

Instruction changed my view on guns

By Jaslynn Vorachith
FOR THE CHARLOTTE POST

A shooting range changed my perception on guns. The right to bear arms defines America, although Americans are split in terms of gun use and control. According to a 2024 Pew Research on Key Facts About Americans and Guns, there is a partisan divide with 45% of Republicans owning a gun compared to 20% of Democrats. The left usually leans towards no guns at home and stricter laws on ownership, while the right feels the opposite.

For me, I initially was afraid of the mere idea of guns. To challenge the anxiety, I decided to face my fears head-on.

I brought my partner along to look into engaging a private instructor. We stumbled upon a certified concealed carry instructor who previously worked on the Charlotte-Mecklenburg Police

SWAT team.

The process was straightforward. We went to a classroom where she was giving us lessons on proper use and how to respect the weapon. What made it complex were the minor details that can affect aim. The way you grip the gun, finger placement and stance determine accuracy.

For the best home defense, the instructor advised us to use a 9-millimeter, a powerful but manageable weapon. She demonstrated firing the pistol. I was stunned. I could feel the shock throughout my body, the vibration on my skin and chest. It's an experience you have to be in person to understand, and before I knew it, it was my turn.

I was terrified. Anticipating the loud bang made it nerve-racking as well as preparing for the recoil. All I had to do was pull the trigger. It was my turn to give permission, to release the immense power. The strength of the shot was overwhelming to the point where I was doubting if this was for me.

I didn't want that to be the case and give up. So,

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Sleep myths that keep you awake

BRANDPOINT

Americans have never been more focused on optimizing their health.

They wear devices that measure nearly every aspect of their day - from workouts and steps to heart rate and recovery- and increasingly turn to GLP-1 medications as part of the weight management journey.

Alongside these changes, experts are encouraging people to prioritize another key pillar of health: quality sleep, which plays an important role in overall well-being and can support healthy lifestyle habits.

According to the Centers for Disease Control and Prevention, more than 30% of U.S. adults regularly get less than the recommended seven to nine hours of sleep each night.

Dr. Stephanie Stahl, medical director at Indiana University Health, notes that many people still treat sleep as something they'll fit in if there's time. Stahl is the Sleep Medicine Fellowship program director and associate professor at Indiana University School of Medicine as well as Natrol Sleep Science Advisory Board member. "Many people think of sleep as the first thing they can sacrifice when life gets busy. But sleep isn't a luxury. It's one of the most powerful tools we have to support our health, mental well-being and daily performance."

That can be difficult in today's always-on world. Packed schedules, constant notifications and late-night scrolling can all work against the body's natural sleep-wake cycle. In fact, 38% of adults say using their phone or tablet before bed to read the news or "doomscroll" makes their sleep somewhat or significantly worse.

What sleep myths could be keeping you awake?

"One of the biggest misconceptions I hear is that sleep starts when your head hits the pillow," said Stahl. "The truth is that your body has been prepar-

Please see **MYTHS** | 2B

Take precautions to manage powdery mildew on garden and indoor plants alike

By Melinda Myers
FOR THE CHARLOTTE POST

Whether gardening indoors or outdoors, gardeners are likely to encounter powdery mildew on one or more of their plants.

First, a white powdery substance will appear on the surface of leaves, stems and flower petals. As the powdery mildew expands and covers the leaves, it blocks sunlight from reaching the leaves inhibiting photosynthesis.

As the disease progresses, it develops structures that enter plant cells to obtain nutrients. It usually is not fatal but severe infestations can cause plant leaves to yellow, twist and

discolor and the plant may decline.

Several closely related fungi are responsible for the group of diseases called powdery mildew. Different species of powdery mildew fungi attack different plants. If the weather conditions are right and the various fungi are present, gardeners may find powdery mildew on a variety of plants in their landscape or indoor garden.

Watch for powdery mildew on azaleas, crabapples, dogwoods, lilacs, photinia, roses, coral honeysuckle vines and other trees, shrubs and vines. Check beebalm, dahlias, peonies, phlox, zinnias, cu-

cumbers, squash and other susceptible plants in gardens. Indoors, especially during the winter, monitor African violets, begonias, ivies, jade and kalanchoes that may develop this disease.

Unlike many fungal diseases, powdery mildew fungi need high humidity not wet leaves to develop. Their spores also form in high humidity and are distributed when the humidity is low.

Powdery mildew is more likely to occur on indoor plants growing in low light with poor air circulation and cooler temperatures near 70 degrees Fahrenheit. Although the disease is more common in winter

the disease can occur anytime these conditions exist.

Reduce the risk of powdery mildew by keeping plants healthy and avoiding overfertilization. Provide plants with the needed light and other preferred growing conditions. Properly space landscape plants and avoid overcrowding plants, indoors and out, to provide sufficient light penetration and air circulation.

Water new plantings thoroughly and often enough to keep the roots moist. Gradually reduce the frequency to encourage the plants to develop a robust root system. Continue to water established plants thoroughly as



MELINDA MYERS

Powdery Mildew on Cinderella's Carriage Squash.

needed during dry spring thinning on phlox and beebalm. Remove about one-quarter of the Please see **TAKE** | 2B

« RIDES »



FORD MOTOR CO.

The 2026 Ford Maverick, MotorTrend's Truck of the Year, is inexpensive compared to larger competitors but also has hybrid power and all-wheel drive that accelerates to 60 miles per hour in 6.7 seconds.

Ford Maverick a small, efficient pickup truck

Hybrid power and all-wheel drive combine for inexpensive quality

By Winfred Cross
FOR THE CHARLOTTE POST

Ford introduced the Maverick pickup truck in 2022 even when its relaunched Ranger was doing so-so business.

The Maverick is smaller, cheaper and wildly more popular, posting its best sales in the fourth quarter of 2025. The hybrid version became the best-selling midsize truck in the country last year.

There's no reason for the 2026 version to give up that crown. The hybrid Maverick in Lariat form is hard to beat.

First, let's mention that Motor-

Trend awarded the Maverick Truck of the Year for 2026. That's pretty amazing considering it beat trucks with far more power and bigger price tags. It's not so amazing when you look at the Maverick. It's relatively inexpensive, has bold, upright styling and has enough creature comforts to make it a pleasant everyday driver.

