

SINCLAIR CLASS GROWS GARDEN — pg. 3 —

the Clarion

"Produced by Students, for Students"

AFFORDABLE HEALTH CARE ACT INFORMATION

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NEW STUDENT AFFAIRS DIRECTOR

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Courseview campus building expansion



Jennifer Franer | Clarion Staff

The Courseview campus is expanding, by adding another building.

Jennifer Franer
News Editor

The Sinclair Community College Courseview Campus center in Mason can offer students in Warren County a chance to get a college education that meets the needs of the community in which it is located.

Although the campus opened in 2007 with one building, which is now referred to as Building A, a new building is now open and undergoing construction. This new building, or Building B, is expected to be done with its final phase in late October or early November.

"The new building's purpose is to double our capacity to serve Warren and the surrounding counties by providing additional classroom, faculty, student-prep, as well as Workforce Development space," Scott Markland, vice president of the Regional Centers said.

Building B is located just north of Building A and is within walking distance for students.

In total, the building has taken about eight months to complete and the finished product is something that the community and campus have been looking forward to.

"There was a big need for this new addition — the campus has grown by [more than] 200 percent since it opened in 2007," Markland said. "There was a real need to apply capacity for meeting the increased needs of degree, certificates and workforce training in the area."

Building B provides more computer labs, biotech and chemistry labs and general education classrooms for students. In addition, a classroom for Mental Health Technology students is available, where faculty can observe students practicing therapy sessions. **Courseview continued on page 3**

STUDENT INVOLVEMENT ON SINCLAIR'S CAMPUS



Part of what we have to do with student engagement is just that — engage the students into different activities ...

— Tom Roberts
Student Government Association Advisor



Top: Students were able to explore what the campus had to offer at the Welcome Week Carnival. Bottom left: In the basement of Building 8, students can play Ping-Pong along with other games. Bottom right: Sinclair offers opportunities to get involved through clubs or other campus groups, such as Phi Theta Kappa.

Whitney Vickers
Editor-in-Chief

Engagement on campus has been proven to be beneficial for college students.

Sinclair Community College has several opportunities for students to get involved, whether it's clubs, events or civic engagement occasions.

"It helps with retention," Karen Williams, specialist in the Student

Leadership Development office said. "If you keep [students] involved, they want to continue to be here, [and] work hard on doing schoolwork."

Throughout the academic year, Sinclair offers several event opportunities for students to partake in. Some upcoming events include the Leadership Institution event and breast cancer awareness month activities.

"It's ideal to have students involved

around campus, all together," Graduate Assistant Dominique Starr said. "Not just here, but just have them engaged in activities, whether it's academics or related to being tied to the campus. The stronger a student feels tied to a university or college, the more likely they are to stay there because they feel welcome. They feel it's more of a family environment, they're more comfortable."

Involvement continued on page 3



Clarion Staff

Annual Safety Expo held at Sinclair

Whitney Vickers
Editor-in-Chief

In alliance with National Safety Awareness Month, Fire Safety Month, and National Crime Prevention Month, Sinclair Community College will hold its 26th Annual Safety Awareness Expo, hosted by the Sinclair Police.

"The Safety Awareness Expo provides the opportunity for the entire college community to find out about their hometown police departments, and find out about programs they may otherwise not be familiar with," Sinclair Police Lt. Scott Fowler said. "And also meet the officers on a one-to-one basis, [where they will] be able to ask questions."

The event will feature more than 45 organizations, including local police departments, as well as safety, fire and consumer agencies, in order to give students the chance to meet officers in a more personal way.

"There's a big difference between meeting a police officer when you're pulled over versus in a setting like this where it's relaxed and the conversation's pretty open," he said.

Fowler said the event will feature repelling activities, in which the Kettering SWAT team and Sinclair Police Academy members will repel off of Building 10 — Sinclair's tallest building.

Fowler said although this is the highlight of the Safety Awareness Expo, the general public will not be allowed to repel off the building.

In addition to the repelling activities, several specialty vehicles will be featured, including the Dayton Hostage Negotiation Team van, a 1966 version of the Batmobile, a replica Dukes of Hazard cruiser and a fire truck.

Fire safety activities will also be featured.

Fowler said the State Fire Marshall Office will feature a digital fire extinguisher trainer, in which attendees can learn how to put out fires.

There's a big difference between meeting a police officer when you're pulled over versus in a setting like this where it's relaxed ...

— Scott Fowler
Sinclair Police Lt.

Theater department undergoing improvements during fall semester



Patti Celek | Photo Contribution

The Theatre department is currently preparing for their production of "Spam-a-Lot," their biggest production to date.

Emily Kidd
Reporter

During the fall semester, the Sinclair Community College Theatre department will be holding its biggest production thus far, as well as undergoing some constructional changes.

Marketing Specialist for the Theater and Dance department at Sinclair Community College, Patti Celek said there is much to be excited about for Theater major students, as well as the rest of the campus.

The Theater department is currently working on one of their productions this fall, entitled, "Spam-a-lot" — which will be the largest production that Sinclair has ever conducted.

"We're in the undertaking of the largest production we've ever done," she said.

Celek said Spam-a-lot is not only the largest production Sinclair has done, but also the largest in cost, amount of crew members, cast members and orchestra.

The new production will be trying an earlier show time of 5 p.m. for Wednesday, Oct. 9, for Cash Only Night.

Celek is hoping the earlier time will make students want to stay and get more involved with the campus.

During Cash Only Night, students can pay \$5 if they show their Tartan ID. Non-students are welcome to attend, but must pay \$10. The rest of the showings will be \$10 for students and \$15 for non-students.

"It is an excellent way to bring students on campus, and a way to keep students on campus, for more engagement," she said.

