

February 2016 Issue 344

Latino American Today

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Kico Rangel

One of the Twin Cities

Favorite Musicians

Turns 80!

Happy Birthday Kico!

¡Feliz Cumpleaños Kico!

Latino Legend Celebrates 80th Birthday

By Rick Aguilar

For the past sixty-five years, Francisco “Kico” Rangel, “saxophonist extraordinaire” has performed in the Twin Cities. Kico is a unique musician and bandleader who has kept his roots and plays his traditional style of Mexican music while still having the skill and chops to play Jazz, Rock n Roll, Calypso, Middle Eastern, Hawaiian, Latin American, and big band gigs. This musical ability and the fact that he is reliable (shows up on time for the gig) and reads music put Kico on the call list for bandleaders, music bookers and concert producers all throughout his musical career.

Kico was born and raised on the West Side Flats in St. Paul. At age thirteen Kico decided he wanted to play saxophone, after listening to the many talented musicians and performers who lived on the West Side back in the ‘50s. Joe Medina, a bandleader and sax player, was one of Kico’s first influences in music and would be the band Kico played with as he started his musical career at age fifteen.



Kico Rangel at age sixteen

Kico’s family members were performers, singers, and dancers who were the pride of the Latino community on the West Side. Kico and his six sisters, performed at countless events and to thousands of fans for decades.

Kico gave me my start back in the late ‘50s, offering me the opportunity to sing with his Rock n Roll band at the Crystal Ballroom in Minneapolis. Wow, that was a thrill and throughout the years we performed together with the legendary Jaymars.

Kico is a very low key collaborator, who never brags about himself and is a team player in any band or group the he has performed with. To this day, Kico is still busy playing 2-4 gigs a week; he looks great and sounds wonderful with that full sound of his saxophone that is his trademark.

In the history of the Latino community in Minnesota, Kico will always be remembered for performing for our weddings, baptisms, birthdays, community events, and for playing our traditional Mexican music for our religious celebrations and at our funerals when we grieved for family members who had passed. Happy Birthday Kico...thanks for all your wonderful music and for keeping our musical traditions alive.



Kico Rangel with his sisters, Genevieve and Maria



Rick Aguilar with Kico Rangel



On The Cover

Kico Rangel

One of the Twin Cities Favorite Musicians
Turns 80!

Photo by: Scott Foreman

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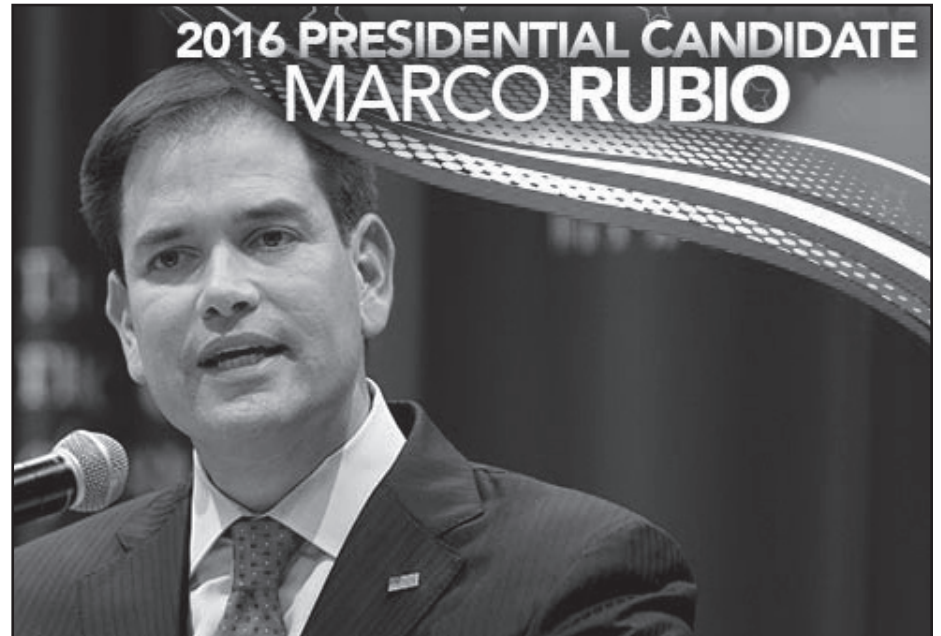
Star Tribune Poll Shows Marco Rubio Early Favorite for Minnesota Voters

By Claud Santiago

Republican Marco Rubio is an early favorite among Minnesota voters in the presidential race, according to a new Star Tribune poll.