The Maverick Hybrid is powered by a 2.5-liter engine system that makes combined output of 191 horsepower. It is paired with a CVT and all-wheel drive. It can get to 60 miles per hour in about 6.7 seconds, quite quick for a small

hybrid pickup. Those with older Maverick hybrids will be a little jealous because this version is quicker than the original version.

Start the engine and there is barely a whirl. This thing is quiet and remains so at highway speeds. There is very little wind, road or tire noise which makes this truck easy to take on long trips. The front seats are really comfortable with simulated leather seats. The driver gets power adjustments while the passenger must settle with manual. There is an enormous amount of

Please see **FORD** | 2B

WakeMed-Atrium tie-in a virtual secret

By Anne Blythe

NORTH CAROLINA HEALTH NEWS

Hours before several hundred people packed the pews of a southeast Raleigh church to air their concerns about a potential combination of WakeMed and Charlotte-based Atrium Health, the heads of the health care systems and their lawyers met privately with three Wake County commissioners.

WakeMed and Atrium leaders have been meeting with small groups of commissioners in private to share details of a controversial combining of forces.

The Wake board has scheduled a public hearing for Aug. 17.

That July 27 meeting was the first time any of the elected county board members had access to details of the working contract for what health system leaders are calling a "planned strategic combination." The change would allow Atrium, the state's largest health care provider, to have a heavy hand in oversight of WakeMed, an independent nonprofit 973-bed community-focused system with about 350,000 emergency visits a year.

Wake County board chairman Don Mial and commissioners Safiyah Jackson and Cheryl Stall-



ANNE BLYTHE | NORTH CAROLINA HEALTH NEWS

A "Town Hall on the Future of WakeMed" at Saint Ambrose Episcopal Church in Raleigh on July 27, 2026.

ings had an opportunity to see detailed documents and ask the lawyers questions about the proposal, Stallings told NC Health News later that day. One caveat, she said: They had to agree not to disclose specifics of what the health care systems had designated confidential proprietary information.

The four other county board members were not invited to the meeting that day. The short invitation list kept the number of commissioners in attendance below an official quorum — four of the seven commissioners — that would have triggered the state's public notice re-

quirements.

North Carolina's open meetings law requires that all hearings, deliberations and voting of any unit of government — including county boards of commissioners — are conducted openly so the public can attend and observe official proceedings.

Commissioner Vickie Adamson was not on the exclusive list of board members who got to spend those hours with WakeMed President and CEO Donald Gintzig, Gene Woods, CEO of Atrium Health's parent company Advocate, and the team of lawyers.

Days before that, however, the three-term com-

missioner had been asked to attend the "Town Hall on the Future of WakeMed," an event that evening at Saint Ambrose Episcopal Church organized by The Patients Union, a national organization that's gaining a foothold in North Carolina.

The two meetings mirrored the broader community divide: Some key stakeholders were kept informed while others remained in the dark.

Divided pews

On one side of the southeast Raleigh church, WakeMed employees and advocates wearing red clothing that matched the

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Ford Maverick a small, efficient pickup truck

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leg room for front passengers. My 6-foot-4 buddy marveled at not being cramped. The rear bench is comfortable for three, medium to large-size adults.

The Maverick's interior is comfortable, but some may call the materials chintzy. It's stark, but tasteful. There are some budget materials, but this is a value-based vehicle. There is nothing that offends. The digital dash can be configured to show a variety of information. The 15-inch touch screen is bright, has modern graphics and responds quickly. Navigating the menus isn't tricky and there are actual buttons to control certain functions.

The 4.5-foot bed has a sprayed-on liner, 10 tied downs to secure cargo, locking tie down rails and even cubby storage on the passenger side. My vehicle had an optional hard trifold tonneau pickup box cover which was great for keeping items out of the elements. The back windshield featured a power operated window.

The Lariat version of the Maverick is second only to the Tremor package so there is a lot of standard equipment. Adaptive cruise, four-wheel disc brakes with ABS, dual-zone auto cli-

mate control, heated steering wheel, keyless entry, remote start, push-button start, ambient lighting, SYNC 4, eight speaker Bang & Olufsen audio system, power eight-way driver's seat, heated seats, rear armrest with integrated upholds, USB ports and Ford's 360 safety suite are part of the extensive list.

I would be silly not to mention this Maverick hybrid sips gas. Estimates have this vehicle returning 38 miles per gallon highway and city combined. The gas tank holds 13.8 gallons of fuel which means you can get as many as 524 miles to a full tank. I may have gotten a bit more. Wow.

Expect to pay more than \$41,000 for this fully loaded Maverick.

- Pros:
- Bold styling
 - Extremely fuel efficient
 - Great interior space
 - Firm but comfortable ride
 - Quiet at highway speed
 - Useable bed
 - Tows up to 4,000 pounds
 - Improved acceleration for hybrid
 - All-wheel drive
- Cons:
- Interior materials could be better
 - No larger bed option

Take precautions to manage powdery mildew on plants

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phlox and beebalm stems in early spring to allow more air and light to penetrate the plant. This strategy will encourage sturdier stems and discourage disease problems.

Select mildew resistant varieties of these and other plants prone to this disease. Resistant plants are not immune but are less likely to develop the disease than those that are not.

Practice sanitation by removing infected leaves and plant debris where the fungal spores overwinter. As temperatures rise above 60 degrees F the spores may begin to germinate.

With proper care and sanitation healthy perennials, shrubs and trees, especially those infected late in the growing season, will return the following year. Masking

the diseased foliage with a somewhat shorter plant is one way to enjoy the flowers while dealing with the disease. If opting to treat the disease, select the most eco-friendly product, apply it at the first sign of the disease and repeat as directed. As always, read and follow label directions.

Melinda Myers has written more than 20 gardening books, including the Midwest Gardener's Handbook, 2nd Edition and Small Space Gardening. She hosts The Great Courses "How to Grow Anything" streaming courses and the nationally syndicated Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine. Her website is www.Melinda-Myers.com.

Instruction led to change in favor of guns for protection

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the instructor kindly suggested a 22 mm so that I wouldn't have to worry too much about kickback. Essentially, it would feel like a toy which made me more inclined to try again. I felt I was in better control and could handle myself and the gun. After trying the 9mm, my palms were sore from the recoil.