Theatre continued on page 3

campuscalendar

Septemeber 18
Sinclair Talks:
Communication between Generations
Library Loggia, noon to 1 p.m.

September 19
Sinclair Talks:
Presentation Skills and Self Confidence
Library Loggia, 2 to 3 p.m.

September 20
Sinclair Talks:
Service Learning — Make a Difference Day
Library Loggia, noon to 1 p.m.

September 20
Student Government
Leadership Institute for candidates and club members
Building 8, Stage Area 9 a.m. to 4 p.m.

September 20
Volleyball Game
Sinclair vs. Lakeland Community College
Building 8, Gymnasium 6 p.m.

September 21
Volleyball Game
Sinclair vs. Cuyahoga Community College
Building 8, Gymnasium 1:30 p.m.

September 23
Sinclair Talks:
RTA — More money in your pocket and other reasons you should ride the bus
Library Loggia, 10 to 11 a.m.

September 23
Sinclair Talks:
How to Succeed in a Science Course
Building 2, Room 334, noon to 1 p.m.

September 25
Sinclair Talks:
You Broke up with Me on Facebook — How Technology Impacts Relationships
Building 2, Room 334, noon to 1 p.m.

September 26
Sinclair Talks:
SINCLAIR GRADS, their Success Stories, and why it's important to complete your degree
Library Loggia, noon to 1 p.m.

September 26
Sinclair Talks:
Get Spammed with Monty Python: Spamlot the Musical
Library Loggia, noon to 1 p.m.

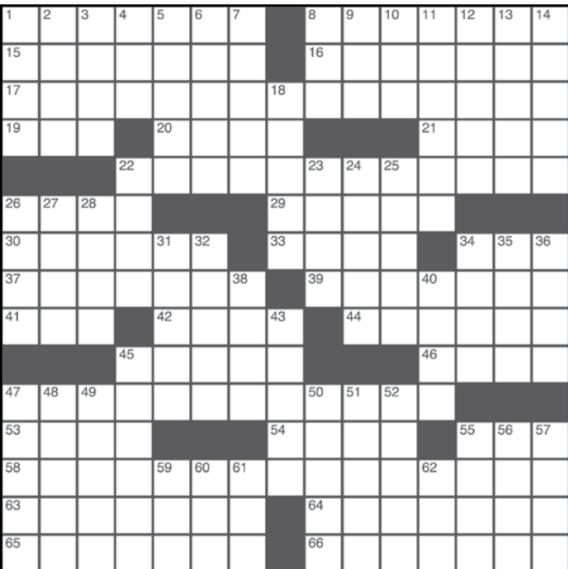
September 27
Sinclair Talks:
UpDayton: The Voice of the Millennials
Library Loggia, noon to 1 p.m.

campusphoto

Each week, the Clarion will feature a photo of students without identifying them. Keep your eye out for a Clarion photographer throughout this semester. It's up to our readers to figure out if they or someone they know has been spotted.



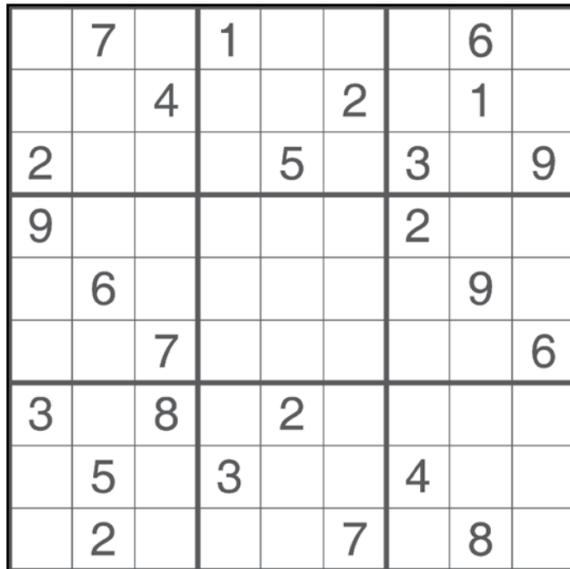
crosswordpuzzle



ACROSS
1 Williams' partner in paint
8 Vivid
15 Former and current Yankee
Alfonso
16 "How sexy!"
17 "Doing more than is necessary
19 Decorates on mischief night,
briefly
20 Norwegian saint
21 Bad marks in high school?
22 "Where secrets are kept
26 MD's "Pronto!"
29 Habituate
30 New York governor before
Spitzer
33 Prefix with tarsal
34 Mean: Abbr.
37 ""The Elements of Style" co-
author
39 ""We're even!"
41 OK hours
42 Hot stuff
44 Toady
45 "Blue Jasmine" director
46 Map speck
47 "Words before a flip
53 Household name in household
humor
54 Bologna bone
55 Local center?
58 Celebration suggested by
words that end answers to starred
clues
63 Frequent park statue visitors
64 "Show Boat" (1936) standout
65 Gives a kick
66 Hanging in the balance

Down
1 Army NCO
2 Earring shape
3 Most massive known dwarf
planet
4 Dog star's first name?
5 It may be covered
6 "___ Chicago": 1937 Tyrone
Power film
7 Exploding stars
8 Brit's oath
9 Balderdash
10 Contented sigh
11 "Say ___"
12 Contrive
13 Actress Massey
14 French royal name of yore
15 Violinist Zimbalist
22 The Colorado runs through it
23 R.E.M.'s "The ___ Love"
24 Bonkers
25 Use a Pink Pearl
26 Project detail, briefly
27 They're run at bars
28 Chem lab abbr.
31 Defeats, as a bill
32 European prefix
34 Green machines?
35 Medical lab vessel
36 Item in a pool
38 "Did you ___?"
40 Surplus store caveat
43 "Three Sisters" playwright
Chekhov
45 Bits of advice from gramps,
perhaps
47 Jalopies
48 "Sesame Street" striped-shirt
wearer
49 Cuban girlfriend
50 Latin stars
51 Enjoys a lucky streak
52 Editor Marshall and singer Lisa
55 Toledo thing
56 "Star Wars" creature
57 Kin of -ess
59 "Woo-__!"
60 Old Opry network
61 1942 FDR creation
62 Asian occasion

sodukupuzzle



The objective of the game is to fill all the blank squares in a game with the correct numbers. There are three very simple constraints to follow. In a 9 by 9 square Sudoku game:

