

Texas, FL Push Border Laws As Governors Eye Presidency

PHOENIX (AP) — Led by tough-talking Republican governors weighing presidential runs, Texas and Florida are debating especially strict legislation on border security as the GOP tests federal authority over immigration.

The moves in the two GOP-controlled statehouses come against a backdrop of polarization in Congress that makes any national immigration legislation seem unlikely as President Joe Biden tries to drive down migrant arrivals at the border while eyeing his own reelection bid.

Republican proposals in Texas build on Gov. Greg Abbott's \$4 billion project Operation Lone Star, with its construction of more barriers along the U.S.-Mexico border and busing of migrants to Democratic-led cities, including Washington, D.C., and New York. Abbott's aides confirm he's considering running for president.

Operation Lone Star already has added more officers along Texas' border with Mexico to detain migrants who trespass on private property. Now, Texas lawmakers have proposed creating a new border police force that could deputize private citizens, as well as making it a state felony to enter the state without authorization, punishable by up to 10 years in prison.

"Texas is taking historic action to secure the border and stop guns, drugs, and cartel gangs from assailing our state," Abbott



said in a tweet this week. "As President Biden abandons his constitutional duty, Texas continues to step up."

Florida Gov. Ron DeSantis, considered Donald Trump's strongest possible GOP competitor so far in next year's presidential primary, has proposed making human smuggling in the state a felony punishable by up to five years in prison. Hospitals would

be required to collect data on patients' immigration status and people in the U.S. illegally would be denied state government ID cards.

"Texas and Florida are places with politically ambitious governors who are hoping to use immigrants in the furtherance of their agendas," said attorney Tanya Broder of the National Immigration Law Center, which promotes

immigrant rights.

Despite the hardline rhetoric, Broder said advancements in immigrant rights have been quietly made in recent years.

State-level organization has improved immigrants' access to health care, higher education, professional licenses and driver's licenses, according to a recent study Broder co-authored. The study noted Colorado be-

came the first state to enact an alternative to unemployment insurance for excluded workers. Arizona voters last year approved in-state tuition for all students who attended high school in the state, regardless of their immigration status.

Abbott and DeSantis blame Biden for a big increase last year in illegal crossings into the U.S. But a plunge this year in illegal crossing numbers could throw cold water on the GOP's attacks against Biden's handling of border issues. The sharp drop along the Southwest border followed the Biden administration's announcement of stricter immigration measures.

The U.S. Border Patrol said it encountered migrants 128,877 times trying to cross the border in February between the legal ports of entry, the lowest monthly number since February 2021. Agents detained migrants more than 2.5 million times at the southern border in 2022, including more than 250,000 in December, the highest on record.

"Florida will not turn a blind eye to the dangers of Biden's Border Crisis," DeSantis said in a tweet last month announcing Florida's legislation. "We are proposing additional steps to protect Floridians from these reckless federal policies, including mandatory E-Verify and prohibiting local government from issuing ID cards to illegal aliens."

While Texas and Florida officials ballyhoo their border tightening efforts, no major immigration legislation has emerged this year in Arizona, where some of the nation's toughest laws targeting immigrants have been devised.

Arizona's "show me your papers" law, passed in 2010, required law enforcement officers to determine the immigration

status of a person stopped or arrested if the officers suspected the person may be in the U.S. unlawfully, a practice detractors said encouraged racial profiling. Courts eventually struck down several of the law's provisions.

Arizona's Republican lawmakers are up against Democratic Gov. Katie Hobbs, who this year has vetoed a GOP-backed budget and a bill that bans teaching public schoolchildren subject matter its authors describe as "critical race theory."

New Mexico, which also shares a border with Mexico, has since 2021 steadily removed barriers for migrants without legal status to access public benefits, student financial aid and licensure in credentialed professions.

After taking office in 2019, Democratic Gov. Michelle Lujan Grisham withdrew the majority of National Guard troops her Republican predecessor sent to the border, denouncing a "charade of border fear-mongering."

New Mexico's Legislature is also controlled by Democrats. Nevertheless, legislators this week rejected a proposal to bar state and local government agencies from contracting with U.S. Immigration and Customs Enforcement to detain immigrants as they seek asylum.

In North Carolina, Republican lawmakers last month launched a new attempt to require sheriffs to cooperate with federal immigration agents interested in picking up certain jail inmates believed to be in the U.S. unlawfully. Democratic Gov. Roy Cooper twice vetoed earlier versions of the measure, but Republican majorities in the General Assembly have since increased.

A similar Idaho effort so far has failed to make it beyond its legislative introduction.

Supervisor In Case Retired Before Firing

MEMPHIS, Tenn. (AP) — The Memphis police supervisor on scene when Tyre Nichols was beaten to death by officers retired with his benefits the day before a hearing to fire him, according to documents filed to revoke his law enforcement certification.

Lt. DeWayne Smith was identified Friday in records obtained by media outlets as the officer that officials said earlier this month had retired before his termination hearing.

Some Memphis City Council members were upset an officer was allowed to retire before steps could be taken to fire them, including the council's vice-chairman JB Smiley Jr., who said it didn't seem fair that the then-identified officer could keep pension and other benefits.

"I just don't like the fact that his parents are paying this officer to go on and live and that's troubling," Smiley said.

The attorney for Nichols' family said the department should not have let Smith "cowardly sidestep the consequences of his actions" and retire after 25 years.

"We call for Memphis police and officials to do everything in their power to hold Lt. Smith

and all of those involved fully accountable," attorney Ben Crump said.

Seven other Memphis officers were fired after Nichols died following a traffic stop on Jan. 7 and five of them are charged with second-degree murder. Smith is

not charged in Nichols' death.

Nichols, 29, was pulled roughly from his car as an officer threatened to shock him with a Taser. He ran, but was chased down. Video showed five officers held him down and repeatedly struck him with their fists, boots and

batons as he screamed for his mother.

The decertification documents against Lt. Smith reveal additional details about his actions that night.

Smith heard Nichols say "I can't breathe" as he was propped up against a squad car, but failed to get him medical care or remove his handcuffs, according to the report.