It took some time to build my stance on gun ownership. I eventually saw my fears were a good thing, how I understood the responsibility it takes, especially as a petite and vulnerable woman. I would need a firearm to overcome any physical threat; therefore, personal safety is a concern.

I survived an attempted home invasion once. I was home alone at 4 p.m. when someone tried the door-knob. Fortunately, they never broke in but at that moment I had nothing to defend myself if they did. Even in my own home, I didn't feel safe.

Based on 2024 statistics, women are least likely to carry compared to men showing 58% of women didn't see themselves owning a gun.

I'd rather not shy away from firearms. I instead like to take advantage of the Second Amendment, to



JASLYNN VORACHITH

Jaslynn Vorachith's first target practice with a handgun resulted in varying results.

take matters into my own hands in protecting myself and the ones I care about. Jaslynn Vorachith, an

emerging journalist fellow at The Post, is a senior at Johnson C. Smith University.



WakeMed-Atrium Health tie-in

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hospital's logo color and carrying signs that said "Building an Even Better WakeMed" and "Better Together For You — WakeMed-Atrium" filled rows of pews. On the other side of the aisle, people hungering for more information squeezed in together, many holding flyers that said: "When it comes to our healthcare, 'trust us,' isn't enough. WakeMed and Atrium must release the actual terms before asking county commissioners and the people of Wake County to support this plan."

There were tense moments as WakeMed advocates rose to give their pitch for the proposal. People with multiple questions pushed back, calling for the speakers to show them the deal.

"If this is such a good deal, why is it done in the dark? Why can't we see it?" asked Rob Stephens, the North Carolina organizing director for The Patients Union and a moderator of the event.

Toward the end of the town hall, Adamson spoke about members of the board who met with the health care system administrators and their counsel.

"I sent an email afterwards requesting that I be afforded a meeting like that and was told that it would not happen, and there was actually some nasty language used toward me," Adamson said at the town hall.

She encouraged those in attendance to get copies of her email exchange with the commission board chairman through a public records request. NC Health News put in a request and is awaiting the information.

WakeMed has been an independent nonprofit entity since April 1997. Before that, it was Memorial Hospital of Wake County, a county-owned facility funded through a 1955 county bond and taxes. When it opened its doors on April 24, 1961, its mission was to provide high-quality, comprehensive health care to all community members, regardless of ability to pay.

For decades, WakeMed has been at the heart of the community, a trusted constant when families welcome new generations into the world or seek steadfast support during gut-wrenching times.

It was named the most socially responsible acute care hospital in North Carolina by the Lown Institute, an organization that "takes into account the full breadth of what hospitals do as care providers, employers, and community partners" as it assembles its rankings.

This proposed partnership between WakeMed and Atrium has thrown uncertainty into the mix during a pivotal and trying time in health care.

Adamson, one of four commissioners in the church audience that night, listened to speaker after speaker; their common message resonated with her.

"What I heard is the fear: 'Am I going to be able to get care, and is my family going to be able to get care?'" she said. "That was the voice of: 'Am I going to be able to get my medical care, and am I going to be financially wiped out?'"

Adamson and the rest of the board had already delayed what initially had been scheduled as a quick vote on a proposal slipped into the May 4 consent agenda. Commissioners were asked to approve a change in the hospital's articles of incorporation that would allow the combination to move forward.

After a public outcry, the commissioners agreed to delay any action for at least 90 days.

That 90-day mark passed Aug. 2.

Seeking public opinion

This week, Wake County Attorney Roger Askew posted an ad in the News and Observer legal and public notices section about a public hearing scheduled for Aug. 17 "to hear from the public on the proposed combination of WakeMed and Atrium Health."

No vote is expected on the proposal that night, according to the legal notice. That would push the earliest possible consideration of the contract to Sept. 8, the board's next meeting after the public

hearing.

"I'm glad we're doing the public hearing," Adamson told NC Health News. "I want sunshine on this thing."

Earlier in July, Adamson said WakeMed and Atrium were asking commissioners to make a monumental decision that would be felt beyond Wake County's borders.

"I do feel like this is the most consequential vote of my political career because it affects everybody," she said.

The commissioner also said at the time that unless she had seen the contract she was being asked to sign off on, she would have a difficult time supporting the new partnership.

"I told them if I can't see the documents, I'm a 'no' because I can't vote for anything I haven't seen," Adamson told NC Health News. "I wouldn't vote for any other contract I can't see."

On Wednesday, Adamson finally got her chance to see the documents with fellow commissioners Susan Evans and Tara Waters, another group of three that fell short of triggering the state's public meetings law. Woods, Gintzig and lawyers were there to answer questions as they had been nearly two weeks before.

Adamson declined to share any details about the contract or the meeting other than confirming that she was there.

Commissioners say they've also been offered an opportunity to tour Atrium facilities in Charlotte and in Winston-Salem at Wake Forest Baptist Health, where a different "strategic combination" took place in 2020.

'Getting a jewel'

Although WakeMed hasn't been a public entity since its transition to an independent nonprofit organization nearly 30 years ago, the county holds some real estate conversion rights that give the commissioners a vote in the matter.

WakeMed and Atrium have been denouncing descriptions of the proposal as an "Atrium takeover" or "transfer of power" since the plan became public. They insist there will be no outright sale or dissolution of WakeMed as a legal entity. They say WakeMed's leadership, name and community-based status will be maintained. They also point out that eight of 14 of the hospital's board of directors members will be appointed by Wake County officials.

Atrium, however, will have authority to remove county appointees for "cause," according to information previously released to the public.

The legal notice posted this week states that "Wake County will not and is not being asked to sell or convey any County property or assets as part of the proposal."

Stephens, of The Patients Union, helped bring together speakers at several events in July to highlight the community significance of the proposed \$2 billion deal that WakeMed's board of directors already quietly agreed to this spring.

Although Stephens still has reservations about what will actually transpire between Atrium and WakeMed, he told NC Health News on Thursday that he's glad there will be a public hearing.

"It's definitely a far cry from the consent agenda," Stephens said.

Still, he wonders what's in the deal for the citizens of Wake County, and whether Atrium will end up getting a community hospital with great potential at far less than its worth.

