### Omegas of Rock Hill, Inc. Newsletter www.omegasofrockhill.org

# Rolling In Rock Hill

NPHC of Rock Hill join forces to paint houses



The Omegas, Sigmas, SG Rho and South Pointe High School take a moment from painting to take a group photo during the 19th Rolling in Rock Hill

**ROCK HILL, SC -** On September 22, 2013, The Kappa Alpha Chapter of Omega Psi Phi Fraternity, Inc. partnered with the city of Rock Hill during the 19th Annual Rolling in Rock Hill community service project.

The Omegas, Sigmas, SG Rho's painted the house of Mr. and Mrs. Melvin Craig. The other members of the Divine Nine also participated with the project. Overall the Rock Hill National Pan Hellenic Council painted 3 houses.

**Rolling In Rock Hill** is a city program partnering with volunteer organizations. The organizations strip and paint low income houses for residents who are not financially able to do it on their own.

Kappa Alpha Chapter has been involved for the past 15 years of the 19 year project.

Due to the schedule of the Sixth District's 1st Council Meeting in Durham, NC, many of the Brothers were unable to participate this year.

The Rock Hill NPHC Council members painted several houses in the Park Neighborhood.

October 1, 2013 Volume 8, Issue 10



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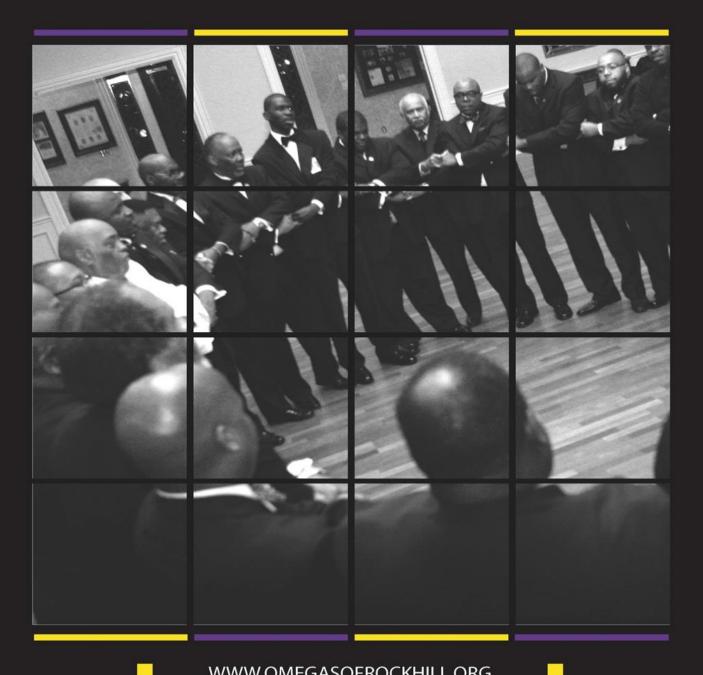
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WWW.OMEGASOFROCKHILL.ORG

## FOUNDERS BALL 11.15 Reception begins @ 7PM Formal Attire

Magnolia Room of Laurel Creek

## Donation \$25.00

For tickets contact us at info@omegasofrockhill.org



## Are You in Good Hands?



October is Breast Cancer Awareness Month. Breast cancer is the second most common newly diagnosed cancer and second leading cause of cancer death among women in the US. It is the most commonly diagnosed cancer among African American women. Some individuals, especially those who have a family history, may consider the observance to be a reminder to visit a physician for a cancer-screening test.

If you're diagnosed with cancer, your finances can get a much-needed boost on top of the pay-out from your

primary health insurance coverage. You can use cancer insurance to help pay for doctor bills, hospital expenses, prescription drugs, and indirect cost (i.e. transportation, child care, and living expenses). The cancer policy is not for all consumers, but it could be worth consideration if cancer is in your family history, money set aside for the unexpected is limited, and if no income is in place should you be unable to work.

Treating a serious illness like cancer is serious business, and unfortunately, the costs add up faster than you might imagine. Cancer insurance gives you one less thing to worry about. For more information please contact your insurance agent. Additionally, it is our duty to encourage the women in our lives to regularly go to their physician for screenings.



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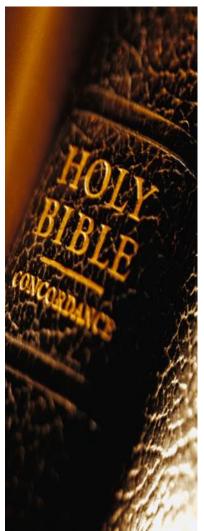


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## **Omega Biblical Reading**

Greetings Brothers,

Have you ever wished for something, that you know probably would not be good for you in the long run? You ever envied someone who is not devoted to Christ but seems to have everything going their way? Have you ever wanted material things in your life, but knew they would hurt you in some way, whether it be financially, physically, or emotionally?