- Every row of 9 numbers must include all digits 1 through 9 in any order.
- Every column of 9 numbers must include all digits 1 through 9 in any order.
- Every 3 by 3 subsection of the 9 by 9 square must include all digits 1 through 9.

Every Sudoku game begins with some squares already filled in, and the difficulty of each game is due to how many squares are filled in. The more squares that are known, the easier it is to figure out which numbers go in the open squares. As you fill in squares correctly, options for the remaining squares are narrowed and it becomes easier to fill them in.

Sudoku Tips: Start by looking for numbers that occur frequently in the initial puzzle. For example, say you have a lot of 5's in the initial puzzle. Look for the 3x3 box where there is no 5. Look for 5's in other rows and columns that can help you eliminate where the 5 might go in that box. If there is a 5 in column's 1 and 2, then there can't be a 5 anywhere else in either of those columns. You know then that whatever leftmost 3x3 box that is missing a 5 must have it go in column 3. If you can eliminate all the possibilities in that box except for 1 square, you've got it down!

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Reporters
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Figure Drawing Models (male or female) wanted for artists' open studio at Sinclair, Monday evenings, 7:00-9:30 p.m. Reasonable compensation will be paid. Reply to artists.openstudio@yahoo.com with contact info.

daytonevents

Tuesday, Sept. 17
Doug Stanhope
Live comedian to perform, welcome to those 18 and up.
Dayton Funny Bone
Event starts at 7:30 p.m., costs \$25 to attend.

Wednesday, Sept. 18
U.S. Constitution Class
Class to be held focused on the U.S. constitution, the origin of the government, U.S. citizens' birthrights and freedom of religion. Class will be led by Ricki Pepin, and backed up by George Reinhart. Sign up by calling 937-859-3941.
Grace Evangelical Lutheran Church
Event starts at 7 p.m. and ends at 8:30 p.m. Class is free, but materials cost \$35.

Thursday, Sept. 19
Homefull 25th Anniversary Gala
Event is held in celebration of accomplishments achieved in effort to end homelessness. It will include a dinner, artwork and presentation by Homefull.
Dayton Art Institute
Starts at 7 p.m. and ends at 10 p.m., visit <http://contacc/15NcGzq> to register. Event costs \$125 to attend.

Friday, Sept. 20
Urban Nights
Event is to highlight dining, shopping and artistic locations, as well as "hotspots" located throughout downtown Dayton.
Oregon District and Wright-Dunbar Business Village
Event starts at 5 p.m. and ends at 10 p.m. and is free to attend.

Saturday, Sept. 21
10th Annual Rubber Duck Regatta
Fundraiser to support those with disabilities at United Rehabilitation Services. Attendees will get the chance to purchase rubber ducks to race them down the Great Miami River. Event is in concurrence with the Taste of Miami Valley festival.
Riverscape MetroPark
Event starts at 3:45 p.m. and ends at 5 p.m. One duck costs \$5, six ducks costs \$25.

Sunday, Sept. 22
Photo Shoot and Family Portrait sessions
Attendees can receive a 20 minute photo shoot session with Photographer Betty Cochran.
Oakwood Historical Society
Event to start at 9 a.m. and end at 5 p.m. Call 937-299-3793 and leave a message to make a reservation. For a \$50 donation, attendees can receive a disc with their photos, and a release stating that unlimited copies can be made of the photos.

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SINCLAIR COMMUNITY COLLEGE

GETTING INVOLVED ON CAMPUS

Involvement continued from front

Later in the year, the Student Leadership Development office could host a talent showcase, lunch hour activities, game day and zumba.

"Activities to bring students back down to our area, out here," Starr said. "Give students a place to go."

Each day, the basement level in Building 8 offers opportunities for students to play Ping-Pong and other games.

"Sometimes you need a break from your everyday schoolwork and you might just want to release and play some games," Williams said.

She said the area may be

a good area to network and learn outside of the classroom.

"I know we have international presentations and it's also a learning opportunity in this area and that keeps [students] engaged," Williams said. "We have quite a few international students here, so it gives them the opportunity to learn about their culture."

If students would rather participate in a club, Sinclair has several to offer. To get involved with a club, students should visit the SLD office in Building 8, Room 025. There, the office staff can direct students to the respective club advisor. When

the student receives the club advisor's contact information, they can ask how they can join or find out any other desired information.

"Learning does not just take place in the classroom," Student Government Association Advisor Tom Roberts said. "There's a lot of learning that takes place in a social environment, such as a club. And then the leadership opportunities we offer students."

If Sinclair doesn't offer a club that a student may have a specific interest in, they have the power to start their own. To do so, the student needs to

find a faculty member to take on the role as the advisor and 10 registered students who have interest in being members.

To encourage more student involvement, the office will release a survey on Oct. 3 to find out what students may be interested in.

"Part of what we have to do with student engagement is just that — engage the students into different activities that will challenge their civic responsibility, as well as their social skills. And so that's what student engagement is all about," Roberts said.



Sinclair offers several opportunities to get involved throughout the year through campus events, daily activities and clubs. Students are able to familiarize themselves with the clubs through the various events, such as club day, held by the Student Leadership Development office.