As The Assembly reported, UNC Health sent an unsolicited \$5 billion proposal to merge with WakeMed, more than double what Atrium has offered, shortly after the broad outline of the proposed "strategic combination" became public. Although WakeMed rejected that offer, UNC has not closed the door on negotiation.

Right now, though, WakeMed is sticking with Atrium, perplexing community organizers who are still fighting for more public disclosure.

"In our view, they're getting a jewel of a hospital system for nothing," Stephens said.

Myths that keep you awake

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ing for sleep all day. Your light exposure, activity, meals, stress and evening routine all influence how prepared your brain and body are for sleep."

She describes this as your sleep ecosystem — the daily habits, routines and environmental cues that work together to influence your body's natural sleep-wake cycle. One of the most important players in that ecosystem is melatonin, a hormone your body naturally produces in response to darkness. Rather than forcing sleep, melatonin helps signal to your brain that it's time to wind down.

Stahl is helping to debunk three common sleep myths:

· Myth: Better sleep starts at bedtime. Stahl: "Great sleep starts the moment you wake up. Morning sunlight helps regulate your body's internal clock and supports natural melatonin production later that evening."

· Myth: I'll catch up on sleep this weekend.

Stahl: "Consistency matters more than catch-up sleep. Keeping a regular sleep and wake schedule (even on weekends) helps reinforce your body's natural rhythm."

· Myth: The eight hours you're asleep are all that matter.

Stahl: "The hour before bed matters, too. A consistent wind-down routine, like dimming the lights and avoiding screen

time, helps prepare your brain and body for quality sleep."

What small habits lead to better sleep?

The good news is that improving sleep doesn't require overhauling your lifestyle. Stahl recommends focusing on a few consistent habits: Get outside for natural light early in the day, stay physically active, avoid caffeine in the afternoon and evening, maintain a regular sleep schedule and create a cool, dark, quiet sleep environment.

If travel, changing schedules or other temporary disruptions affect that rhythm, melatonin supplements can help support your body's natural sleep-wake cycle.

When healthy habits need extra support that is safe

Healthy sleep habits are the foundation of better sleep, but even the best routines can't account for everything. Travel, shift work, changing schedules, stress and age-related changes can all temporarily disrupt your body's natural rhythm.

It's one reason more than 27% of U.S. adults report using melatonin supplements, making it one of the country's most commonly used sleep supplements.

Melatonin is a well-studied naturally occurring hormone that plays a key role in regulating the sleep-wake cycle. When used as directed, it is widely recognized as a safe, effective and non-habit-forming option for temporary sleep support.

Administration claims fraud crackdown hits Obamacare

By Julie Appleby
KFF HEALTH NEWS

The Trump administration credits its fraud control efforts for the disappearance of millions of people from Obamacare rolls rather than a sharp rise in premiums — a claim disputed by policy experts that glosses over the reality that many more Americans now find themselves without health insurance.

Enrollment in Affordable Care Act plans fell by nearly 3 million this year to about 19.2 million, following steep premium increases by insurers and the Republican-led Congress' unwillingness to extend more generous premium subsidies. On average, ACA customers pay \$178 a month in premium payments this year, a 58% increase from 2025, according to KFF, while their deductibles — the amount consumers must pay annually before insurers pick up their share — have climbed 37% to nearly \$3,800 a year.

“These are real people who are now forced to make impossible choices,” said Annalyse Keller, a spokesperson for Keep Americans Covered, a large coalition of lobby organizations for the healthcare industry, including insurers and patient advocacy groups.

But a Department of Health and Human Services report released in June, written mostly by President Donald Trump’s political appointees and allies, asserts that 5.6 million people were fraudulently enrolled in ACA plans in 2025, and that the Trump administration removed 2.9 million of them — the same number as the 2026 drop in enrollment.

There’s little dispute that the ACA suffers from some fraud, as do most government programs. The administration said it has taken actions to tighten the enrollment process to thwart brokers who fraudulently enroll people without their knowledge.

For example, the administration in August 2025 halted a Biden-era initiative that allowed low-income people to sign up for coverage year-round. Regulators also have removed 1.5 million people since 2025 for reasons such as not meeting a requirement to file their taxes over two years or being concurrently enrolled in another health program, such as Medicaid, which is not allowed.

But health policy experts say that the administration is overstating the extent of ACA fraud and that the HHS report relies on debatable assumptions, such as that all sign-ups under the year-round enrollment program for low-income people were potentially fraudulent. ACA enrollment fell off a cliff because of escalating prices for insurance plans, policy analysts say, which the administration’s done nothing to stem.

“The top-level claim” that all the decline in enrollment since 2025 is because of improper or fraudulent enrollees leaving the market “is not remotely credible,” said Matthew Fiedler, a senior fellow at the Brookings Institution. “We know that lots of people have seen higher premiums, and there’s really good evidence that when premiums go up, people drop coverage.”

Healthcare costs are a big concern for voters ahead of November’s midterm elections, and both Democrats and Republicans are trying to spin the issue to their advantage. Democrats argue more needs to be done to make insurance less expensive for consumers, while Republicans are trying to focus on the need to save taxpayer dollars from fraud.

A recent KFF poll found that voters trust Democrats over Republicans to address healthcare costs (37% vs. 26%). The poll also found, though, that 55% of Republican voters consider it extremely important for candidates to address healthcare fraud, more than any other issue, showing that the White House’s effort to shift focus from costs has had some success with its own supporters.

But Jonathan Oberlander, a professor of health policy and management at the University of North Carolina, questioned whether the fraud narrative will hold up as voters continue to struggle with rising costs.

“It will be cold comfort to the very real persons who could no longer afford coverage and dropped their plans,” he said in an email to KFF Health News.

How we got here

Under President Joe Biden, Congress passed a law that included more generous tax subsidies for people enrolled in Obamacare, starting in 2021. Those enhanced subsidies lowered premium payments, with millions qualifying for a large enough tax credit to reduce their monthly payment to zero. The Biden-era law also allowed wealthier households to get assistance.

ACA coverage essentially doubled, from just over 11 million Americans in 2021 to more than 22 million in 2025, according to the HHS report.

Republicans and conservative groups argue that the growth wasn’t driven only by people newly enrolling because of lower premiums. Instead, they say, the enhanced subsidies, along with other Biden-era policies — including easing income verification requirements for some enrollees — invited fraud. Unscrupulous, commission-seeking insurance brokers found it easier to sign people up for coverage, often without their knowledge, while ordinary consumers could more easily fudge their income and qualify for the largest subsidy possible.