In a hypothetical matchup between Rubio and Hillary Clinton, Rubio leads Clinton by nine points, 49 to 40 with 11 percent undecided. The poll suggests that Rubio has wide appeal among Republicans seeking an alternative to Donald Trump and Ted Cruz who could win over independents in the general election.

Minnesota has various segments in the Republican party, libertarians, social conservatives, and fiscal conservatives. “Rubio appeals to many Republicans as a big-tent Republican who can bring people together,” said Maria de la Paz, Vice-Chair of the Minnesota Hispanic Republican Assembly (HRAMN) who have endorsed Rubio. “He’s conservative and can articulate and present solutions for many of our country’s important issues,” declared HRAMN Secretary, Tony Torres.



Jeff Johnson

“The reason so many Minnesotans are talking about Marco Rubio is that he’s the most exciting presidential candidate we’ve seen in many years. Marco has lived the American Dream and he is a next-generation conservative leader who can unite our country and truly inspire Americans.”

— Jeff Johnson, Minnesota State Chair, Marco Rubio for President campaign.

The Star Tribune poll also shows that a large number of voters in particular independents are still undecided. Rubio appears to have an advantage in appealing to independents Minnesota voters, who could prove crucial in the general election. Independents break 54 percent for Rubio and 30 percent for Clinton in head-to-head matchup.



Left to right: Tony Torres, Andy Noble, Maria de la Paz, and Frank Mendez

Minnesota’s party caucuses are March 1, a date shared with 14 other states that either caucus or hold primaries. The caucuses usually draw the party faithful. This year about 60,000 Minnesotans are expected to participate. “We expect to be very active in our caucus this year getting voters for Rubio” said Frank Mendez, Chair of HRAMN.

“We’re so excited to see a Latino candidate leading in a presidential poll in Minnesota,” stated Rick Aguilar, long time Republican activist and HRAMN founder.

Latino American Today reports that Marco Rubio records a strong third-place finish in the Iowa Caucuses, 300 votes short of second-place Donald Trump.

Write Your Story



*Marci Malzahn,
Founder of Malzahn Strategic*

By Marci Malzahn

Every time I tell my personal life story to someone, they tell me, “You should write a book!” and I respond, “I will... someday.” I have written and published two inspirational books, *Devotions for Working Women*, *A Daily Inspiration to Live a Successful and Balanced Life*, and *The Fire Within – Connect Your Gifts with Your Calling*. Each book has many of my own experiences and stories but neither has my whole life story, which someday I will complete and publish.

Even though not everyone needs to, or wants to, write a book and go through that process. All of us should document our story somehow. As an immigrant in the United States, I have a unique story of how and why I came to America. I want my children, and grandchildren eventually, to know where I came from, and to learn about my customs and heritage. In addition to the Spanish language, the family values, the morals, the traditions, and the cuisine from my original country of Nicaragua would make a huge contribution to the lives of my children and the future generations. Unfortunately, I didn’t do a good job at teaching my children Spanish because my husband is from Minnesota and does not speak Spanish. I believe it’s harder to teach the kids a foreign language when only one parent speaks that language. Nevertheless, I missed a great opportunity to teach them a second language so they could be now bilingual. My daughter has a minor in Spanish and spent a month in Spain, which is a great start but I would have liked her to be fluent in the language. My son only took classes in high school but without practice outside of school and home, he has

forgotten most of it. My kids and husband understand a lot of words and even sentences but don’t feel comfortable speaking it. Don’t waste this opportunity like I did. Teach your kids Spanish!

Some of the things to include when documenting your personal story as an immigrant are *how* you came to America, the trip itself, and *why* did you come to the United States? Sometimes people think immigrants come here looking for the American dream, which is true in many cases. But many people have come to this country out of necessity and not of their own desire. Their countries were in war and their lives were in danger so they had no choice but to flee. It is important to state the reasons why you chose this country to move to. If it was because of a job opportunity and then you decided to stay, that’s a great story to tell as well. You came here educated and following your career.

