure to yield, or speeding.

5. Other Liable Parties

While motor vehicle drivers are the most common defendants, others could be held responsible depending on the circumstances:

- The City of New York – if your accident involved poor road conditions, unmarked hazards, or defective bike lanes.
 - Bicycle or Parts Manufacturer – if a mechanical failure contributed to the accident.
 - Another Cyclist or Pedestrian – if their negligence led to the crash.
- Identifying all liable parties increases your chances of receiving full compensation.

6. Evidence You Should Gather

To support your claim, gather as much evidence as possible:

- Photos of the accident scene and your injuries
- Contact information of witnesses
- Surveillance or dashcam footage, if available
- Copies of medical records and police reports

A New York bicycle injury lawyer can help collect, organize, and present this evidence effectively.

7. Statute of Limitations in New York

In New York, you generally have three years from the date of the bike accident to file a personal injury lawsuit. However, claims against the city or state agencies must be filed within 90 days of the accident. Missing these deadlines can bar you from seeking compensation entirely.

8. Consult a Bicycle Injury Attorney

Bike accident claims can be legally complex, especially when dealing with no-fault insurance, serious injury thresholds, and municipal liability. An experienced New York bicycle accident lawyer will:

- Investigate the accident thoroughly
- Determine all sources of liability
- Handle insurance communications
- Fight for maximum compensation on your behalf

Final Thoughts

A bike accident in New York can leave you physically, emotionally, and financially drained. Knowing your legal options is the first step toward recovery. Whether it's filing a no-fault claim, suing a negligent driver, or taking action against the city, consulting an experienced personal injury attorney can make all the difference in your case.●



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Gentrification/
continued from page 1

and Latino New Yorkers, and offers potential legal, political, and community-based remedies.

I. Defining Gentrification in the NYC Context

Gentrification in NYC generally involves developers, landlords, and incoming middle- to upper-class residents transforming historically working-class, Black, and Latino neighborhoods into more affluent enclaves. Hallmarks include:

- Renovation of old buildings into luxury condos or co-ops.
- The proliferation of upscale restaurants and retail.
- Increased police presence and “quality-of-life” crackdowns.
- Rising rents and property taxes.
- Evictions or buyouts of long-term tenants.

Neighborhoods like Harlem, Bedford-Stuyvesant, Crown Heights, the South Bronx, and Bushwick have all seen significant demographic and cultural changes over the past two decades. In most cases, these changes were not organic or community-led but rather driven by public-private real estate ventures backed by political interests.

II. The Economic Consequences for Black and Latino Residents

Displacement and Housing Insecurity
Gentrification forces out long-term tenants who can no longer afford skyrocketing rents or are harassed by landlords eager to capitalize on rising property values. Rent-stabilized and Section 8 tenants face pressure through buyouts, construction harassment, or outright evictions. Many displaced families find themselves in less accessible or less desirable neighborhoods, exacerbating housing insecurity.

Wealth Stripping via Property Taxes and Foreclosures

Longtime Black and Latino homeowners are often unable to pay increased property taxes, leading to foreclosures and the loss of generational wealth. In NYC, the average property tax bill in a gentrifying neighborhood can increase by over 50% within five years. Homeowners who cannot keep up with these changes often lose their homes to speculative investors or tax lien sales.

Loss of Cultural Capital and Small Businesses

As rents increase, small minority-owned businesses are pushed out and replaced by corporate chains or white-owned boutiques that cater to the new demographic. This erodes the cultural identity of the

community and diminishes local economic power.

Employment Disruption

Local workers in service sectors such as food, childcare, and elder care are displaced alongside their communities, losing access to employers and transit routes. New businesses often bring new hiring practices that don’t prioritize legacy residents.

III. The Political Consequences: Disempowerment and Disenfranchisement

Electoral Displacement

Gentrification changes the voter demographics in city council and state assembly districts. The replacement of working-class Black and Latino families with wealthier, often white residents, shifts the political landscape. As a result, progressive or community-based candidates are often replaced by more moderate or developer-friendly officials.

Weakened Tenant Power

Displacement breaks up organized tenant associations and community boards. These groups historically advocated for rent control, public housing reform, and anti-displacement policies. With their base disrupted, their influence wanes.

Increased Policing and Surveillance

Gentrification often comes with increased policing, particularly under “broken windows” and “quality of life” strategies. This disproportionately affects remaining Black and Latino residents, who face higher rates of stop-and-frisk, ticketing, and arrest. The criminalization of these communities serves as another form of economic destabilization.

Cultural Erasure

Public art, murals, and community institutions (churches, schools, cultural centers) are often destroyed or co-opted. The political power of cultural narratives and historical memory is replaced with sanitized versions of neighborhood “history” that center newcomers.

IV. Remedies and Resistance: Legal, Economic, and Political Solutions

Stronger Rent Protections and Anti-Harassment Laws

New York must expand protections under the Housing Stability and Tenant Protection Act (HSTPA) of 2019 to include automatic legal representation in housing court, criminal penalties for landlord harassment, and a cap on luxury renovations as a tactic for increasing rents.

Community Land Trusts (CLTs)

CLTs are nonprofit organizations that buy and hold land in perpetuity for community use. Housing on this land is kept permanently affordable. Supporting CLTs in places like East Harlem, the Bronx, and Brooklyn is a key step toward community control of housing.



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Tax Relief for Legacy Homeowners

Implementing targeted tax freezes or rollbacks for long-term residents and seniors could prevent involuntary displacement through tax liens. This would preserve intergenerational wealth for Black and Latino families.

Moratorium on Luxury Development in Vulnerable Areas

NYC should implement zoning restrictions that prohibit new luxury construction in gentrifying areas unless accompanied by deeply affordable units and community benefit agreements (CBAs).

Political Mobilization and Voter Education

Organizations like Make the Road NY, VOCAL-NY, and Churches United for Fair Housing are working to re-engage displaced and vulnerable voters. Supporting these efforts is crucial for maintaining local political power.

Preservation of Cultural Districts

The City should designate Black and Latino cultural districts with financial support for arts institutions, cultural events, and historical preservation. This can legally protect against cultural erasure.

Real Estate Transparency Laws

Mandating public disclosure of all LLC real estate purchases and campaign donations by developers would expose the corruption underlying many rezonings and luxury developments.

Conclusion

Gentrification in New York City is not just an economic process—it is a racialized mechanism of dispossession that transforms entire neighborhoods and displaces the very communities that built them. While some argue that gentrification brings “revitalization,” for Black and Latino residents, it often means exclusion, trauma, and disinheritance. Without structural intervention—legal protections, community control, and political resistance—the cycle of gentrification will continue to erode the fabric of New York’s most vulnerable neighborhoods. Remedies exist, but they require political will, grassroots organization, and a reframing of urban development as a tool for equity rather than exploitation. ●

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