The conservative Paragon Health Institute’s president, Brian Blase, wrote in a recent webpost that the HHS report’s

conclusion on the scope of improper enrollment is likely an undercount. He remains unconvinced by the arguments that rising premiums are to blame for the sharp drop in ACA enrollment, saying subsidies remain generous for many people.

The administration’s targets

The debate will continue as more enrollment data emerges from the federal marketplace and the exchanges run by states. Some policy experts — including the consulting group Wakely — expect the year to end with the number of ACA policyholders down by as much as 26% from last year.

Trump’s regulators will likely connect further drops with anti-fraud efforts. The HHS report alleges there are potentially millions more who remain improperly enrolled. The report’s authors noted that some of the administration’s anti-fraud proposals have been blocked by court rulings.

In a video HHS released June 27, HHS Secretary Robert F. Kennedy Jr. pats Mehmet Oz, the head of the Centers for Medicare & Medicaid Services, on the back for the number of canceled ACA plans so far. Oz threatens potential ACA hucksters: “Don’t walk away from us, run! Because we are going to find you.”

In an email responding to KFF Health News’ questions, CMS spokesperson Christopher Krepich said his agency this summer will block ACA applications made by brokers that lack a Social Security number. By open enrollment this fall, CMS plans to require more identify-proofing when brokers enroll people and will limit a broker’s access to accounts until that person “has been authorized by the consumer to work on their behalf.”

How some suspicious enrollments will be removed is spelled out in emails sent in June to insurance carriers and obtained by KFF Health News.

CMS told insurers that the agency will send them files for ACA accounts it believes are potentially unauthorized. Each flagged consumer account will have used a sales broker to enroll, be in a zero-premium plan, and lack a Social Security or an immigration documentation number — which Kennedy said in the video is a glaring sign of fraud.

Insurers must try to contact the enrollees to verify that they signed up for coverage. After 60 days, insurers must report policies they were unable to verify to CMS, which will cancel them.

Krepich wrote that carriers are cooperating with efforts to investigate accounts with missing or unverified information.

Policy experts, including Fiedler, note that the absence of a Social Security number doesn’t automatically prove fraud. While it could indicate a fake enrollee, a missing Social Security number might also be a simple oversight by the consumer or their broker, for example, or a newborn added to a parent’s account at birth, before they’ve received a number.

“That the administration put it in a report and did not summarily terminate these enrollments suggests they believe there is some mix of different circumstances,” Fiedler said.

The administration report singles out another segment of enrollments as suspicious: very low-income, subsidy-eligible people who shifted to plans that carry no monthly premium, suggesting “fraudulent agents and brokers are moving them to keep gaining commissions and avoid detection.” The report also cites ACA enrollees who file no medical claims as suspicious.

Policy experts question the assumptions behind those concerns.

Younger or lower-income people use healthcare less often, for example, which can explain why they may make no claims — particularly when they must first spend thousands of dollars out-of-pocket to meet high deductibles.

And very low-income people may switch to plans with higher deductibles in exchange for making no premium payment because they struggle to come up with the \$50 or \$80 monthly share that other plans might require.

“People are hurting for money,” said Florida insurance agent Jason Fine. “I literally have people who can’t afford to pay \$15. I would not immediately assume that a person who went from a silver plan to a bronze plan, that it’s fraud,” referring to two types of ACA plans.

Fine said the administration needs to focus on better enforcement of existing rules, saying he has reported to regulators dozens of unscrupulous agents who have switched clients without authorization, yet none were barred from selling ACA policies.

He and other agencies continue to push for adding multifactor identification, as banks and other financial institutions use, to the federal ACA marketplace. Some states that run their own exchanges have two-factor authentication or other types of ID verification and have not reported problems with unauthorized switching.

CMS — under both Biden and Trump — has not added two-factor authentication to the federal marketplace, healthcare.gov.

Rep. Glenn Grothman (R-Wis.) introduced legislation to require it in June, but its prospects are murky.

“It will help reduce fraud,” said Ronnell Nolan, who leads Health Agents for America, a lobbying group that has long urged CMS to add the feature. Grothman’s legislation, she said, might “encourage CMS to do it themselves.”

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JPMORGAN CHASE

Shakeira Tennort is Chase community manager in Charlotte.

Financial wellness is a practice: How to build a routine that will last

SPONSORED BY JPMORGANCHASE

When it comes to personal finance, most of us think about goals—saving for a home, paying off debt, or launching a business.

But financial wellness isn’t just about reaching milestones; it’s about the habits and choices we make every day. It’s a practice, and like any practice, it gets stronger with personalized guidance, practical support and trusted resources.

Chase Community Manager Shakeira Tennort helps neighbors in Charlotte turn financial wellness into a routine that fits your life, providing practical money skills education and support on important money skills like budgeting, saving, building credit, and scam prevention.

Make financial wellness part of everyday life

You can start small when practicing financial wellness. It can look like a 10-minute weekly money check-in, setting up automatic savings, asking a question about credit, or joining a workshop to learn how to spot a scam before you get hit.

Through local collaborations and free workshops, Community Managers help neighbors build healthy money habits like budgeting, improving credit, planning for homeownership, and protecting against scams—open to everyone in the community, customers and noncustomers alike.

We sat down with Chase Community Manager Shakeira Tennort in Charlotte to learn more about the impact of their work and the opportunities ahead.

1) What led you to the community manager role in Charlotte and what has been the impact?

I’ve always believed that financial knowledge is one of the most powerful tools a person can have. I’ve witnessed firsthand how small, consistent steps can lead to big changes because it impacts the choices you make, the opportunities you pursue, and how much stress you carry day to day.

Many people were never taught the basics in a clear, practical way—so when a surprise expense hits or prices rise, it can feel like you’re behind before you even start.

As community manager, I support Charlotte by connecting neighbors, businesses, and local leaders to the right financial resources for their unique priorities. I host workshops at branches and out in the community to help people build money skills that improve their lives, and the lives of their family — whether it’s buying a home, growing a business, or simply feeling more confident about their finances.

It is so rewarding to help the Queen City build towards a stronger financial future. Every day, I get to engage with people who are working towards their dreams, even when things feel overwhelming.