If you are a business owner, it is crucial to the history of the business, the city where you are located, and to your family, that you document the story of your early beginnings. There are many Latin American countries and this would be a great way to educate the public on the uniqueness that each country offers. Each country has its own native foods, traditions, and history and that comes within each Latino that moves to the United States. By writing your business story you could also gain publicity if you provide it to your local paper. It will also help create awareness of how many people you employ and your contribution to society as an immigrant.

There are other ways to document your story in addition to writing a book. For example, Green Card Voices is a nonprofit organization whose mission is to create awareness about the contribution immigrants from around the world make in this country. They record the stories of legal immigrants and how they came to America. I encourage you to connect with them if you are an immigrant willing to tell your story to the world. Here is a link to my immigrant story, <http://www.greencardvoices.com/speakers/marci-malzahn/>. You may not think it’s important but your family and future generations may find it fascinating and will be grateful that you took the time to tell them your story, which is part of who they are too. Keep the story in your family and share it with others. Telling your story is part of your legacy!

Marci Malzahn is a banking executive and founder of Malzahn Strategic (www.malzahnstrategic.com), a community bank consultancy focused on strategic planning, enterprise risk management and talent management. Marci is also an author and motivational inspirational speaker. You can contact Marci through her website at www.marciamalzahn.com, and for speaking engagements please contact Preferred Speakers at www.preferredspeakers.com.

Parents Like School Choice Program in Wisconsin



By Aaron Rodriguez

When state legislators say they oppose expanding the school choice program, they're sending a message to Hispanic parents that they're not smart enough to decide which schools are best for their children. Allow me to explain.

Numerous surveys published recently have indicated an overwhelming support for the school choice program among Hispanic voters. According to a 2012 report published by the American Federation for Children—a pro-school choice advocacy group—91% of Hispanics in Florida, Arizona, New Mexico, New Jersey and Nevada support school voucher and scholarship programs. In Texas, a survey published earlier this year by Braun Research showed that 80% of registered Hispanic voters support school choice.

If you're not a fan of surveys, let's try some different numbers.

St. Anthony School in Milwaukee is now the largest private school to participate in a school choice program across the country. It wasn't always this way. From 2002 to 2011, the school's annual student enrollment ballooned from 400 to 1,700 students. The rate of growth is impressive; but underscoring that growth is the statistic that 99% of St. Anthony's student body is Latino. St. Anthony's expansion and demographics corroborate what surveys have been telling us: There is a strong demand for school choice among Hispanics.

The state Legislature should keep two things in mind when considering the expansion of school choice. First, the Hispanic community is the fastest-growing ethnic group in the country, quickly becoming an important voting bloc in American elections. Second, many of the areas targeted this year in Wisconsin for expanding school choice have growing Hispanic communities. Let's briefly look at three of the nine areas in Wisconsin targeted for school choice expansion: Green Bay, Kenosha and Beloit.

Green Bay's Hispanic population density is twice the state average. Hispanic population growth there has doubled the past 10 years and quadrupled in the past 15 years. Kenosha's Hispanic population is now approaching three times the state average and has grown 79% in the past 10 years. Beloit's Hispanic population is almost three times the state average and has grown 94% the past 10 years. Opposing the expansion of the school

choice program in cities where Hispanics are quickly growing is playing political chicken with an increasingly important voting bloc.

A recent op-end submitted by a group of public school teachers argued that voucher schools are not accountable to taxpayers and have not increased student achievement beyond public schools. I won't get into the weeds on some of the particulars, but I will point out something that seems to be ignored by the anti-school choice crowd. A five-year longitudinal study published by Patrick Wolf of the University of Arkansas showed that students in the Milwaukee Parental Choice

Program were 7% more likely to graduate high school and 4% more likely to enroll in college than their Milwaukee Public Schools peers.

Nationally, Hispanic students are three times more likely to drop out of high school. Knowing that the choice schools excel precisely in the areas where Hispanics have the greatest academic deficit strengthens the argument to expand school choice into Hispanic communities.