Smith also didn't get reports from other officers about using force and told Nichols' family he was driving under the influence even though there was no information to support a charge, the documents said. Investigators said Smith decided without evidence that Nichols was on drugs or drunk and video captured him telling Nichols "you done took something" when he arrived at the scene.

Additionally, Smith did not wear his body camera — violating police department policy. His actions were captured on the body cameras of other officers, documents said.

The U.S. Department of Justice is currently reviewing the Memphis Police Department policies on the use of force, de-escalation strategies and specialized units in response to Nichols' death.



COOPER URGES COMPANY TO KEEP NORTH CAROLINA PAPER MILL OPEN

CANTON, N.C. (AP) — Gov. Roy Cooper on Thursday urged the operators of a large western North Carolina paper mill set to shutter to find a way to keep it running, saying a closure would have a "devastating effect" on the region and its people.

Pactiv Evergreen announced last week that it expected to close its Canton mill during the second quarter as part of a restructuring of its beverage merchandizing operations. About 1,100 employees are expected to lose their jobs.

In a letter, Cooper asked Pactiv Evergreen USA CEO Mike King to "explore all options" to keep the mill operating, whether through a sale, repurposing of the plant, or through any other means.

The mill "has been in operation for more than a century and has been the lifeblood of that town and region," Cooper wrote. "Our priority remains to support the people affected by this unexpected closure by providing any available resources to their relief and recovery."

How To Shop For Insurance If You Lose Medicaid Coverage

Medicaid coverage will end for millions of Americans in the coming months, and it will push many into unfamiliar territory: the health insurance marketplace.

States will start cutting people from the government-funded plans when they no longer qualify based on income, a process that has been paused since shortly after the COVID-19 pandemic hit.

The timing of these cuts will vary. But all states have insurance markets where people who lose Medicaid can buy new coverage with help from subsidies. Some states will even connect shoppers with a potential new plan.

Shopping for affordable insurance that covers regular doctors and prescriptions can be daunting, especially in marketplaces that offer dozens of choices and subsidies to help pay for them. Experts say it helps to start this search with a plan. Here's a deeper look at the process.

WHAT'S HAPPENING TO MEDICAID?

Nearly 85 million people are covered by government-funded Medicaid, which focuses on people with low incomes.

At the start of the pandemic, the federal government prohibited states from kicking people off Medicaid if they were no longer eligible. That ban ends this spring, and many people on Medicaid will be introduced to this so-called redetermination process for the first time.

States are already verifying eligibility. Some, like Arizona, Arkansas and Idaho are expected to start ending coverage for ineligible people in April. Most states will be doing that in May, June and July.

Federal officials estimate that more than 8 million people will lose eligibility and leave Medicaid mainly because their incomes have changed.

WHERE TO GET NEW COVERAGE

State-based health insurance marketplaces created by the Affordable Care Act are the only places where people can buy individual insurance with help from an income-based subsidy. They can be found through the federal government's healthcare.gov website.

Shoppers also can find coverage sold outside these marketplaces, but it may be risky. For instance, short-term plans can

exclude coverage of certain things like a medical condition someone had before signing up.

INCOME-BASED SUBSIDIES

The cost of any new plan should be one of the first things people consider. Shoppers can get income-based subsidies to help pay monthly premiums of plans they buy on the state-based marketplaces. Those subsidies were enhanced during the pandemic.

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People often don't realize they can get this help, said Jeremy Smith, director of West Virginia's health insurance navigator program, which helps shoppers find coverage.

"A very large percentage of people can qualify for a plan starting at \$0 per month," he said.

COVERAGE DIFFERENCES

Individual insurance differs from Medicaid in several ways. Some marketplace plans come with a big deductible that people must pay before most coverage starts.

Shoppers should understand deductibles and other payments they will need to make before

committing to a plan, Smith noted.

Individual insurance also groups hospitals and doctors in networks. The insurance may cover much less of the bill for care received outside those networks. Shoppers should learn how any regular doctors and medications are covered before enrolling in a new plan.

Individual insurance also can give people more care choices. Many doctors don't accept Medicaid, and states may pay for only a limited amount of prescriptions.

"It is possible that people will have better access to certain services in the marketplace," said Jennifer Tolbert, a Medicaid expert at the non-profit Kaiser Family Foundation.

IMPORTANT STEPS IF YOU'RE ON MEDICAID

Make sure your state program has your current contact information, including a mailing address plus email and cellphone. They will send notifications if they need more information or if someone no longer qualifies for Medicaid.

"Everyone should do that before April," said said Joshua Brooker, an independent broker

based in Lancaster, Pennsylvania. "It's going to make a smoother transition."

Start shopping for new insurance before Medicaid ends. Shoppers should allow plenty of time to sort through options.

The goal should be to have new insurance that starts the day after Medicaid ends. That would cut down on temporary coverage losses for regular doctors or important medicines.

Once shoppers register to shop in the insurance marketplace, they have 60 days to find a plan.

GETTING HELP

Seeking assistance may be a good idea, especially for people who need help figuring out their income for the coming year. That's needed to calculate subsidies.

There are several ways people can get help.

States will transfer the names and contact information of those who no longer qualify for Medicaid to their marketplaces. They also will send a letter to Medicaid beneficiaries telling them how to connect to the marketplace, said Kate McEvoy, executive director of the nonprofit National Association of Medicaid Directors.

Prosecutor To Release Video Of Death Of Man In Custody

DINWIDDIE, Va. (AP) — Prosecutors plan next week to release the video that led authorities in Virginia to charge seven deputies and three state mental hospital employees with second-degree murder in the death of a handcuffed and shackled man.

The family of Irvo Otieno saw the video of his death Thursday. With their blessing, the footage will be released to the public in the next several days, Dinwiddie County Commonwealth's Attorney Ann Cabell Baskervill told the Richmond Times-Dispatch.

Attorneys for the family described the video to reporters as 12 agonizing minutes of deputies pushing down and smothering Otieno, a Black man whose arms and legs were restrained.