I personally can say yes to all of these. As a Christian, there are things that we must be disciplined enough to say "NO" too. This requires us to Think Right at all times.

Consider the following:

Proverbs 23: 16 Yea, my reins shall rejoice, when thy lips speak right things. 17 Let not thine heart envy sinners: but be thou in the fear of the LORD all the day long.

There are a couple of things that "Right Thinking" does for you in your daily life"

1. Right thinking positively influ-

ences your situation.

It's not so much as what happens to us on a daily basis but how do we respond to it. Do you respond in a Christian way, or a worldly way? Everything in your life you can view as an obstacle or an opportunity, which will you choose?

2. Right thinking influences your behavior.

We often react to people according to our beliefs. So for those of you that are ready to fight instead of pray (smile), what do you believe? Your convictions about yourself, your life, and God influence your conduct.

3. Right thinking influences your self esteem.

We are our biggest influence! I'm not the only one that talks to myself. What are you saying to yourself on a daily basis that makes you feel good or bad about life? "As a man thinketh in his heart, so is he".

Think right for today, and build on your success!



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### Kappa Alpha

# DOLLARS AND SENSE

### Ques,

Please take time to review your healthcare. As many of you may know key parts of the health care law take effect in 2014, there will be a new way to buy health insurance.

The <u>Health Insurance Marketplace</u> will help you get coverage that meets your needs and fits your budget. Open enrollment starts October 1, 2013. Coverage can start as soon as January 1, 2014.

How to get ready for the Health Insurance Marketplace

Get your options & info. You won't be able to start your application for Marketplace insurance until October 1. But you don't have to wait to find out about the Marketplace in your state or download a checklist that can help you get ready. Here's how it works: If your state runs its Marketplace, you'll use your state's website to apply for coverage, compare your options, and enroll. If the federal government runs your state's Marketplace, you'll use this website, www.HealthCare.gov.

Gather basic information about your household income. Most people using the Marketplace will qualify for <u>lower</u> <u>costs on monthly premiums</u> or <u>lower out-</u> <u>of-pocket costs</u>. To find out how much savings you're eligible for, you'll need to provide income information, like the kind you get on your W-2, current pay stubs, or your tax return. You can use <u>this checklist</u> to get started.

Make sure you understand how coverage works, including things like premiums, <u>deductibles</u>, <u>out-of-pocket maxi-</u> <u>mums</u>, <u>copayments</u>, and <u>coinsurance</u>. You'll want to consider these details while you're looking for health insurance.

**Explore current options.** You may be able to <u>get coverage that starts before January 1, 2014</u> through existing programs. Learn more about <u>health insurance for adults up to age 26</u>, and programs for people and children in families with limited incomes.

Ask your employer if it plans to offer health insurance in 2014. If not, you

may need to get insurance through the Marketplace or from other sources in 2014. If you don't have coverage, you may have to <u>pay a fee</u>.

**Find local help.** In all states, there will be people trained and certified to help you understand your health coverage options and enroll in a plan. They will be known by different names, depending on who provides the service and where they are located. All will provide similar kinds of help:

Navigators, Application assisters, Certified application counselors. Government agencies, such as State Medicaid and Children's Health Insurance Program (CHIP) Offices Insurance agents and brokers can also help you with your application and choices.

Visit <u>LocalHelp.HealthCare.gov</u> to find help in your area. You can search by city and state or zip code to see a list of local organizations with contact information, office hours, and types of help offered, such as non-English language support, Medicaid or CHIP, and Small Business Health Options Program (SHOP).

When open enrollment starts October 1, 2013, these organizations will be able to assist you in finding the kind of help that works for you. Some may be available earlier to set up a future appointment to help you in the Marketplace.

Get help with a Marketplace question.

If you have questions about the Health Insurance Marketplace, you can call 1-800 -318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325. Online chat is also available 24/7. Just look for the blue box on the lower right hand corner on most pages of our site. You'll be connected to a customer service representative who can answer your questions in an online conversation.

**Note for small business owners:** If you run a small business, you can <u>learn how to</u> <u>prepare for the SHOP Marketplace</u> and provide coverage for your employees.

https://www.healthcare.gov

# October 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20 ★	21	22	23	24	25	26
27	28	29	30	31		



KA Chapter Meeting

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