Jennifer Franer | Clarion Staff

Sinclair purchasing class goes beyond classroom learning



Whitney Vickers
Editor-in-Chief

As part of summer term, Sinclair Community College offered a purchasing class based on sustainability that went beyond traditional classroom learning.

Those who took the class grew their own garden, then offered their products to the Culinary Arts department to teach the class about sustainability and cost differences when growing your own food products, versus buying it when running your own business.

"The purpose of this class is to educate us on the cost of things and feasibility of gardening," Sinclair student Carl King said. "So if we owned our own business, it would allow us to keep our bottom line down by not going to an intermediate area to facilitate our needs, as far as plant food stuff."

Some students entered the class with gardening experi-

ence, while others learned as they went.

"I grew up gardening. We grew with our grandmother at age 6, so we had worked the garden," Student Ella Ragans said. "We had to do a lot of work. I had to bring in soil and [the ground] had a lot of stones and stuff like that. So we had to pull that out and make the ground fertile so the seeds, when they grew, wouldn't get caught around any stones. It was fun."

Just like any other gardener, students faced challenges in keeping their gardens alive.

"I have had something like a garden, we do have animals; we have a rabbit and his family that is eating the vegetables," Student Kim Hayes said. "So I know my garden is doing well, because I'm feeding him."

Although the students faced the challenge of keeping the animal out of their individual gardens, some students felt that the summer made for good gardening



Whitney Vickers | Clarion Staff

Students who took a purchasing class over the summer learned cost differences between growing their own gardens and purchasing products from vendors if they were to open their own business.

weather.

Student Samara Courtney took the class for honors. By doing so, she was to measure and keep track of how some plants grew, then compare costs of growing gardens, versus purchasing food elsewhere.

"This is going to be a sustainability, where we keep growing this over and over, instead of having to purchase from somebody," Courtney said.

Although gardens cannot be grown during the winter months, the class will continue to be offered throughout the year, but with a slightly altered focus.

Instead of actually growing plants, students will save seeds for the students taking the class in the later terms.

"After this class is done, whoever has projects (gardens) still down there, will turn it over to next semester," Courtney said.

Overall, students felt like they took something from the

class that they will use in the future.

"My personal goal to take from this class is to show me the difference between a locally grown garden and how to choose the right type of product for a restaurant, if I were to own one, versus going outside the market and expecting to get what I really want, but not," student Carianne Chase said.

Sinclair Theatre department improvements

Theatre continued from front



Patti Celek | Photo Contribution

The Theatre department is preparing for "Spam-a-Lot," to open on Oct. 5.

Another new project the Theater department is undergoing is the installation of a black box theater.

Celek said the black box theater is a smaller theater where students can rehearse productions and work on independent pieces.

According to Celek, the grand opening of the black box theater will include two pieces. One piece will be written by a faculty member, and the other by a student. The productions will be done in a way in which the two writers will be directing each others' pieces.

Celek believes that the opening of this brand new

space will give students more hands-on opportunities.

"[The] opening of a brand new space will give students a chance to do things on their own... more hands-on opportunities," she said.

The main theater has also gone through upgrades. Celek said the theater has all new LED lighting and a new sound system.

She said it's good to have different types of equipment to give theater students more ways to become more marketable in the job world.

The new construction of the theater is expected to be done sometime in October.

Courseview campus Building B expansion

Expansion continued from front

"The general classrooms hold 24 to 26 students, the computer classrooms hold 26 and the labs are a little smaller in size," he said. "So those lab classrooms can hold 15 to 20 students."

Unlike Building A, Building B has a lower level, in addition to a mezzanine. On the mezzanine, is an area for students to complete homework and study, as well as additional rooms for faculty to meet with students before and after classes, something that was difficult to achieve in Building A.

"This building is going to enable us to double our programs, double our capacity and double our number of students," he said. "In terms of new programs, this building is going to allow us to offer more general education classes, like biology and chemistry for example, that will benefit all majors and give us additional capacity for all programs and increase the number of new programs that we have to offer at this location."

The Courseview Campus now has 42 degree and certificate programs that students can complete as of this fall, and are expected to



Jennifer Franer | Clarion Staff

Building B is scheduled to be completed in late October or early November.

grow quickly in the spring to 44 or 45.

Markland said he likes that the building will enable the campus to keep Tup and meet industry needs within the area and that it can provide students with a place, not only where they can talk to faculty, but also meet within groups if needed to work on projects.

"We're very excited and the communities very excited," Markland said. "The feedback that we've gotten from the surrounding community business leaders is that they appreciate Sinclair's investment in Warren County."

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NEW DIRECTOR OF STUDENT AFFAIRS



LaRue Pierce is the new director of Student Affairs.

Jennifer Franer
News Editor

LaRue Pierce is the new director of Student Affairs at Sinclair Community College.

"I am grateful for the privilege to serve the Sinclair community as its Director of Student Affairs," Pierce said.

He took the position on July 16, after the previous director, Scott Markland, received a promotion to be the vice president of Regional Centers.

Pierce has a bachelor's in psychology and a masters degree in education and special education from the University of Wisconsin-Stout.

His previous work experience includes 11 years at St. Olaf College in Northfield, Minn. as an associate dean and director of the Academic Center, as well as coordinator of Judicial Affairs.

In addition, he became the Associate Dean and coordinator of Judicial Affairs of Vincennes University in Ind., before making his way to Sinclair.

"The dedicated Student Affairs Group is here to provide students with personalized attention to assist them in completing their academic, career and personal goals," Pierce said.

The director of Student Affairs oversees 10 departments, including those such as Disability Services, Campus Ministry, Career Services, the Center for Student Success, Tutorial Services, Minority Student Success and the Student Leadership Development office.