"You can see that they're putting their back into it. Every part of his body is being pushed down with absolute brutality," family attorney Mark Krudys

said. Prosecutors said Otieno, 28, didn't appear to be combative and was sitting in a chair when he was pulled down by officers. The 12-minute video also showed a lack of urgency to help Otieno after the deputies determined "that he was lifeless and not breathing," Krudys said.

Ten people so far have been charged with second-degree murder in Otieno's death — seven Henrico County Sheriff's deputies and three people employed by the hospital.

Attorneys for the people arrested have not seen the video yet.

"They show the plaintiffs' attorneys the video. But we're representing these people charged with murder that are locked up. It's really disappointing. It seems like it's more important to curry public favor, to try the case in the media, instead of letting the criminal justice process work the way

it's supposed to work," defense attorney Peter Baruch told the Richmond newspaper.

Otieno's case marks the latest example of a Black man's in-custody death that has law enforcement under scrutiny. It follows the fatal beating of Tyre Nichols in Memphis, Tennessee, earlier this year and comes nearly three years after the killing of George Floyd in police custody in Minneapolis.

Otieno, who was a child when his family emigrated from Kenya and grew up in suburban Richmond, had a history of mental health struggles and was experiencing mental distress at the time of his initial encounter with law enforcement earlier this month, his family and their attorneys said.

That set off a chain of events that led to him spending several days in custody before authorities say he died March 6 as he was being admitted to the Central State Hospital south of Richmond.



Caroline Ouko, mother of Irvo Otieno, holds a portrait of her son at the Dinwiddie Courthouse in Dinwiddie, Va., on Thursday, March 16, 2023. She said Otieno, who died in a state mental hospital March 6, was "brilliant and creative and bright." (Daniel Sangjib Min/Richmond Times-Dispatch via AP)

Trump's VP? Some Already Jockeying For Consideration

OXON HILL, Md. (AP) — Trips to Mar-a-Lago. Glowing speeches. Front-row seats at major events.

The first Republican presidential primaries are nearly a year away and the candidate field is unsettled. But already, a shadow contest of another sort is underway with several Republicans openly jockeying to position themselves as potential running mates to Donald Trump, the early front-runner for the nomination.

"A lot of people are right now auditioning," Trump boasted to supporters in Florida last month.

The mere mention of a running mate this early in the process is a departure from the traditional timeline of presidential primaries, where candidates typically spend the opening months of a campaign introducing themselves to voters and sharing their visions for the country. But as a former president, Trump needs no introduction and is eager to project an air of inevitability around his campaign, particularly as attention builds around Florida Gov. Ron DeSantis, who is widely seen as his toughest potential GOP rival.

Trump campaign officials insist that the vice presidential search is not something they have been actively discussing.

"We appreciate all support for President Trump, but the clear focus is on making sure that he wins the Republican nomination and is well-positioned to win the general election in 2024," said Jason Miller, a longtime Trump adviser.

That, however, hasn't stopped some could-be candidates from taking full advantage of opportunities to be in close proximity to Trump, at his club and at events. The dynamic was on full display earlier this month at the Conservative Political Action Conference, where a trio of women who have been mentioned as possible contenders sat in the audience to cheer Trump's headline speech.

They were Reps. Marjorie Taylor Greene of Georgia, Elise Stefanik of New York and Kari Lake, the news anchor-turned-failed-Arizona gubernatorial candidate

who ended her remarks at a keynote event dinner by kissing a portrait of Trump that was placed on stage.

While Trump, according to people who have spoken to him, is in no rush to make a decision and understands that he has to let the nomination process play out, he has nonetheless talked through possible choices since well before he formally announced his candidacy last fall. In those conversations, he has indicated his interest in selecting a woman this time around.

But allies say Trump is looking, first and foremost, for someone who will be unabashedly loyal after feeling burned by former Vice President Mike Pence for refusing to overturn the results of the 2020 election.

In 2016, running as a celebrity businessman with no experience in politics, Trump chose a person who was, in many ways, his total opposite, picking the Indiana governor and former congressman who could bolster his standing with conservatives and the religious right.

Trump, this time, is looking for someone more like himself, said Michael Caputo, a longtime friend and adviser who believes Stefanik would be Trump's best choice.

"I think the president learned a lot from his experience with Pence," he said. "I think this time Trump's going to be looking for someone cut from the same cloth he is, not from a different, complementary cloth."

While Trump is looking for someone with star power, he has also signaled that he is reluctant to choose someone who might overshadow him in the race.

Among those who are seen as most eager for the job is Lake, who is popular with Trump's MAGA base and won — and then promoted — a CPAC straw poll that asked audience members whom they would like to see as the Republican vice presidential nominee. She is seen as unequivocally loyal to the former president, but detractors note she lost her only race and continues to dispute the results, which would draw attention to Trump's own election failures and intensify

criticism that he is too focused on the past.

She said in a statement that she is "100% dedicated to serving as Arizona Governor" — even though Democrat Katie Hobbs, who defeated Lake, now holds the job — and "will also work to make sure President Trump gets back in the White House ASAP. Anything outside of those two goals is nothing but a distraction."

A person close to Lake said that she has had no formal discussions about the role and is currently gearing up for a potential run for the Senate. But the person, who, like others, insisted on anonymity to discuss private conversations, also said Lake is unapologetically pro-Trump and would likely do anything he asked.

Greene, the flame-throwing congresswoman who recently proposed a "national divorce" between red and blue states, is also seen as eager for the role. She was a constant presence at Trump's midterm rallies, often speaking during the pre-show program, and has been a frequent visitor to Florida, including sharing dinner with Lake at a local restaurant, Rocco's Tacos, on Valentine's Day.

"She sees herself on the short list for Trump's VP. Paraphrasing Cokie Roberts, when MTG looks in the mirror she sees a potential president smiling back," Steve Bannon, Trump's former chief strategist who frequently hosts Greene on his podcast, told NBC, referring to the late political reporter.