Seeing someone leave a workshop with a new sense of confidence — or hearing that it helped them avoid a scam or start saving for the first time — reminds me that we’re building a stronger Charlotte together.

2) What do you recommend the Charlotte community does to strengthen their financial wellness?

As inflation and rising costs stretch households’ budgets, the most effective response is a plan you can stick with. By focusing on repeatable habits—setting aside money weekly, building an emergency fund, and putting essentials first—you can cover today’s costs while still saving.

• Make a simple budget: A budget is a spending plan that can help protect

both your essentials and your future. A practical budget starts with clarity on what’s coming in, what must go out, and what can be adjusted—then it turns saving into a weekly habit.

• Treat savings like a bill: Set aside a small amount every week, even if it’s just a few dollars. Automate it if you can. Consistency is more important than the amount.

• Build an emergency fund in phases: Aim for a starter buffer first—enough to cover a surprise expense—then work toward a bigger goal, like a few months of essentials. Even a small amount of money put aside every week can reduce stress and create flexibility when prices move.

• Check in weekly: Spend 10 minutes each week comparing your plan to what you actually spent. Adjust as needed, and don’t be hard on yourself if things change—like groceries and transportation, where inflation often shows up quickly. The key is to keep going.

Financial wellness isn’t about being perfect — it’s about building a system that helps you handle what life throws at you. I’d love for you to join me at one of my upcoming workshops, where everyone is welcome. Stop by your local branch to sign up.

3) What is Chase doing to make it easier for people to strengthen their financial wellness?

We’re bringing more financial wellness support and personalized guidance into more neighborhoods. Through the American Dream Initiative, JPMorganChase is doubling the number of Community Centers, hiring 150-plus more Community Managers, and expanding our financial education programs with the goal of reaching 5 million people.

JPMorganChase’s American Dream Initiative is a multi-year effort to expand economic opportunity by scaling evidence-based solutions that help the economy work for more people. JPMorganChase will provide financing, facilitate capital, offer advice, training and tools to help people start and grow small businesses.

The firm will also significantly expand investments in proven initiatives that help people find affordable places to live, save and plan for their financial futures, get good jobs, access quality health care, and strengthen local institutions.

Explore tools for every financial journey at chase.com/financialgoals and for more information on the American Dream Initiative, visit www.jpmorganchase.com/America.

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A close-up photograph of a white file folder. A label on the folder reads 'CLASSIFIED' in bold capital letters, followed by the number '5'. The folder is slightly open, revealing a dark-colored document or card inside. The background is blurred, showing other folders and a blue object.

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« ON THE MARQUEE »



LAURA CARBONE

Blues guitarist Selwyn Birch is the headliner at U.S. National Whitewater Center on Aug. 13.

Blues with Selwyn Birch

By Herbert L. White
herb.l.white@thecharlottepost.com

The latest events, productions and exhibits in Charlotte and beyond:

Aug. 13
Selwyn Birch, U.S. National Whitewater Center, 5000 Whitewater Center Pkwy. Showtime is 7 p.m. Free admission as part of River Jam.

The blues guitarist, vocalist and cinematic songwriter Selwyn Birchwood will give a free performance as part of the River Jam concert series. Birch is performing in support of the release of his fifth Alligator Records album, *Electric Swamp Funkin' Blues*.

For more information: whitewater.org/events-races/river-jam.

Aug. 15-16
Pride at the Carolina, Carolina Theater. Tickets: thecarolina.com

• Aug. 15 – Conversation with author and actress Gina Gershon, moderated by Davita Galloway, 7 p.m. A screening of the 1996 film “Bound” follows.

• Aug. 16 – Pride Parade Watch Party, 12 p.m., featuring sounds by Fannie Mae. Includes vendor market by Mimosa Way featuring Black- and LGBTQ-owned business.

• Aug. 16 – Screening of the 1995 film “Showgirls.”

Aug. 21
Ruha Benjamin: Technology, Savior or

Please see **LOWCOUNTRY** | 6B



KASHUNA PERFECTED

Rockingham native Kashuna Perfected returns to her hometown for the comedy show “But No Baby” on Aug. 22

No baby, but laughs galore

By Herbert L. White
herb.l.white@thecharlottepost.com

Kashuna Perfected is turning her infertility story into laughs.

The Rockingham-born comic is bringing her comedy home on Aug. 22 with “But No Baby,” an interactive show with a baby shower without offspring. The show, which will be filmed live as a documentary and theatrical release on streaming platforms, celebrates people over 40 who are childless by circumstance or choice to support women and children through donation of baby essentials.

Showtime is 4 p.m. at Redlands Acres in Rockingham. Admission is free by Aug. 19 with advance registration at butnobaby@gmail.com.

The program is personal for Kashuna Perfected, 50, who has appeared on Netflix’s “100 Humans” and Hulu’s “The

Please see **NO BABY** | 6B



STELLARAWARD.COM\

The Stellar Plus Experience Aug. 12-14 is an extravaganza that includes music, interactive programs, music and a comedy show ahead of the annual gospel music awards program on Aug. 15.

A Stellar Plus Experience: Culture, laughs and music

Three days of socializing and interactivity ahead of awards program

By Herbert L. White
herb.l.white@thecharlottepost.com

Gospel music’s biggest day also has a fan experience.

The Stellar Plus Experience Aug. 12-14 at Omni Charlotte (132 E. Trade St.) includes music, culture, entertainment and community programming leading up to the 41st annual Stellar Gospel Music Awards.

Concerts, masterclasses, networking opportunities, fitness activities, live discussions and interactive events are among the programs, with most taking place uptown.

“Stellar+EXP enhances the star-studded Stellar Awards celebration by inviting fans to experience the music, culture and community that make gospel music so powerful,” executive producer Rhonda Sams

said in a statement. “Whether attendees come to discover emerging artists, learn from industry leaders, support local entrepreneurs at the Stellar Marketplace or enjoy an unforgettable evening of comedy, this year’s experience offers something that both longtime Stellar fans and Charlotte residents can enjoy.”