"Each department works with the community to assist in developing new methods that will help the college," he said. "I am the buffer between the vice president and the other directors to help see that through."

Pierce explained that after he was able to see for himself that Sinclair was headed in a positive direction, he wanted to become a part of the college.

"I chose to take this position because of the reputation of the institution — I thought that the college was going in a proactive and positive direction," he said. "The types of programs that they have are well thought out and provide students with many things."

One of the main goals Pierce hopes to accomplish within his time at Sinclair is increasing student engagement.

"We (Student Affairs) want to increase student engagement. It is our number one priority," he said. "We collaborate with faculty and staff in order to do so."

Pierce said that although he is new at Sinclair, he has an open-door policy and feels that the people he has interacted with have been helpful and extremely engaging — wanting to share information with him.

"I'm still learning what we are doing," he said. "But I have an open-door policy; if students have anything that they think we can improve or enhance, let us know."

An influential teacher

C L A R I O N C O M M E N T A R Y



Jennifer Franer
News Editor

I was 10 years old when I realized that writing could be used as a form of expression and personal enjoyment.

My fifth grade reading teacher, Mrs. Howard explained that each day she would come up with a writing prompt that the class was required to respond to in our I-subject notebooks, otherwise known as my journal — something that would quickly become the one thing I knew I could look

forward to each day when I went to school.

I was quiet in school, but always felt I had something to say. Not only did this journal give me an opportunity to do so, but it made me feel like I actually had a purpose and a reason for my rambling. After time, I had decided that I needed a journal of my own that was to be used outside of school. I ended up receiving one through my friend who had decided that she was going to accompany me and write in a journal as well.

"My mom gave me ten dollars for this journal thing and I have five dollars left," she said. "I don't know what else to spend it on, so here."

With the extra money, I purchased my first journal.

Later that day, I was so excited that I started writing about my day while riding the bus home. Now, nearly 10 years later, I can say with confidence that I have been writing non-stop since that bus ride home.

When I first started writing, I was young and naïve. I would write about the things I ate for dinner, how my parents were so annoying because they didn't understand me and how boys were stupid.

As I got older, I started writing about things that really meant something to me. If something made me upset, I would write about it. If something made me happy, I would write about it. And if I found something that caught my attention and I needed to look into it, I would write about it. I got into the ritual of writing every night and I could see myself progressing.

My handwriting was improving every year, my sentence structures were clear and the content made sense. With writing, I was able to get my emotions out and it helped to make sense of my surroundings.

I had also started to branch off and write poems — my imagination went to places I did not know I was capable of. I would spend

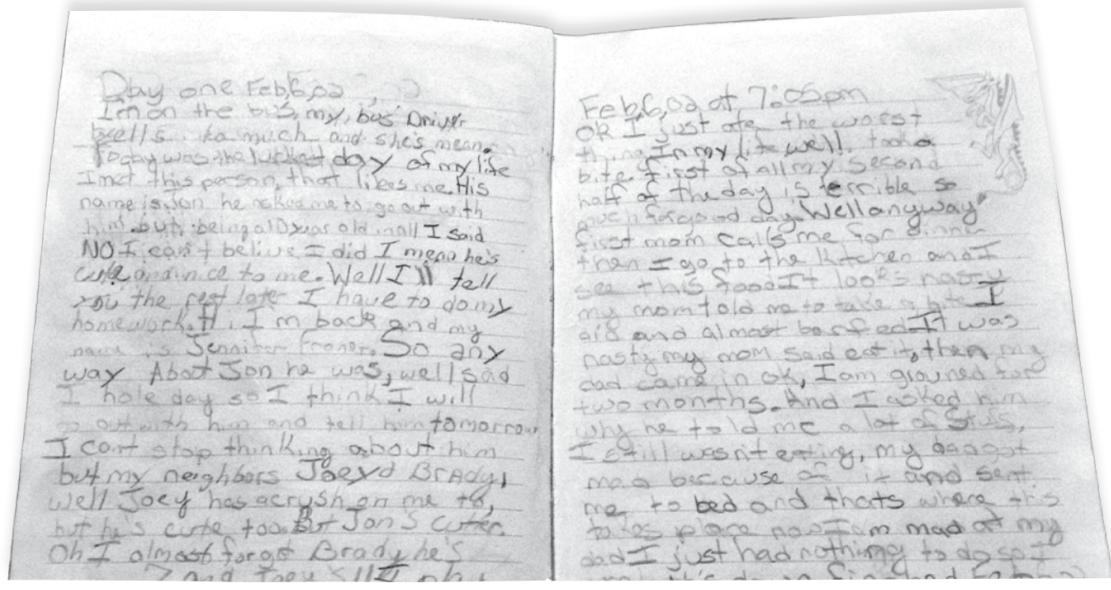
days at school almost obsessing and finding ways to create what I wanted on paper.

Recently I was informed that, Mrs. Howard, the teacher who had introduced me to this new form of expression and enjoyment, is retiring after the school year's end.

Not only did this make me upset because I realized that her time as a teacher has come to an end, but it made me understand that a real teacher has an impact on a student that can last for years.

Not only did Mrs. Howard introduce me to writing, but she also gave me skills to critically think about what I wanted to create. She always encouraged me and told me that if I kept writing I would be sure to do something great with it one day.

I am not sure that I would be where I am today if it was not for my fifth grade teacher. And I think about it often. It is important to remember your past, because it helps to define your future.