When asked about her vice presidential ambitions recently, Greene told reporters, "That's up to President Trump who he chooses."

Stefanik is also frequently mentioned as a likely contender, but has taken what allies describe as a more subtle approach. She endorsed Trump before he even announced he was running, and has become one of his chief defenders on the Hill. During CPAC, Stefanik used her speech to call for Trump's reelection and introduced him at a private event organized by his super PAC. Trump, in turn, praised her as a "rocket ship."



BNSF Train Derailment Spills Diesel Fuel On Tribal Land

ANACORTES, Wash. (AP) — Two BNSF trains derailed in separate incidents in Arizona and Washington state on Thursday, with the latter spilling diesel fuel on tribal land along Puget Sound.

No injuries were reported. It wasn't clear what caused either derailment.

The derailment in Washington occurred on a berm along Padilla Bay, on the Swinomish tribal reservation near Anacortes. Most of 5,000 gallons (nearly 19,000 liters) of spilled diesel fuel leaked on the land side of the berm rather than toward the water, according to the state Ecology Department.

Officials said there were no indications the spill reached the water or affected any wildlife.

Responders placed a boom along the shoreline as a pre-

caution and removed the remaining fuel from two locomotives that derailed. Four tank cars remained upright.

The derailment in western Arizona, near the state's border with California and Nevada, involved a train carrying corn syrup. A spokeswoman for the Mohave County Sheriff's Office, Anita Mortensen, said that she was not aware of any spills or leaks.

BNSF spokeswoman Lena Kent said an estimated eight cars derailed in Arizona and were blocking the main track. The cause of the derailment was under investigation, and it was not immediately known when the track will reopen.

The derailments came amid heightened attention to rail safety nationwide following a fiery derailment last month in Ohio and a string of derail-

ments since then that have been grabbing headlines, including ones in Michigan, Alabama and other states.

The U.S. averages about three train derailments per day, according to federal data, but relatively few create disasters.

Last month, a freight train carrying hazardous chemicals derailed in East Palestine, Ohio, near the Pennsylvania border, igniting a fire and causing hundreds of people to be evacuated.

Officials seeking to avoid an uncontrolled blast intentionally released and burned toxic vinyl chloride from five rail cars, sending flames and black smoke high into the sky. That left people questioning the potential health impacts even as authorities maintained they were doing their best to protect people.

Gov. Wes Moore Reflects On First 2 Months

ANNAPOLIS, Md. (AP) — Maryland Gov. Wes Moore said Thursday he's aiming for "the most full assault on child poverty" to ever happen in Maryland during his first legislative session, touching on a wide variety of topics in an exclusive interview with The Associated Press.

The governor, a Democrat, spoke about concerns in the banking industry after the second and third largest bank failures in U.S. history, his support for President Joe Biden, his thoughts on reparations for slavery, expanding the use of electric vehicles and police reform during the interview, among other topics.

Two months into his tenure, Moore, who is Maryland's first Black chief executive and the third Black governor ever elected in the nation, noted the historical nature of his landslide November victory. He said his portrait will look "a little bit different" than the ones of white governors on the walls inside Maryland's Capitol.

"I received more individual votes for governor than anyone else on these walls," Moore, a Democrat, said. "But I also know that Marylanders didn't vote for me because they wanted me to make history. They

voted for me because they believed in our vision."

His proposal to extend and expand tax credits for low-income residents is moving forward in the Democratic-controlled Legislature. His push for accelerating a minimum wage increase to \$15 an hour also is advancing but so far without a provision he proposed to create automatic increases in future years to adjust for inflation.

Here's what the governor had to say some key issues facing the nation and the state he is governing:

BANKING
In the aftermath of the Silicon Valley Bank collapse, Moore, who is a former investment banker, said Maryland has not had any significant impacts. He said a big reason for that partially was the swift movements of the federal government to be able to ensure that the depositors were not hurt and were covered.

"You have to make sure that you have supports for your small regional banks," Moore said. "The second thing, though, is we want to make sure that the depositors are not the ones being hurt by all this."

PRESIDENT BIDEN
Moore said he's excited about

the partnership that the state of Maryland has right now with the White House and Biden.

"I want that partnership to continue," Moore said. "And I'm not only supporting President Biden's reelection; I plan on helping however I can."

REPARATIONS FOR SLAVERY

As the city of San Francisco considers how to address the thorny question of how to atone for centuries of slavery and systemic racism, Moore said he understands why people continue to debate the issue "because the consequences that we saw from the transatlantic slave trade still continue to be real in people's lives now."

"I also know that we have to move now to be able to address the issues of housing insecurity and food insecurity, the racial wealth gap, the educational disparities — the things that we know right now we can get done," Moore said. "We have an obligation to move with a sense of urgency, so we don't continue watching how families who have often times historically have been disadvantaged continue to be disadvantaged by policies that we still continue to put in place."

ABORTION
Moore has stood in full sup-

port with Democrats in the legislature to enshrine abortion rights in the Maryland Constitution and other measures to protect abortion rights in the state.

"As long as I'm governor, Maryland will be a safe haven for abortion rights," Moore said.

ELECTRIC CARS
The governor announced this week that Maryland will move forward with requiring all new vehicles sold in the state to be electric by 2035, as California has decided.

"Is it going to be hard? Yes. Is it bold? Yes. Will Maryland get it done? Absolutely, we will," Moore said. "And it means we are going to focus on things like the electrification of the grid, so we actually have the infrastructure in place to be able to manage it."

POLICE REFORM
Moore said he supports an expansion of police reform laws approved two years ago in Maryland. Part of those reforms requires the Maryland attorney general to investigate police-involved deaths but leaves local prosecutors with the decision to prosecute. Legislation advancing in Maryland would give the attorney general the authority to independently prosecute officers.

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Business & Finance

UBS To Buy Credit Suisse For Nearly \$3.25B To Calm Turmoil

GENEVA (AP) — Banking giant UBS is buying troubled rival Credit Suisse for almost \$3.25 billion, in a deal orchestrated by regulators in an effort to avoid further market-shaking turmoil in the global banking system.