Programming starts Aug. 12 with a Stellar in Community event and the podcast “From the Pew.” Aug. 13 activities include masterclasses, the Stellar Talks fireside chat, fitness dance party, a networking social mixer and the Stellar Unplugged live music. The Aug. 14 schedule includes a walk/run, songwriters symposium, Stellar pre-show and stand-up comedy show with Lil’ Rel Howery as the headliner. In addition

to Howery, the comedy show, which is 9 p.m.-12 a.m. at Omni Charlotte, features Kelly Kellz, Damon Williams and Rhyeem Johnson. Tickets are \$43.30 and are available through Eventbrite.

Among the featured events is the free Stellar Marketplace 10 a.m.-4 p.m. Aug. 13-14 at the Omni Charlotte. The marketplace includes vendors and creatives. Tickets or advance registration are not required.

The weekend finale is Aug. 15 with the official red carpet and reception, the 41st annual Stellar Gospel Music Awards hosted by Kirk Franklin and post-show reception. The awards ceremony – which is in Charlotte for the first time – begins at 4:30 p.m.

Author Walter Mosley at annual Verse & Vino

By Herbert L. White
herb.l.white@thecharlottepost.com

Best-selling author Walter Mosley is among the literary heavyweights highlighting Charlotte Mecklenburg Library Foundation’s top fundraiser.

Mosley is part of Verse & Vino on Nov. 12 at the Charlotte Convention Center’s Crown Ballroom along with Lucy Foley, R.F. Kuang and Isaac Fitzgerald. Library

advocates and book lovers will gather to raise a glass to the joy of reading, the library system’s impact and the larger community.

More than 1,400 people are expected, with a goal of raising \$725,000 to support literacy, lifelong learning and access to library resources. Proceeds fund Library Foundation initiatives.

Tickets and sponsorships are avail-

able at foundation.cmlibrary.org/verse-vino.

One of America’s most versatile novelists, Mosley has authored more than 60 books across genres. In his latest installment of the Joe King Oliver series “Hanging and Burning,” a dying gangster’s plea sends the protagonist on a mission locate a missing woman that

Please see **PROLIFIC** | 6B

« MOVIE REVIEW »

A romantic romp in the middle of lusty chaos

By Dwight Brown
NATIONAL NEWSPAPER PUBLISHERS ASSOCIATION

One Night Only
2.5 stars

She wants it. He wants it. The clock is ticking away in a rom/com satire that lacks real bite and feels like a stretched-out SNL sketch.

It isn’t speed dating. More like desperately seeking sex. An ultra-conservative law mandates that only married people can knock boots. Singles have one night a year when lovemaking — banging—is permitted. And they’d better wear a condom! It’s a 12-hour window. Nerve-racking even for those who are champs at swiping left or right. Hence screenwriter Travis Braun (“Criminal Minds”) seizes the moment and director Will Gluck (“Anyone But You”) runs with it.

Any success the film finds has got to be credited to the two lead actors who milk every moment with a twinkle of love or lust in their eyes. Monica Barbaro (“A Complete Unknown”) has an everyday charm that never loses its luster. Callum Turner’s (“Fantastic Beasts”) allure feels natural for a Brit dude playing an NYC guy. Paired up, they handle everything a crazy jaunt around town can bring—with drive, confusion, mishaps and attraction. New York makes the perfect background for this cauldron of desire and frantic dating.

Allie (Barbaro) had it all set up. On this one night in the year when singles can go at it, she’s supposed to go out on the hunt with her buddy Jacinta (King Princess). But her flaky BFF blows her off as soon as she finds a man. His name is Tejan (Okieriete Onaodowan). They met in a line for the bathroom at a bar. Don’t ask. Owen (Turner), a pizza parlor owner, has a girlfriend (Maya Hawke) of sorts and fully expects to be sliding into the sheets with her. Until she dumps him. Fickle fate clumsily



UNIVERSAL PICTURES

Molly Ringwald and LeVar Burton in a scene from “One Night Only.”

keeps the two lost souls in each other’s path. They flub the opportunity to bond repeatedly. At some point, hostile vibes turn into flirting, flirting turns into something else and the question becomes: Will they, or won’t they?

Young people desperate for hookups in an urban environment can relate. Carnal urges drive you; the choices are many, then few. All of a sudden the evening is gone and you’re still alone. Only in this case, you’ll have to wait another 365 days to get down. The film peppers its scenes with couples copulating in bars, on corners and in cars. That captures the absurdities of mingling and frenetic nightlife in ways that the target demographic will recognize.

Awkward moments abound. When Owen is refused entry to a private club, it’s a scenario that happens all over the world. Owen also lives at home with his

slightly kinky mom (Molly Ringwald) and her lover (LeVar Burton). He is a third wheel; he’s coitus interruptus. It’s a circumstance that millennials living at home will understand. These moments resonate more than the ultra-conservative, sex-stigmatizing dystopian premise ever does.

Gluck is pretty adept at following the two around the Big Apple as their relationship grows. The nuances of the time, place and demographics come through in satirical ways. Yet, as provocative as the situation is, the gallivanting never goes over the edge—and it needed to. Lots of kissing, side shots of boobies and back shots of Owen’s derriere aren’t daring enough. While playing it safe could give the film a wider audience on streaming and television, that combined with a lack of truly

Please see **ROMANTIC** | 6B

Romantic romp in the midst of lusty chaos

Continued from page 5B
comic explosions means the satire never fulfills its potential.
Yaron Orbach's ("Sing Street") cinematography follows the duo across town and down into the subways. His lens doesn't miss much. The pizza parlor, Owen's mom's brownstone and the cabaret where Allie dares to perform feel lived-in because the production design by Scott Kuzio ("Dumb Money") doesn't overdo it.
The film's zesty music keeps the romantic-comedy vibe afloat even when the humor fades (composers Este Haim and Christopher YOUNG with music supervisor Wende Crowley). Costume designer Jacqueline Demeterio ("The Idea of You") gives Owen the nondescript wardrobe of an ordinary guy, while dressing Allie like a temptress in a sexy green sequined mini dress, one that's as alluring as Audrey Hepburn's famous little black dress.
Barbaro and Turner bring life to these sex hounds who turn into lovebirds. The manner, voice and personality she brings to Allie are wild, irreverent, effervescent and somewhat cynical. He creates the persona

of a guy who has never found the right girl. As both verge on letting the love of their lives slip away, the tension keeps the audience on edge. You hope they see the obvious. That they were made for each other. Supporting characters like Allie's roommate Arya (Quintessa Swindell) fill out the ensemble, but none stand out.
This feels like the current generation's "Sex and the City," but from both male and female perspectives with a modern take on New York's dating scene and its sexual politics. The script builds and builds, like it's struggling for an orgasm, huh, a climax. Owen: "What's your favorite part of sex?" Allie: "The buildup." Allie: "What's yours?" Owen: "For me, it's about the after. Two people lying there and sharing a secret."
They hunt for sex. They should be hunting for love. Barbaro and Turner squeeze every ounce of charm from the material, but this frustrating escapade is never as funny or hot as it could've been. Wish it had gone all the way.
Visit film critic Dwight Brown at [DwightBrownInk.com](#).