Over the last decade, St. Anthony School in Milwaukee accepted on average more than 100 additional low-income, low-performing Hispanic students a year. For any school to expand that quickly is a risk because first-year, low-performing students will inevitably drop the schools' average test scores.

St. Anthony accepted the risk and met the community demand. As a result, it is graduating 93% of its first senior class with a 96% college enrollment rate. St. Anthony is a good test case showing that a school consisting of 99% Latino students from low-income homes can buck the national trend, exceed the state's high school graduation and college enrollment rates and corroborate peer-reviewed studies of the program with real results.

Like public schools, the school choice program is not without its flaws. Just saying that a school participates in the school choice program doesn't make it a good school. We should advocate closing any school that continues to perform poorly because our kids deserve it; however, we also should balance the interest of accountability with the growing demand for school choice in populations of need.

It's nearly impossible for good private schools in the voucher program to expand when they continue to receive a fraction of the per-pupil funding as public schools. St. Anthony was able to expand because it scraped together the resources; but not all schools in the program have the resources. Per-pupil funding for the school choice program must increase, especially for schools offering a secondary education.

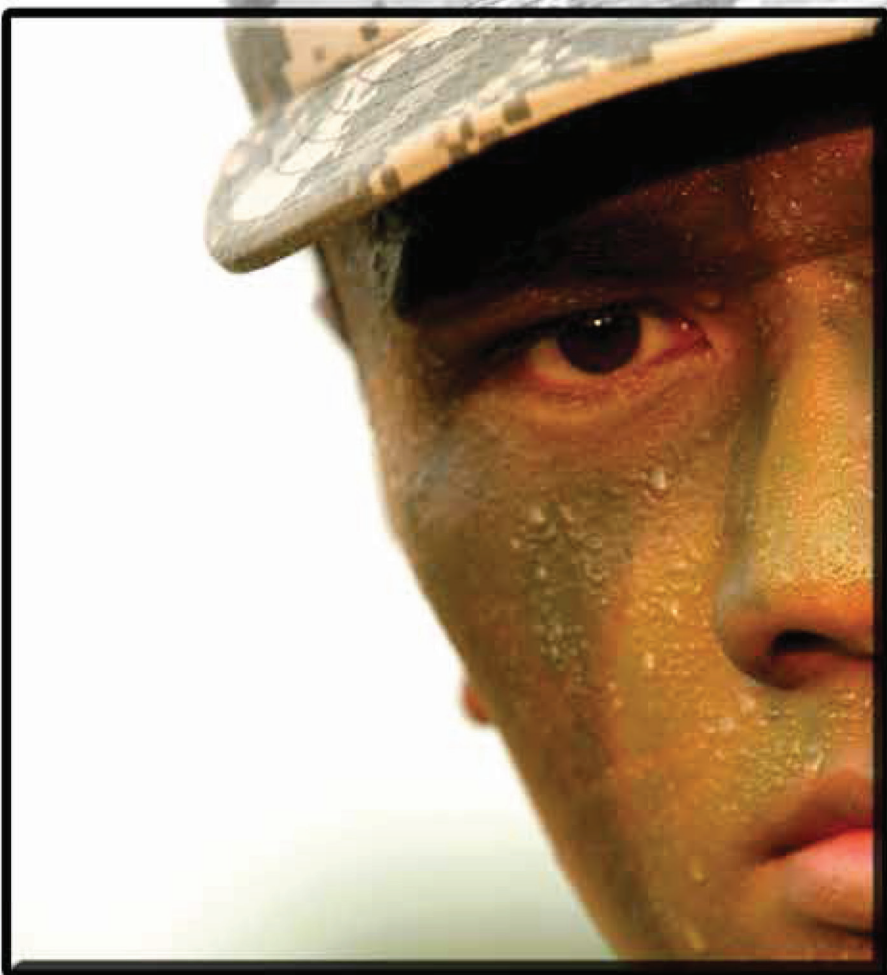
Legislators should be encouraged by the Hispanic community's desire for education reform. Hispanics like the school choice program and want it in their community. To deny them a choice among a broader marketplace of schools is no different than telling them they don't know what's best for their children.