Swiss authorities pushed for UBS to take over its smaller rival after a plan for Credit Suisse to borrow up to 50 billion francs (\$54 billion) failed to reassure investors and the bank's customers. Shares of Credit Suisse and other banks plunged this week after the failure of two banks in the U.S. sparked concerns about other potentially shaky institutions in the global financial system.

Credit Suisse is among the 30 financial institutions known as globally systemically important banks, and authorities worried about the fallout if it were to fail.

The deal was "one of great breadth for the stability of international finance," said Swiss President Alain Berset as he announced it Sunday night. "An uncontrolled collapse of Credit Suisse would lead to incalculable consequences for the country and the international financial system."

Switzerland's executive branch, a seven-member governing body that includes Berset, passed an emergency ordinance allowing the merger to go through without shareholder approval.

Credit Suisse Chairman Axel Lehmann called the sale "a clear turning point."

"It is a historic, sad and very challenging day for Credit Suisse, for Switzerland and for the global financial markets," Lehmann said, adding that the focus is now on the future and in particular on the 50,000 Credit Suisse employees, 17,000 of whom are in Switzer-



land.

Following news of the Swiss deal, the world's central banks announced coordinated financial moves to stabilize banks in the coming week. This includes daily access to a lending facility for banks looking to borrow U.S. dollars if they need them, a practice which widely used during the 2008 financial crisis. Three months after Lehman Brothers collapsed in September of 2008, such swap lines had been tapped for \$580 billion. Added swap lines were also rolled out during market turmoil in the early stages of the COVID-19 pandemic in March

of 2020.

"Today is one of the most significant days in European banking since 2008, with far-reaching repercussions for the industry," said Max Georgiou, an analyst at Third Bridge. "These events could alter the course of not only European banking but also the wealth management industry more generally."

Colm Kelleher, the UBS chairman, hailed the "enormous opportunities" that emerge from the takeover, and highlighted his bank's "conservative risk culture" — a subtle swipe at Credit Suisse's reputation for

more swashbuckling, aggressive gambles in search of bigger returns. He said the combined group would create a wealth manager with over \$5 trillion in total invested assets.

Swiss Finance Minister Karin Keller-Sutter said the council "regrets that the bank, which was once a model institution in Switzerland and part of our strong location, was able to get into this situation at all."

The combination of the two biggest and best-known Swiss banks, each with storied histories dating to the mid-19th century, amounts to a thunderclap for Switzerland's

reputation as a global financial center — leaving it on the cusp of having a single national champion in banking.

The deal follows the collapse of two large U.S. banks last week that spurred a frantic, broad response from the U.S. government to prevent any further panic. Still, global financial markets have been on edge since Credit Suisse's share price began plummeting this week.

European Central Bank President Christine Lagarde lauded the "swift action" by Swiss officials, saying they were "instrumental for restoring orderly market conditions and ensuring financial stability."

She said the banks "are in a completely different position from 2008" during the financial crisis, partly because of stricter government regulation.

UBS officials said they plan to sell off parts of Credit Suisse or reduce the bank's size in the coming months and years.

The Swiss government is providing more than 100 billion francs in aid and financial backstops to make the deal go through.

As part of the deal, approximately 16 billion francs (\$17.3 billion) in Credit Suisse bonds will be wiped out. European bank regulators use a special type of bond designed to provide a capital cushion to banks in times of distress. But these bonds are designed to be wiped out if a bank's capital falls below a certain level, which was triggered as part of this government-brokered deal.

Berset said the Federal Council had already been discussing a long-troubled situation at Credit Suisse since the beginning of the year and held urgent meetings in the last four days amid spiraling concerns about its financial health that caused major swoons in its stock price and raised the specter of the 2007-08 financial crisis.

Investors and banking industry analysts were still digesting the deal, but at least one analyst was sour on the news because it could damage Switzerland's global banking image.

"A country-wide reputation with prudent financial management, sound regulatory oversight,

and, frankly, for being somewhat dour and boring regarding investments, has been wiped away," said Octavio Marenzi, CEO of consulting firm Opimas LLC, in an email.

Credit Suisse is designated by the Financial Stability Board, an international body that monitors the global financial system as one of the world's important banks. This means regulators believe its uncontrolled failure would lead to ripples throughout the financial system not unlike the collapse of Lehman Brothers 15 years ago.

The Credit Suisse parent bank is not part of European Union supervision, but it has entities in several European countries that are. Lagarde reiterated what she said last week after the central bank raised interest rates — that the European banking sector is resilient, with strong financial reserves and plenty of ready cash.

Many of Credit Suisse's problems are unique and do not overlap with the weaknesses that brought down Silicon Valley Bank and Signature Bank, whose failures led to a significant rescue effort by the Federal Deposit Insurance Corp. and the Federal Reserve. As a result, their downfall does not necessarily signal the start of a financial crisis similar to what occurred in 2008.

The deal caps a highly volatile week for Credit Suisse, most notably on Wednesday when its shares plunged to a record low after its largest investor, the Saudi National Bank, said it wouldn't invest any more money into the bank to avoid tripping regulations that would kick in if its stake rose about 10%.

On Friday, shares dropped 8% to close at 1.86 francs (\$2) on the Swiss exchange. The stock has seen a long downward slide: It traded at more than 80 francs in 2007.

Its current troubles began after Credit Suisse reported on Tuesday that managers had identified "material weaknesses" in the bank's internal controls on financial reporting as of the end of last year. That fanned fears that Credit Suisse would be the next domino to fall.

The Bitcoin Bounce: What Comes Next?

Markets this year are roiling, uncertainty abounds and the U.S. government has had to step in to rescue two large American banks in recent days. So why is bitcoin, considered among the riskiest bets of them all, rising so fast?

Just months ago, all forms of cryptocurrency appeared to be going up in flames, with bitcoin plunging from almost \$50,000 at the start of 2022, to less than \$17,000 when 2023 rolled around.

Bitcoin has since soared more than 60% and it climbed another 8% Friday above \$27,000, all in an era of mass layoffs in the tech sector and widespread anxiety about stability in the U.S. banking sector.