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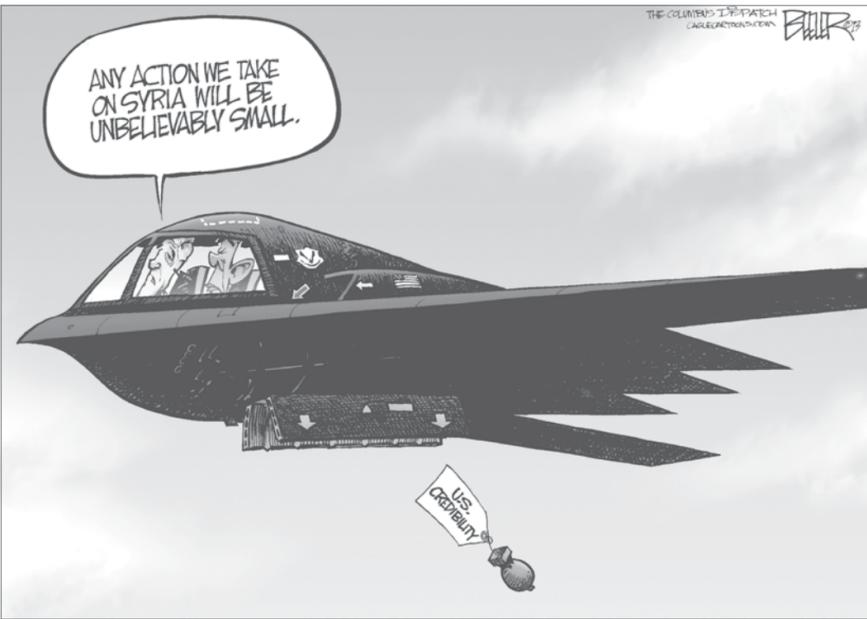


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editorialcartoons



yourvoice

What is your opinion of the new iPhone?

Photos & Reporting by Jennifer Franer



Donte Davidson Business major

"They are releasing the same thing over and over again. I would choose a Galaxy, they have better quality. If you drop an iPhone, the screen is gone. For me, its all about quality and what is going to last."



Jermaine Love HVAC major

"They should at least wait a couple years for a new one to come out. They are rushing it and changing little tidbits each time. Nothing is really unique about it."



Raleigh Dale Computer Information Systems major

"It's definitely a neat product, but they do put a lot of limitations on it. They charge for apps that android doesn't. However, it is very user friendly."



Aaron Butcher, Network Engineering major

"I'm an android fan. I had to break out of Apple jail. I don't like all the limitations that Apple has on their software."

puzzlesolutions

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This I believe

Lowell Wagner Contributing writer

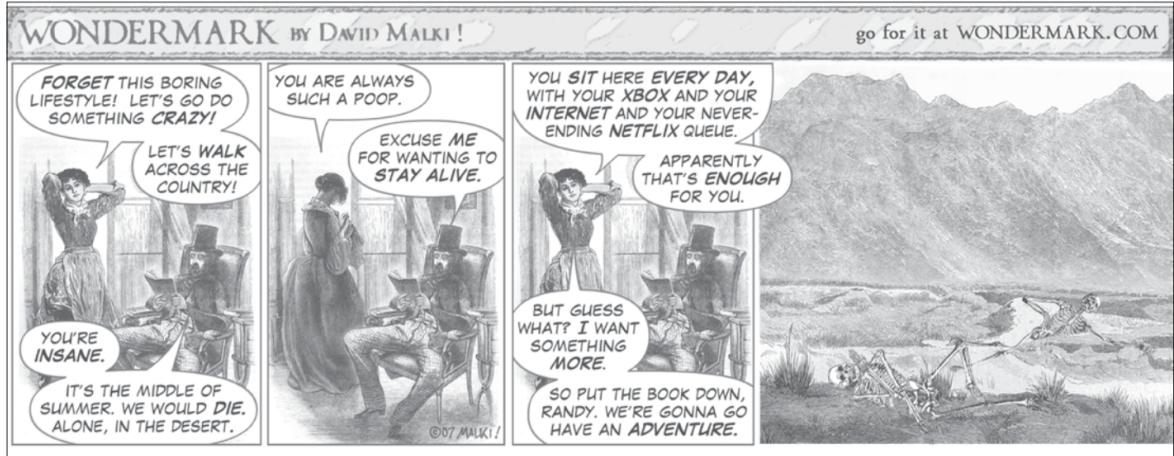
This opinion piece was contributed by a Sinclair Community College student who is currently enrolled in a public speaking class.

I'm Lowell and I believe in kindness, love and compassion. Every single one of us has the ability and the fundamental need to be treated with kindness. There are people who strive every day to promote these ideals through music, art, speeches and their actions. Imagine a world full of compassion, a world full of love and kindness — it would be an entirely different realm than the one we live in today.

I was born into a "family" where this vital need was neither met nor provided; I was abused, neglected and unloved. I then spent the next three and a half years in three different homes. After those three years, I was adopted by two very loving and caring individuals who taught me about love through their actions and the way they chose to treat others. They taught me about treating others the way I wanted to be treated. Many people reach their understanding of kindness through religion. I opted out of this route, but I do believe that if you are kind, others will be kind to you. Without their guidance, I know I would be a much different

adult than the one I am today. Compassion is a choice, conversely, so is hatred. How I choose to spend my resources affects the world in which I live in. The actions of a few can change the minds of many. Martin Luther King fought for equality. Nelson Mandela spent 27 years of his life behind bars to fight to end apartheid in South Africa. There are people every day that take small steps to better our world. All humans are in it together, regardless of race, religion or sexual orientation. We live on the same wonderful planet. If we choose love and abandon hate, the paradigm changes. War replaced with peace,

poor replaced with prosperity. Some people think I'm a dreamer, but I don't mind. My name is Lowell and I choose to believe in kindness, love and compassion. Students are welcome to submit their own "This I believe" writing pieces. The Clarion is open to other student-written opinion pieces that may have been written for a class. If interested, submit your piece to clarion@sinclair.edu. If submitted, we reserve the right to edit the writing piece before it is published. Students should also keep in mind that submission does not guarantee publication.



the Clarion encourages feedback

Letters to the editor may be submitted to the Clarion in Building 8 Room 027 or by email, clarion@sinclair.edu. Submissions might be edited for space.