Anthony Hamilton headlines the Lowcountry Jazz Festival.

Lowcountry Jazz Festival

Continued from page 5B
Slayer, 7 p.m., The Pearl, 915 Pearl Park Way.
Harvey B. Gantt Center presents the MacArthur Fellow and scholar leading a conversation on artificial intelligence, creativity, race, and the future of society. Cost: \$10 (plus fees); free for Harper-Roddey Society members; free for students with valid ID (registration required).



D.L. Hughley teams up with Don Lemon Sept. 19 at Ovens Auditorium.

Aug. 29
"Trouble so Hard - Song & Stories of Slavery, Freedom & Civil Rights," 7 p.m., Galilee Ministries, 3601 Central Ave.
Live performance is free, but registration is necessary at [troublesohard.com/register](#).
Sept. 4-6
Lowcountry Jazz Festival, Gaillard Center, Charleston, S.C.
Performers include Anthony Hamilton, Lakacia Benjamin, Keiko Matsui, Rick Braun and Jonathan Butler.
Tickets: [gaillardcenter.org](#); information: [lowcountryjazz-fest.com](#).
Sept. 18
New Generation Tour at Bojangles Coliseum.
Multi-platinum artist Young Thug makes his first headlining run since 2019. Special guest Nav. The tour will also showcase the label's newest signees, Tezzus, Diamond*, 1300saint, Iyrus, Yume, Biggs, and Unky.
Tickets available at [new-generationlive.com](#).

Sept. 19
Emmy award-winning journalist *Don Lemon* and comedian and radio host *D.L. Hughley* extend their DL + DL 'Anything Goes' tour to Ovens Auditorium at 7 p.m. Tickets range from \$55 to \$197 and are available at Ticketmaster.
Together, the pair delivers a comedy-meets-politics live experience where no topic is off limits.
Sept. 25-27
Festival in the Park Fine Arts & Crafts Festival and Traditional Arts & Crafts Festival, Freedom Park.
Since 1964, the juried arts festival has brought popular music, arts and crafts and family entertainment to visitors from around the South. Artist applications are online at [festivalintheartpark.org](#).
Oct. 1
Mariachi El Bronx, 8 p.m., Carolina Theatre.
After a 10-year break, the eight-piece band is headlining a tour. Special guests Bedouin Soundclash and Max Diaz.
Tickets \$37-\$65 at [ticketmaster.com](#) and [thecarolina.com](#).
Oct. 10
Daley, Neighborhood Theatre at 8 p.m.
The British singer, songwriter and creative artist has worked with Stevie Wonder, Damon Albarn, Marsha Ambrosius, Robert Glasper, Jill Scott, Pharrell Williams and Jessie J. He's worked his way to Billboard chart success in the U.S. and critical acclaim from the Grammys, BET and Soul Train Awards.
Tickets: [neighborhood-theater.com](#).
Nov. 14
Boney James, Knight Theater, 7:30 p.m.
The contemporary jazz artist is live in Charlotte for one night only. The concert includes an intimate show of with classic favorites and live music magic.
Tickets: [blumenthalarts.org](#).



Walter Mosley, one of America's most versatile writers, whose characters range from Easy Rollins to Joe King Oliver, is scheduled to attend Verse & Vino Nov. 12 at Charlotte Convention Center.

Prolific author Walter Mosley at annual Verse & Vino fundraiser

Continued from page 5B
uncovers a dark and violent family history.
Mosley has also written and staged several plays including "The Fall of Heaven," based on his Tempest Landry stories and directed by the acclaimed director Marion McClinton. Several of his books have been adapted for film and television including "Devil in a Blue Dress" (starring Denzel Washington, Don Cheadle and Jennifer Beals) and the HBO production of "Always Outnumbered" with Laurence Fishburne and Natalie Cole.
His short fiction has been widely published, and his nonfiction—long-form essays and op-eds—have appeared in the New York Times, Los Angeles Times, and The Nation. He is also a writer and an executive producer on "Snowfall," the John Singleton FX drama series.
Fitzgerald, author of "Dirtbag, Massachusetts," is a frequent book review commentator on "The Today Show." His latest book, "American Rambler," follows a year-long journey retracing Appleseed's

path from Massachusetts to Indiana as he moves toward a reckoning with loss and grief and a deeper understanding of humanity.
Foley, who is based in London, is the author of five bestselling novels: "The Paris Apartment," "The Guest List," "The Hunting Party," and "The Midnight Feast." Her latest novel "Murder at the Grand Alpine Hotel" is a collaboration with Agatha Christie's estate and features octogenarian sleuth Miss Marple.
Kuang is author of the "Poppy War" trilogy, "Babel: An Arcane History," "Yellowface," and "Katabasis." Her new release "Taipei Story" follows college student Lily Chen as she navigates life while in a grueling language immersion program, hoping to connect with the inherited culture she never fully understood.
Verse & Vino attendees can meet the authors in themed vignettes inspired by their latest works, alongside with a seated dinner, wine, pop-up bookstore and literary-themed swag.

No baby, but plenty of laughs

Continued from page 5B
Choe Show." Born with a birth defect that left her infertile, she spent years trying to conceive and recovering from the emotional toll. It left her asking a question that became the show's essence: "Why can't

I have a baby shower just because I'm not pregnant - or never will be? After all, life gave me the pregnancy body ... but no baby."
The result is a blend of laughs, conversations about infertility, healing and celebration through

baby shower traditions that include games, food, and a live comedy sketch of would-be "baby daddies" with a one-minute case for why they deserve the title.

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