So what happened? The pandemic was an era of massive growth for both technology companies and crypto. That surge began to wane in late 2021 as people began to travel, go out to restaurants or catch a show. They spent much less time in front of screens and at the same time, the government stimulus checks that allowed people some financial cushion began to run out. Crypto began to fall in tandem with technology. On top of that, in March 2022, the U.S.



Federal Reserve began an aggressive string of rate hikes, its most powerful weapon to fight inflation, which had begun to rise rapidly.

That put bitcoin prices in freefall. Higher interest rates mean that safe assets like Treasury securities become more attractive to investors because their yields have increased, dulling the shine of high-growth companies and other assets that carry more risk. That includes bitcoin.

Yet economic data earlier this year seemed to suggest that in-

flation had peaked, raising the chance that the Fed would ease off on rate hikes, and that was the start of bitcoin's bounce.

How did the recent bank collapses play into all of this?

The collapse of Silicon Valley Bank and Signature Bank actually fueled investments in bitcoin. In the eyes of Wall Street, a shaky financial system lowered the odds even further that the Fed could continue raising rates, as had been the prevailing expectation as recently as the start of last week, before Silicon Valley

Bank blew up.

"As the economy heads towards a recession, the crypto-verse could look more attractive than equities," wrote Edward Moya of Oanda in a research report. "It appears the downside risks are greater for the S&P 500 than they are for Bitcoin."

If an investor on Jan. 1 put \$100 into bitcoin and \$100 in an S&P 500 index fund, the bitcoin investment would have returned \$60, compared with a \$2 return on the S&P bet.

So will bitcoin keep rising? All eyes now turn to the Federal Reserve, which meets next week and will make a decision on what to do about its benchmark interest rate.

What the Fed does may not matter at all as far as bitcoin investors are concerned.

"Bitcoin is Dr. Jekyll and Mr. Hyde when it comes to how it reacts to Fed rate expectations," Moya said. "For most of last year, higher Treasury yields alongside rising Fed rate hike expectations spelled trouble for Bitcoin. Fed rate cut bets are good news for cryptos, but a severe recession should prove troubling for all risky assets, including bitcoin."

Microsoft Adds AI Tools To Office Apps

NEW YORK (AP) — Microsoft is infusing artificial intelligence tools into its suite of office software, including Word, Excel and Outlook emails.

The company said Thursday the new feature, named Copilot, is a processing engine that will allow users to do things like summarize long emails, draft stories in Word and animate slides in PowerPoint.

Microsoft 365 General Manager Colette Stallbaumer said the new features are currently only available for 20 enterprise customers. It will roll it out for more enterprise customers over the coming months.

Microsoft is marketing the feature as a tool that will allow workers to be more productive by freeing up time they usually spend in their inbox, or allowing them to more easily analyze trends in Excel.

The tech giant based in Redmond, Washington, will also add a chat function called Business Chat, which resembles the popular ChatGPT. It takes commands and carries out actions — like summarizing an email about a particular project to co-workers — using user data.

"Today marks the next major step in the evolution of how we interact with computing, which will fundamentally change the way we work and unlock a new wave of productivity growth,"



Microsoft CEO Satya Nadella said in a statement.

Mattel, Instacart and other companies have also been integrating generative AI tools like ChatGPT and the image generator Dall-E to come up with ideas for new toy cars and answer custom-

ers' food questions.

Microsoft rival Google said this week it is integrating generative AI tools into its own Workspace applications, such as Google Docs, Gmail and Slides. Google says it will be rolling out these features to its "trusted testers

on a rolling basis throughout the year."

Microsoft's announcement came two days after OpenAI, which powers the generative AI technology Microsoft is relying on, rolled out its latest artificial intelligence model, GPT-4.

Ski Resorts Play A New Role: Climate Activist

Snow falls thick as skiers shed their gear and duck into the Sundeck Restaurant, one of the first certified energy efficient buildings in the U.S. — this one at 11,200 feet (3,413 meters) above sea level atop Aspen Mountain in Colorado.

WeatherNation plays on the television, looping footage of last year's megastorms and flashing a headline: "2022 billion dollar disasters."

Aspen Skiing Company's vice-president of sustainability, Auden Schendler, who watches skiers as they walk in, says it's not enough for resorts to just change their on-site operations to become "green." They must also advocate for policies that combat climate change.

As global warming threatens to put much of the ski industry out of business over the next several decades, resorts are beginning to embrace a role as climate activists in the halls of government.

The industry contributes just a tiny fraction of overall greenhouse gas emissions, which cause climate change, but arguably has outsized influence on popular culture and in the business world.

While many resorts are focused on reducing their own emissions, others are going much further, leveraging their influence to shift public opinion and advocate for climate legislation.

Arapahoe Basin is a U.S. ski area that built a name as a sustainability leader for years before advocating for climate policies. Positioned high up on the craggy, wind-whipped continental divide in central Colorado, the mountain is relatively well-positioned to endure a warmer, shorter winter season. High altitude, which keeps temperatures cooler and lengthens the time snow stays on the ground, is its golden ticket. But it isn't immune to extreme weather: It has experienced close calls with wildfires and subsequent mudslides, which washed out a parking lot adjacent to its slopes in 2021.

About a decade ago, the ski area transitioned from spending thousands of dollars annually to cancel out some carbon emissions by paying for carbon credits to instead funding a staff position focused on reducing on-site emissions.

One way they're working to nudge a transition to renewable energies is with newly installed electric vehicle chargers. After a day on the slopes, Denver resident Kurt Zanca returned to his Tesla, which had been charging for free at one of the five dual-port stations situated in the front row of the mountain's parking lot.

Many skiers around the world, most recently in Europe, are already seeing the impacts of climate change.

Ski seasons are often shortened compared to previous years and resorts are increasingly depending on manufactured snow.