No anonymous submissions will be accepted. All submissions must include author's name and phone number. The Clarion reserves the right to edit all letters. Deadline is Monday at noon for the following Tuesday publication. There will be no exceptions to this policy.

Submission does not guarantee publication. Space availability determines publication. When space is limited, articles may be filed for publication at a later date.

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AFFORDABLE CARE ACT

Are you covered?

On Oct. 1, Americans can begin enrolling for health coverage next year on the new state insurance marketplaces. The Affordable Care Act becomes fully operational three months later in 2014. That's when most people must have health insurance or face a fine for noncompliance. Most of the roughly 260 million Americans with job-based, individual or government coverage probably have nothing to worry about. But if you're unsure — or among the nearly 49 million uninsured Americans — we've prepared a guide to bring you up to speed.

—Tony Pugh, McClatchy Washington Bureau

INDIVIDUAL MANDATE

Beginning in 2014, the Affordable Care Act requires most individuals and their dependents to have health insurance or pay a penalty. Although a key factor in reducing the number of uninsured Americans, the mandate is the most unpopular part of the law. But it's necessary to make the law's insurance market reforms work properly. The ACA bars insurers in the individual and small-group markets from denying coverage to people with pre-existing health problems, charging higher premiums based on their health and placing annual and lifetime limits on covered benefits.

Without the individual mandate, these new consumer protections would cause sharper premium hikes because they would encourage older, sicker people to get coverage, while healthy people would wait until they get sick to buy insurance. The mandate is designed to discourage this behavior and promote a mix of healthy and less-healthy people to enroll for coverage.

That diversity of new enrollees is designed to help keep premium costs in check.

Do I have to buy coverage?

No if ...
... you have insurance through

- Your employer
- Medicaid or CHIP (Children's Health Insurance Program)
- Tricare or veteran's health program
- Medicare
- Private insurance you bought that's at least the bronze coverage level
- A grandfathered plan from before ACA was enacted

No if ...
... you're a member of one of the following exempt groups

- Part of religious group opposed to accepting health insurance benefits
- An undocumented immigrant
- In prison
- Part of an Indian tribe
- Too poor to file a tax return (\$10,000 single, \$20,000 family)
- Paying more than 8 percent of income for health insurance, minus employer contribution or tax credits

Penalties for the uninsured

	2014	2015	2016
Adult	\$95.00	325.00	695.00
Child	47.50	162.50	347.50
Family*	285.00	975.00	2,085.00

Penalties will increase yearly by cost-of-living adjustment after 2016

*Family penalty is whatever is greater: \$295 or 1 percent of family income for 2014; \$975 or 2 percent, 2015; \$2,085 or 2.5 percent, 2016

Source: Kaiser Family Foundation
Graphic: Judy Treible

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MEDICAID EXPANSION

Hoping to reduce the ranks of nearly 49 million uninsured Americans, the Affordable Care Act allows states to expand the number of people eligible for Medicaid, the state/federal health insurance program for the poor and disabled. This so-called "Medicaid Expansion" will extend coverage in 2014 to an estimated 8 million nonelderly adults who earn up to 138 percent of the federal poverty level. That's about \$15,900 for an individual in 2013 or nearly \$32,500 for a family of four. The federal government has pledged to pay all medical costs for the newly eligible Medicaid enrollees in 2014, 2015 and 2016 and no less than 90 percent of their costs there-

Online, telephone resources

- HealthCare.gov: <http://www.healthcare.gov>
- "The YouToons get ready for Obamacare" video: <http://kff.org/health-reform/video/youtoons-obamacare-video/>
- CuidadoDeSalud.gov (resource for Spanish speakers): <http://www.cuidadodesalud.gov>
- Business.U.S.A.gov/healthcare (federal ACA information website for business owners): <http://business.usa.gov/healthcare>
- HHS Affordable Care Act hotline: 1-800-318-2596
- HHS ACA hotline for hearing-impaired callers with TTY/TTD technology: 1-855-889-4325



after. The June 2012 Supreme Court decision allows states to decide whether to participate in the Medicaid expansion. As of July 1, 23 states and the District of Columbia are moving forward with expansion, 21 states are not and six others are still debating the issue, according to the nonpartisan Kaiser Family Foundation, which studies health care issues.

INSURANCE MARKETPLACES

As part of broad changes to the way health insurance is bought and sold, the Affordable Care Act creates new online health insurance marketplaces where individual and small-group coverage can be purchased from qualified health plans. Each state will have a marketplace that will launch in October with open enrollment for coverage in 2014.

An estimated 7 million people will purchase insurance on the marketplaces between October and March 2014, according to the Congressional Budget Office.

The marketplaces will either be federally operated, state-run or administered jointly.

Help for the uninsured

In states that participate, more people will be covered by Medicaid, the state/federal health insurance for the poor and disabled

Policy by state

- Expanding
- ▨ Not expanding
- Debate ongoing

The annual income cutoff for Medicaid will rise to:

Individual \$15,900
Family (4) \$32,500

About 138 percent of the federal poverty level**

**Federal poverty level in 2013: individual, \$11,490; family (4), \$23,550

Source: Kaiser Family Foundation
Graphic: Judy Treible

Marketplace plans will be divided into four categories based on the portion of medical expenses they cover: Bronze plans cover 60 percent; silver plans cover 70 percent; gold plans cover 80 percent and platinum plans cover 90 percent. Plan members pay the remaining portion.