National School Choice Week 2016 January 24 to January 30

Wisconsin Governor Tommy Thompson introduced school choice to his state on January 25, 1989, saying, "We must do better, we cannot be content with the status quo, nor can we be complacent when we know that not all our children are receiving the best possible education." Annette Polly Williams an African American Democrat served in the Wisconsin legislature and is credited to helping create the Wisconsin School choice program. *Latino American Today* feels it is time for School Choice in Minnesota. Minnesota has the worst graduation rates for Latinos and African Americans in the country. This is unacceptable! It's time for Change! Call your state legislator and let them know we want School Choice.



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LOVE IS IN THE AIR



Chef Amalia in the kitchen

By Award-Winning Author and Chef Amalia Moreno-Damgaard (AmaliaLLC.com)

February is a special month for two reasons, -we celebrate Valentine's Day, and it also marks the beginning of the transition into spring.

One way to stay warm during the winter months is with cozy foods that elevate your mood and wellbeing due to lack of vitamin D. A sunny day is the best cure for this, but in grey days, hot drinks, soups and stews are as comforting as a bear hug. Add to the mix spicy foods and you have a party in your kitchen.

Spicy foods don't just please your palate and feed you, they have healing powers similar to a bowl of chicken soup. After all, chile peppers are higher in vitamin c than citrus fruits and this makes them the stars of anyone's kitchen.

Chile peppers mild or spicy, have different degrees of heat and density and flavor nuances when fresh or dried.

Heat can also come packed in a jar or can along with varying seasonings and flavors. Hot sauces can add a quick spicy kick to any food in the world, from roasted meats and soups, to sandwiches, ceviches, drinks, and more. Some favorites are habanero, tabasco, and jalapeño. Chop fresh chiles to dress up your favorite salad or to top a delicious stew.

Love is in the air when an inviting aroma comes from the kitchen. This Valentines, treat your significant other or family to this spicy and easy to make meal that may even attract cupid to your dinner table.

Happy Valentine's Day!

EL AMOR ESTÁ EN EL AIRE

Por la chef Amalia Moreno-Damgaard (AmaliaLLC.com)

Febrero en un mes especial por muchas razones, -celebramos el Día de San Valentín y también marca el principio de la transición a la primavera.

Una forma de mantenerse calentito durante los meses de frío, es con comida que eleve su bienestar dado a la falta de vitamina D. Un día soleado es la mayor medicina, pero en días grises, las bebidas calientes y sopas confortan tanto como un abrazo caluroso. Agregue a la mezcla comida picante y disfrute de una fiesta en su cocina.

La comida picante no es solamente para alimentar ya que tiene poderes curativos similares a un tazón de caldo de pollo. Después de todo, los chiles

son más altos en vitamina C que los cítricos y esto los hace las estrellas de la cocina. Los chiles son dulces o picantes y tienen diferentes grados de picor, densidad y matices, frescos o secos.

Las salsas picantes también viene emvasadas o en lata sazonadas de acuerdo a su fabricante. Éstas pueden agregar un sazón muy especial a las carnes rostizadas y sopas, como también a sandwiches y ceviches, bebidas y más. Unas de las favoritas son habanero, tabasco y jalapeño. Pruebe a picar su chile favorito para complementar una ensalada o guiso.

El amor está en el aire cuando los aromas llaman desde la cocina. Este Día Del Cariño, comparta la mesa con su media naranja, o familia con esta receta fácil de hacer, y quien quita que pudiera atraer también a cupid.

¡Feliz Día de San Valentín!



Serves 4 people

1 pound flank steak
Kosher salt and freshly ground black pepper
1 tablespoon canola oil
2 cups fat-free, low-sodium beef stock
1 small yellow onion, quartered
1 cup quartered Roma tomatoes (about 2 large tomatoes)

1/2 cup husked, quartered tomatillos (3 to 4 large tomatillos)
2 bay leaves
1 cup seeded, chopped red bell pepper
1 small yellow onion, cut into thick slices
2 large garlic cloves, peeled
1 guaque (guajillo) chili, seeded
1 pasa (ancho) chili, seeded
1 corn tortilla, torn into small pieces (or 1/4 cup bread crumbs)
1 1/2 cups fat-free, low-sodium beef stock