Arapahoe Basin, affectionately known by locals as "A-bay," is working toward net-zero emissions by 2025, partially by relying on credits through the Colorado Carbon Fund to offset some natural gas and diesel they'll still be burning at that time. They also aim to divert 75% of their waste by then — they're currently at 50% through various recycling and composting programs.

Sustainability Manager Mike Nathan says these efforts give them clout when trying to flex their influence off the mountain. They've pressured their utility, Xcel Energy, to expedite the transition to renewable power. Recently, Nathan and other industry leaders met with the governor's staff to encourage the rapid transition to manufacturing EV heavy machinery statewide. And, after watching a federal bill that eventually became the Inflation Reduction Act stall, Nathan and Chief Operating Officer Alan Henceroth co-authored an op-ed and sent letters to Colorado's congressional delegation.

"Kicking the can for another legislative session was going to have direct and negative impacts on businesses like us," Nathan said.

Sports

The Only Coach To Lead An HBCU To The NCAA Finals

By Derson Snyder

The Grio

Dawn Staley has been a boss on the sideline for 23 seasons and shows no sign of slowing as top-seeded South Carolina opens defense of its NCAA women's basketball title on Friday. But as the only Black basketball coach with two Division I titles in women's (or men's) hoops, she always pays homage to the pioneer who won none.

"The strength of your shoulders allowed us to stand tall," Staley posted on Twitter when C. Vivian Stringer retired last season. "We will forever keep your legacy in our hearts. Thank you, Coach Stringer."

Stringer ended her illustrious career in April 2022 after 50 years and 1,055 wins as a head coach. She once was quite a fixture at this time of year, taking her teams to 25 of the first 31 tournaments from 1982 to 2012. The Hall of Famer's journey began with a highly improbable run that remains a precedent.

The NCAA didn't create the women's tournament until 1982, more than 40 years after the men's version. Stringer and her team at then-Cheyney State College (now Cheyney University) wasted little time making a statement on Black achievement against all odds: They advanced all the way to the finals before losing to Louisiana Tech.

No HBCU before or since has reached the Final Four, let alone the final game.

It didn't matter that Stringer was a full-time professor who coached as an unpaid volunteer. It didn't matter that Cheyney had no money for athletic scholarships or a team bus. It didn't



matter that the players had substandard facilities and laundered their own uniforms.

"We were poor, but we never held that against us," Stringer told Sports Illustrated. "We never felt sorry for us. Because we didn't have anything, we feared no one, and I think that's the greatest motivation in the world."

Never scared, the Lady Wolves regularly practiced against Cheyney's men's team (coached by legend John Chaney) and rose

to No. 2 in the country. Let that sink in for a moment because it's hard to fathom. This tiny HBCU, with a shoestring budget and eight high school All-Americans, played in Division II but ranked among the nation's biggest and best hoops programs. They slayed a who's who of power-conference schools — including Auburn, North Carolina State and Kansas State — en route to the title game.

Organizers thought so little of Cheyney's chances at the Final

Four, the commemorative T-shirt pictured just three representatives. The Lady Wolves were still being slept on, but they slapped skeptics awake by beating Maryland. It was Cheyney's 23rd consecutive win.

"They really were pioneers in a lot of ways," UConn coach Geno Auriemma said in an ESPN documentary. "For a small school like that with no resources, to show other programs around the country: It's not about the money; it's not about the facilities.

It's about the people."

A coal miner's daughter, Stringer was accustomed to exceeding other folks' expectations. She sued her high school and won a spot on the cheerleading squad after initially being denied because she was Black. Cheyney won 83% of its games in her 12 seasons (251-51). Upon leaving for Iowa State in 1983, she built a powerhouse that helped propel women's basketball to new levels, reaching the Final Four again in 1993.

More success followed at Rutgers, including two Final Fours and a controversy over racist remarks from shock jock Don Imus in 2007. The incident garnered more national attention in a week than her 36 years as a coach. "We have all been physically, mentally and emotionally spent, so hurt by the remarks that were uttered by Mr. Imus," she told NPR. "But no one can make you feel inferior unless you allow them. We can't let other people steal our joy. We've always understood that for a long, long time."

Imus' "nappy-headed hoes" comment was doubly painful because it followed Rutgers' loss against Tennessee in the national title game. Stringer never got over the hump in 28 NCAA tournament appearances but became the first coach to take a trio of schools to the Final Four. She was inducted into the Naismith Memorial Basketball Hall of Fame in 2009 and the Women's Basketball Hall of Fame in 2001; she's fifth in all-time victories and the first Black coach with over 1,000 wins.

Today, Staley is the standard bearer among Black women coaches, a three-time National Coach of the Year honoree whose undefeated Gamecocks are poised for a repeat title. We can draw a direct line from Stringer to Staley, who was a toddler in Philadelphia when Cheyney was becoming a powerhouse 30 miles away.

"I'm so proud of what (my players) represented for all of us," Stringer said in the ESPN doc. "Little did we know how much of an impact it was going to make on so many people throughout our lives."

And the beat goes on.

Nowell, Late 3s Lift K State Past Kentucky

GREENSBORO, N.C. (AP) — Markquis Nowell never lost faith, not when Kansas State had hardly anyone left on the roster for a new coach nor when the Wildcats were picked last in the Big 12.

"He always believed," coach Jerome Tang said, "And he helped me believe."

And that led Kansas State to this decidedly hard-to-believe moment: headed for New York's Madison Square Garden, ticket in hand for the NCAA Tournament's Sweet 16.

Nowell scored 23 of his 27 points after halftime, and Kansas State overcame a horrid start from outside by hitting a couple of clutch 3-pointers while topping Kentucky 75-69 in Sunday's second round.

Tang has gone from having just two players on the roster to having a matching number of NCAA wins — sending the Wildcats (25-9) to their first Sweet 16 since 2018.

"Dudes," Tang said. "We got dudes. That's what it takes. I mean, people get all caught up in the coaching and all of that stuff. It's the dudes."

Kansas State faces No. 7 seed Michigan State in the East Region semifinals on Thursday.