The marketplaces will also offer "catastrophic coverage" for people under age 30 and those age 30 and over with low incomes who can't get affordable insurance or who have a hardship exemption from the individual mandate. Catastrophic plans protect against high medical costs from accidents or a major illness.

Small employers and their workers will also be able to purchase coverage through the marketplaces, using the Small Business Health Options Program, or SHOP. Some small employers with less than 25 workers will be eligible for a tax credit worth up to 50 percent of their premium contribution.

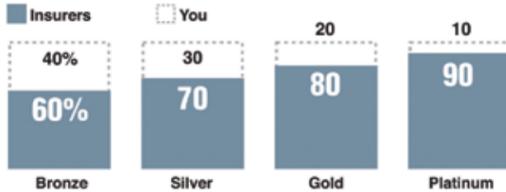
In states with federally-operated marketplaces, employers can only offer worker coverage through one SHOP plan in 2014, but multiple plans in 2015 and thereafter.

Insurance marketplace coverage

Who will use marketplaces? People purchasing individual and small-group coverage

How the coverage levels vary

Percent of health care costs covered by:



Catastrophic plans typically have lower premiums than a comprehensive plan, but individuals are usually responsible for initial health costs — often up to \$8,000 — before coverage kicks in. Tax credits cannot be used to purchase catastrophic coverage.

Source: Kaiser Family Foundation
Graphic: Judy Treible

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TAX CREDITS

Nearly 26 million low- and moderate-income people will be eligible for tax credits to help pay for coverage on the new marketplaces, according to Families USA, a nonpartisan patient advocacy group. The tax credits are structured to protect people from spending more than a set portion of their income on coverage. The amount of the tax credit depends on the applicant's income and the cost of coverage. The tax credits could range from a few hundred dollars to more than \$10,000. Low-

income people will get larger tax credits than those with higher incomes. The amount of the tax credit is revealed after submitting an online application through the marketplace. The money is sent directly to the applicant's insurance company to be applied to the premiums.

Individuals and families who earn between 100 percent to 400 percent of the federal poverty level will be eligible for the tax credits. In 2013, that would be individuals who earn roughly \$11,500 to \$46,000 annually, or four-person

Essential health benefits

All insurance plans, both in and out of the marketplaces, must cover these 10 "essential health" benefits



- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health services
- Prescription drugs
- Rehabilitation services
- Laboratory services
- Preventive and wellness care
- Pediatric services

Insurance industry reforms

Rules designed to make new policies more generous, affordable and transparent

Accessibility Guarantees access to individual coverage regardless of current or past health problems

Value of coverage Each plan must cover at least 60 percent of costs

Out-of-pocket limits Insurers must limit annual out-of-pocket costs such as co-pays, deductibles

Rating requirements Limits amount older plan members may be charged, no annual benefit-spending limits, rates can't vary based on gender, occupation or claims history

Source: Kaiser Family Foundation, Alevre Health, acaexplained.org.
Graphic: Judy Treible

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families earning roughly between about \$23,550 and \$94,200 annually.

The amount of the tax credit is based on the price of the "benchmark plan," which is the second-lowest cost "silver" plan in your area.

INSURANCE MARKET CHANGES

The health care law engineers a complete makeover of individual and small group coverage next year through a series of changes designed to make newly issued policies more generous, accessible, affordable and transparent.

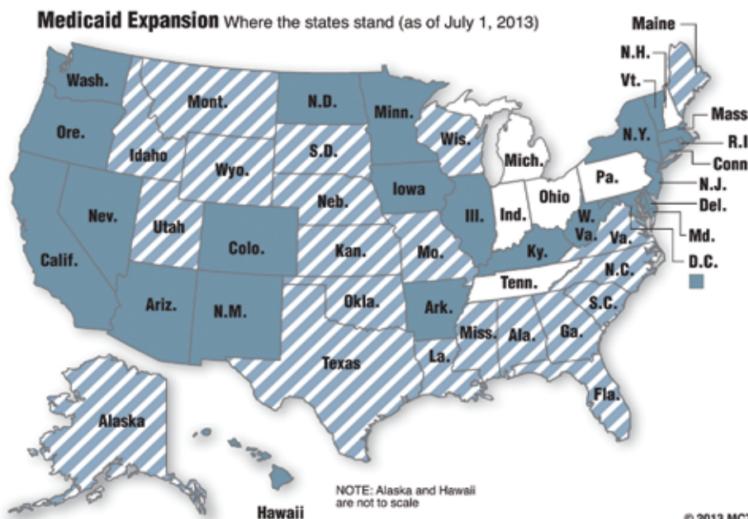
The individual, or "non-group," market has long been problematic for consumers. It's known for high customer dissatisfaction and turnover, high coverage denial rates, lean benefits and premiums subject to frequent increases.

The new rules guarantee access to individual and small-group coverage regardless of current or past health problems.

They also require each plan to cover at least 60 percent of medical costs, and limit annual out-of-pocket costs, like co-payments and deductibles. The new consumer protections also limit the amount that older plan members may be charged; outlaw annual benefit-spending limits; and no longer allow insurers to vary rates based on gender, occupation or medical claims history.

The law requires all individual and small-group health plans in 2014 to cover a list of "essential health benefits," including substance abuse services, pediatric dental and vision care, mental health treatment and others often excluded from current policies.

Just 15.4 million people purchase individual coverage, according to the Kaiser Family Foundation. But that number is expected to increase substantially next year, when premium tax credits become available to help people buy individual coverage through the new online insurance marketplaces in October. About 24.5 million people have small-group coverage through companies with 50 or fewer employees, according to federal estimates.



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