Sazón (Seasonings)
1 tablespoon achiote oil; 1 bay leaf; 1/2 teaspoon thyme; 1 teaspoon kosher salt; Freshly ground black pepper
2 cups sliced small russet potatoes, cooked al dente
Adorno (Garnish): Thyme, oregano, or red bell pepper strips, sautéed (optional)

HILACHAS

Spicy Shredded Beef and Potato Stew

Recipe by Chef Amalia Moreno-Damgaard (AmaliaLLC.com)

Season the steak with salt and pepper. In a hot, deep medium skillet, sear the meat on both sides in a little oil until medium brown (about 4 minutes per side). Add the stock, onion and bay leaves and bring to a quick boil. Lower the heat, cover and braise until the meat fibers separate easily when pulled (about 1-1/2 hours). Check the meat while it cooks and make sure the liquid stays at about 1 1/2 cups at all times (adding 1/2 cup of stock or water at a time as needed). When the meat is done, transfer it to a cutting board and let it cool. Cut it in half against the grain and shred it. Reserve the stock and onion. Set aside. In a medium pot, combine the tomatoes, tomatillos, pepper and onion, add garlic, chiles, tortilla and stock and bring to a boil. Lower the heat and simmer covered until soft (15 to 20 minutes).

Using an immersion or regular blender, purée the cooked vegetables and the reserved onion and stock to a fine consistency. Heat the achiote oil in the pot used to cook the beef. Add the purée, bay leaf, thyme, salt and pepper. Add the shredded beef and potatoes. Simmer to let the flavors blend (20 to 25 minutes). Taste and adjust seasonings, if needed.

The sauce should be about the consistency of beef stew. If it's too thin, cook it a bit longer. If it's too thick, add some stock or water.

Amalia's Notes:

To make achiote oil, heat 1/2 cup of canola oil in a small skillet until small bubbles start to form. Turn the heat off and add 1 tablespoon of achiote seeds. Allow the seeds to color the oil for 5 to 10 minutes or longer, strain the oil, and discard the seeds. The oil should be deep orange, not brown. Keep leftover achiote oil in the refrigerator for up to a month. Peel tomatillos under running water if you find the husks hard to remove.

Hope Cervantes Stars in Non-traditional Roles



Ryan Colbert and Hope Cervantes

While attending an Arts High School in Dallas, TX, Hope Cervantes decided to apply for the Actor Training Program at the Guthrie Theatre in Minneapolis. Hope, who was born and raised in Dallas, got her start in acting by participating in child beauty pageants. Hope's mother Karen is a singer/dancer who encouraged her to be an actress.

To Hope's surprise she was accepted to the program at the Guthrie and so she left Dallas with lots of anxiety and little knowledge of what living in the coldest state in the country would be like. What Hope discovered is that the Twin Cities theater scene thrives! There are nearly 100 theater companies, more than 30 theater venues, and more theater seats per capita than anywhere outside New York. Companies include Tony Award-winning theaters such as the Guthrie Theatre and the Children's Theatre Company; local favorites such as the Brave New Workshop and Park Square Theatre; and award-winning theaters that produce their own original work. Hope found many opportunities to be cast in non-traditional roles including her current role as Estella in the Park Square Theatre production of Charles Dickens' *Great Expectations*.

She also enjoys working with Latino actors and writers such as Ricardo Vazquez and Joe Minjares.

Hope is half Mexican, her father Juan Cervantes is a police officer in Dallas and mother Karen is African American. "I love looking out to the audience especially when we have multicultural students attending our plays and see the faces of these kids who are so surprised that Latinos and African Americans are being cast in traditional roles," said Cervantes. Looking at 2016, Hope plans to be busy acting, working with volunteer groups, and this summer going to Massachusetts to play Puck in a *Midsummer Night's Dream*. This Dallas born actress has really "warmed up" to living and working in Minnesota.

Charles Dickens' Great Expectations | Jan 15 – Feb 7, 2016 | Park Square Theatre, 408 St. Peter Street | Saint Paul | Ticket Office 651-291-7005



Hope Cervantes with Rick Aguilar

Election 2016—Congress Candidate



Pam Myhra

Pam Myhra is running for Congress in the Second Congressional District to replace retiring Congressman John Kline. Myhra wants to secure a stronger economy and safer America. Her focus in Congress will be on fiscal responsibility, protecting our national security, and reducing government interference in our lives.