Kansas State missed its first 13 3-pointers and sat at 2 for 17 when the outside shots started



falling. Nowell buried a step-back 3 against Cason Wallace to pull within 60-59, soon followed by Ismael Massoud from the right wing for a 64-62 edge with 2:21 left.

Keyontae Johnson added another from that side near the Kansas State bench, making it 67-62 with 1:23 left and creating a jolt with the kind of margin that felt massive considering nearly all of the second half had been played within four points.

The 5-foot-8 Nowell, a third-team Associated Press All-American, played a fearless floor game. He was part of two memorable plays before halftime: a behind-the-back transition pass to Johnson for a dunk, and then a look-away alley-oop to Nae'Qwan Tomlin on the baseline to end the half.

He hit three 3s, the first over Kentucky's Oscar Tshiebwe after the 0-for-13 start and another with his left foot on the "March

Madness" midcourt logo.

Tshiebwe had 25 points and 18 rebounds for sixth-seeded Kentucky (22-12), which led by eight early in the second half. But the Wildcats never could stretch that lead nor make their own big outside shots (4 for 20).

"Tough way to end," Kentucky coach John Calipari said. "We had some guys really fight like crazy and then had a couple of guys offensively not play their game the way they played all year. But that stuff happens in this tournament."

Kansas State's path isn't nearly so common.

Tang left Baylor after a long stint on Scott Drew's staff to take over a program that last went to the tournament in 2019 and had three straight losing seasons.

Yet after a summer of transfer-portal work, the Wildcats thrived right away. And Tang's bets paid off in a number of ways Sunday.

There was Johnson, who transferred from Florida after collapsing in a game in December 2020 and hadn't played since.

There was Virginia Tech transfer big man David N'Guessan, who played multiple late possessions with his right heel out of his shoe — yet still had the tipout offensive rebound that led to Johnson's 3.



S.C. Advances To Sweet 16, Tops USF

COLUMBIA, S.C. (AP) — Zia Cooke scored 21 points and Aliyah Boston had her 81st career double double as top-seeded South Carolina shook off a slow start to power past eighth-seeded South Florida and into the Sweet 16 with a 76-45 victory Sunday.

The Gamecocks improved to 34-0 with their 40th straight win overall and moved four victories away from a second straight national title. They'll head to Greenville, where they won the Southeastern Conference Tournament two weeks ago, to play for a spot in the Final Four.

Boston, the program career record holder for double doubles, finished with 11 points and 11 rebounds, coming out of her final game at home to a huge ovation.

South Florida (27-7) entered looking for a program-record 28th win this season and its first berth in the Sweet 16, but after a feisty start, couldn't hang with the Gamecocks.

Cuban Baseball Team Draws Ire, Support In Little Havana

MIAMI (AP) — Jose Vilela fled Cuba for the United States when he was 14 years old after spending six months in a concentration camp. Like many of his compatriots, he settled in Miami's Cuban neighborhood, Little Havana.

Vilela, now 68, paced Sunday afternoon outside loanDepot Park, the Miami Marlins' home stadium, where the Cuban national baseball team was set to face the United States for a spot in the World Baseball Classic hours later.

For prideful expats eager to separate sports from politics, the country's first ever baseball game in Miami was cause for celebration.

But for Vilela and hundreds of others, it was reason to protest the political oppression they escaped. Vilela stalked the stadium Sunday, yelling outside for anyone associated with the late Cuban leader Fidel Castro, who embraced Soviet-style communism, to leave the community. That included many Cuban players who are technically government employees.

"We don't want them here," Vilela said. "None. People that work for the Castro family. We don't want them. They can go any



place they want. Go to New York. Go to California. Not Miami. I hope this is the last time they come here."

Yosvel Gonzalez was born in Cuba and wore an orange and teal jersey of the late Cuban-born Marlins pitcher José Fernández, who died in a boating accident in 2016. Gonzalez said he expects

the environment during the game to be tense, but he's rooting for Team Cuba.

"I love this country because they gave me freedom and political asylum when I got here," he said of the United States. "But my land is my land. I don't care which government is in power."

There are reminders through-

out the community in Little Havana of Cuba's government.

Bull Bar, a shuttered spot in walking distance from the ballpark, was once a popular bar during Miami Hurricanes football games. It has a large poster on its wall that says "Freedom for Cuba" with a picture of a boot stomping on the island. Vendors

were on street corners near the bar as early as 10 a.m. Sunday to sell apparel for both Team USA and Team Cuba.

Many shirts displayed the words "Patria y Vida," meaning "homeland and life," in opposition of Castro's rallying cry "homeland or death."

"Their claim is that we're all Cuban, and that's not true," said Marilyn Almaguer, who fled the island in 1996 as sympathizers of the government threw eggs and rocks at her. "With that government there, we cannot be all Cubans."

While soccer is largely the most popular sport in Latin America, baseball dominates in Cuba.

The island has a rich pool of baseball talent and history of success in the sport. Cuba's baseball team won Olympic gold medals in 1992, 1996 and 2004, but mass defections by players have limited the island's ability to remain competitive on the international stage. The Cuban baseball team failed to qualify for the 2020 Tokyo Olympics.

High-performing athletes on the island earn a salary from the government to train and compete, but Cuba has prohibited professional sports in the island since

the Cuban revolution 60 years ago.

Longtime sanctions by the U.S. make it largely impossible for Cubans to play professionally for an American team without defecting. Meanwhile, Cuba historically has not allowed Cuban players who defected on their national team rosters.

The United States for the first time is letting Cuban-born MLB stars play for their homeland in the WBC, making this a rare mixed roster of current Cuban players and defectors.

"The biggest lack of respect to this country that has opened up its doors for us," Almaguer said of the MLB players. "They claim to be fleeing a dictatorship, and this country gave them an opportunity. Gave them everything, and now they want to play for the same team that suppressed them. They're laughing at the United States by doing that."

Not all Cuban-born MLB players chose to take advantage of the U.S.'s change of heart.

Randy Arozarena, outfielder for the Tampa Bay Rays, was born and raised in Cuba but chose to represent Mexico, where he lived in his early 20s, in the tournament.