"I am running for Congress because of the compelling need for congressional members who are trusted, experienced, accessible, and in Congress to serve you," said Myhra.

She is a Certified Public Accountant and a former 2-term state representative with a strong conservative and pro-life voting record. She has a 100% rating from the MM Taxpayers League, MN Chamber of Commerce, National Federation of Independent Businesses and MN Citizens Concerned for Life and received the Elected Women of Excellence award from the National Foundation of Women Legislators. Myhra is a resident of the district and has been for over 40 years.

Latino American Today will feature other profiles of candidates during this election year.

Professional Profile: Martha Elena Varela

By Claud Santiago



Martha Elena Varela

West Side Businesswoman, Martha Varela is a versatile professional who has worked in many capacities over the years.

Currently she is owner of Martha's Closet, a small clothing boutique located at 644 Smith Avenue in St. Paul.

Martha, graduated from the U of MN with a Bachelors of Science Degree with a concentration on Social work and Youth and Multicultural Studies. She has worked with the Boys & Girls Club of the Twin Cities, the West Side Safe Neighborhood Council and was a Facilitator at the U of MN.

Martha was recently promoted at Catholic Charities working with 16 to 20 years old who have experienced homelessness abusive living situations and street life. "I love working with my clothing business but also have a deep passion to work with troubled

youth and help them find a way in life," declared Varela.

Other Catholic Charities programs include: Hope Street Hope Street Transitional Living program which provides housing for homeless males 16 to 21 years old. The Hope Street Permanent Supportive Housing Program assists youth, 18 to 24 years old, who are experiencing homelessness in securing permanent housing in the community and becoming self-sufficient.

Youth counselors and case managers provide services, including basic needs, goal setting, emotional and therapeutic assistance, independent living skills training and recreational activities.

Other services include access to the health clinic at St. Joseph's Home for Children, education and employment assistance, family counseling and after-care case management services.

We're Here to Help!

**Martha Varela, Owner
Martha's Closet
644 Smith Avenue South
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(651) 238-2859 mobile**

2016 Minnesota Twins Media Luncheon



Twins President Dave St. Peter and Rick Aguilar

Latino American Today Publisher, Rick Aguilar attended the 2016 Media Luncheon Hosted by the Minnesota Twins on January 29. The luncheon was held at the Target Field/Thompson Reuters Champions Club. Speakers included Twins President Dave St. Peter and Executive Vice President/General Manager Terry Ryan.

Here are some announcements from the media luncheon:

- Danny Santana will move to the outfield as well. He may get some time still in the infield.
- The Twins will have two translators. One will speak Korean and work with the Twins and Park. One will be a Spanish interpreter which is something MLB is requiring for all teams.
- The Twins will operate in a new facility in the Dominican starting (likely) in September. They'll work with the Philadelphia Phillies.
- Dave St. Peter pointed out that Glen Perkins just completed his ninth Twins Winter Caravan, which is really good, "But he has a ways to go to catch Tony Oliva who just finished his 56th caravan."
- Rod Carew will be here tomorrow. He will be interviewed in the Puckett

Atrium in the morning and then meet with the media. He and the Twins will be making an announcement about a new program they'll be working with.

- The Twins have already sold 1.2 million tickets for 2016. They are hoping to surpass 2.3 million. Over 90% renewed.
- The Twins aren't going to have a ceremony for the 25th anniversary of the 1991 World Series championship though it will be a theme throughout the season. It is also the 25th anniversary of the Twins Community Fund which will also be talked about a lot.
- There will be 11 spring training games televised on FSN. 14 games will be on the radio.
- Bert Blyleven is set to do another 100 games in 2016.
- For fan safety, based on requirements by MLB, the Twins will have 6-7 feet of netting over both dugouts. They will also be replacing the netting behind home plate with higher transparency netting for better visibility. He acknowledged that it has been a controversial topic.



Rick Aguilar and Paul Molitor, Twins Manager

TEDDY STARS AT THE PRO BOWL!



VIKINGS QUARTERBACK TEDDY BRIDGEWATER THROWS 2 TOUCHDOWNS PASSES AT PRO BOWL!

VIKINGS WIN NFC TITLE!



5 Reasons Why ACA Acquisitions Falter

By Carlos Santiago, Santiago Solutions Group

Multicultural segments continue to lag significantly behind the enrollment rate of the White Non-Hispanic segment, less than 100 days away from the third Open Enrollment period despite so much additional effort put behind Hispanic, African American and Millennial efforts. What can we as Marketers learn from this?

A deep analysis into each segment reveals a much more concerning reality. Hispanics are trailing much further behind than any other group despite all the additional resources that went specifically behind that group in the last open enrollment. While Hispanics make about 15 percent of those enrolled, they are about a quarter of those eligible, net of undocumented in FPL 139-400 —an index of only 63, that is equivalent to 37 percent below where the segment should be given its proportion of exchange eligibles. Similarly, the African American segment shows an index of 84 or 16 below where it should be. It is the Asian/Other segment that skews the Multicultural trends with an index of 241 or 141% above where it should be given that it only represents 5 percent of eligibles versus 11 percent of those enrolled so far.

On the eve of the third open enrollment period, the national trends clearly suggest that there are major barriers still standing in front of Hispanic and African American eligibles. There appear to be five major factors at play:



Lack of Trust in the Government: Mixed status families don't want to risk exposing immigration status of certain members to official entities, preferring to remain without insurance.



Poor value: Deductibles for current plans under the affordable care are far from affordable for many. The plans are still above what many middle-income families can afford relative to their income and other living expenses. Many of them choose to continue to pay-as-they go using urgent care/community clinics, gladly paying the tax penalty. Introduction of cheaper plans is critical to engagement.



Ineffective Messaging: Two-fold messaging problem.

1. Mass media messaging is over-promising and reality is under-delivering.
2. Insurance 'fine print' is too complex to easily understand and clearly evaluate.

Both result in negative word-of-mouth and skepticism, with many consumers not even bothering to seek official information in-person or digitally.



Poor Culture & Language Relevancy: While exchange communications and messages from the government and insurers have improved, they are mostly translations or adaptations of communications intended for audiences with high levels of health care and health literacy. For the most part, Hispanic-nuanced messages, addressing specific barriers and the most effective triggers to adoption, have not evolved and been brought to the fore-front.



Lackluster Customer Experience: The customer experience of those newly enrolled is rampant with stories of poor on-boarding, repeated incorrect bills, systems that don't reflect conversations with customer service, physicians not in the promised network, communications that are very difficult to understand, inconsistency of in-language communications, and very mixed experiences with call-centers. These unsatisfactory experiences are surpassing the exceedingly good ones in community and digital circles of influence, keeping the undecided eligibles at bay.

At the end of the day, half of the remaining exchange eligibles in these states are Multicultural and 1 in 3 of the overall remaining eligibles (net of undocumented) are Hispanic. This source of growth will add critical pressure to getting multicultural engagement, acquisitions and retention properly focused on the needs of this vast potential.

About Santiago Solutions Group (SSG): SSG guides clients to identify the highest ROI opportunities, simplify business decision-making through advanced analytics & insights, and craft effective marketing strategies that advance sustainable total growth fueled by Millennial, Multicultural & Hispanic segments.

Sources: SSG analysis of the Department of Health and Human Services reported enrollment in Federal Facilitated States from Nov 15, 2014 until Feb 22, 2015 special enrollment extension, the Family Kaiser Foundation, Estimated Number of Potential 2015 Marketplace Enrollees, applying eligibility by income and household size, by race, and geography from the US Census and Nielsen-Scarborough 2012-2015. Many of the largest multicultural states in the country, representing 80 percent of the country's population (including Arizona, California, Florida, Georgia, Illinois, Nevada, New Jersey, North Carolina, Pennsylvania, Texas, and Virginia) were among the 38 states reporting detailed data indicating the ethnicity of those newly enrolled and renewed in exchange Qualified Health Plans. Included amongst these are all the Federally-facilitated marketplaces and state-partnership and most of the state-based marketplaces with notable exceptions like New York, Connecticut and District of Columbia.

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In a recent report of the healthcare system in Minnesota by the Minnesota Business Partnership it stated that "increasing ethnic diversity will challenge local healthcare systems, which must address different underlying health needs and bridge cultural and language barriers"



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