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# Latino Times

**FELIZ NAVIDAD**

## New York Life Awards Ysiano for Community Leadership

By Rhashad R. Pittman

Latino Times owner Andrew Ysiano is being recognized by New York Life Insurance Company for supporting the company's Latino outreach efforts.

Ysiano, who serves as publisher and CEO of the Latino Times, will receive the New York Life's Community Leadership Award on Dec. 7th during a private ceremony. The award is in recognition for his "unwavering support and dedication to the Latino community." He is the only award recipient in San Joaquin County.

A longtime leader in the local Latino community, Ysiano has served in leadership positions at the local, state and national Hispanic chambers of commerce. He has served as Chairman and Vice Chairman of the board for the Califor-

nia Hispanic Chamber of Commerce.

"I'm honored to receive such an award and to be recognized by a flagship company like New York Life," Ysiano said. "I've longed believed in the importance of supporting initiatives that empower our community and creating employment opportunities for Latino professionals. These efforts are aligned with the mission of the Latino Times."

Over the past couple of years, Ysiano has tapped into his vast network to help identify local Latino professionals who would be great recruits to fill financial services positions at New York Life. With Ysiano's support, the company has been able to identify and attract a number of potential Latino candidates.

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Latino Times Publisher/Founder Andrew Ysiano

## New York Life otorga reconocimiento al editor de Latino Times por su liderazgo comunitario

Por Rhashad R. Pittman

Andrew Ysiano, dueño de Latino Times, está siendo reconocido por New York Life Insurance Company por apoyar los esfuerzos de la compañía hacia la comunidad latina.

El Sr. Ysiano, quien se desempeña como editor y CEO de Latino Times, recibirá el Premio de Liderazgo de la Comunidad de New York Life el 7 de diciembre durante una ceremonia privada. El premio es un reconocimiento por su "apoyo y dedicación inquebrantables a la comunidad latina." Es el único ganador de premios en el condado de San Joaquín.

Líder desde hace mucho tiempo en la comunidad latina local, Ysiano ha ocupado puestos de liderazgo en las cámaras de comercio hispanas locales, estatales y nacionales. Se ha desempeñado como presidente y vicepresidente de la junta de la Cámara de Comercio Hispana de California.

"Me siento honrado de recibir tal premio y ser reconocido por una compañía emblemática como New York Life," dijo Ysiano. "He deseado creer en la importancia de apoyar iniciativas que empoderan a nuestra comunidad y crean oportunidades de empleo para los profesionales latinos. Estos esfuerzos están alineados con la misión de Latino Times."

En los últimos años, el señor Ysiano ha aprovechado su vasta red para ayudar a identificar profesionales latinos locales que serían excelentes reclutas para ocupar puestos de ser-

**Patty Palacios**  
Sr. Associate Latino Market Manager

vicios financieros en New York Life. Con el apoyo de Ysiano, la compañía ha podido identificar y atraer a varios posibles candidatos latinos.

"Él tiene un apoyo inquebrantable para la comunidad latina," dijo Patty Palacios Gerente de Marketing y Reclutamiento, para el Mercado Latino en los condados de San Joaquín y Stanislaus.

Los esfuerzos de divulgación de New York Life son parte de una iniciativa más amplia de toda la compañía para reclutar a más empleados latinos y aumentar el conocimiento financiero a la comunidad latina. Tiene iniciativas similares para otros grupos subrepresentados, incluidas las comunidades afroamericanas, asiáticoamericanas y la comunidad LGBT.

A través de asociaciones comuni-

Ver **NEW YORK LIFE** Pág 2

## What was Trump so afraid of? Flynn may finally tell us

By David Ignatius

It's a truism of Washington scandals that it's not the initial actions that lead to legal disaster, but the attempt to cover them up. It's possible that is the case with Friday's indictment of former national security adviser Michael Flynn — and in the broader investigation of the Trump team's contacts with Russia. But there is much we still do not know.

This sweater has been unraveling from a thin initial thread. When I reported on Jan. 12 the phone calls between Flynn and then-Russian Ambassador Sergey Kislyak on Dec. 29 — which were at the center of Friday's indictment and guilty plea — the propriety of Flynn's actions was a matter of legitimate debate.

Because the Obama administration

had expelled 35 Russian diplomats that same day to retaliate against Moscow's meddling in the 2016 campaign, my column posed the basic question: "What did Flynn say, and did it undercut the U.S. sanctions?" But even if it had undermined President Barack Obama's move and checked Russian reprisal, that wasn't a capital crime. "If the Trump team's contacts helped discourage the Russians from a counter-retaliation, maybe that's a good thing," my column noted. "But we ought to know the facts."

Flynn's catastrophic mistake was that he lied about the Dec. 29 calls, first in denials to Trump spokesmen that were shared with me and other reporters on Jan. 12, then to Vice

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# Ysiano

continued from Front Page

“He has an unwavering support for the Latino community,” said Patty Palacios Marketing and Recruiting Manager, for the Latino Market in San Joaquin and Stanislaus counties.

New York Life’s outreach efforts are part of a broader, company-wide initiative to both recruit more Latino employees and raise the financial literacy of the Latino community. It has similar initiatives for other underrepresented groups, including African-American, Asian-American and LGBT communities.

Through community partnerships, events and workshops, New York Life hopes to empower families to “build, protect & preserve wealth” said Palacios, a New York Life policyholder for 26 years before joining the company in January 2016.

Ms. Palacios, who was born and raised in Mexico until the age of 10 when her family relocated to Stockton, noted that financial literacy was a crucial component to the stability of many households in the Latino community. Often times, she said, families have to rely on relatives to help cover expenses during financial hardships.

“We’re taught to work hard,” Palacios said. “But no one taught us how inexpensive and easy it can be to prepare for the unexpected and prepare for and protect your loved ones.”

New York Life has been helping families protect their loved ones for

nearly two centuries. Founded in 1845, it is the country’s largest mutual life insurance company, providing insurance, investment and retirement products and services.

The Fortune 100 company created its Target Markets division “with the objective of facilitating knowledge, ideas, and resources” to help spark business growth in high growth communities such as the local Latino community.

In 2015, cultural market agents such as Palacios accounted for more than 50% of New York Life’s core business and 69% of new agent hires were women, cultural markets agents, or both.

“It’s really a very rewarding career knowing you impact the community,” said Palacios, whose market includes Modesto, Stockton, Brentwood and Elk Grove. Staff from the Target Market division volunteer with non-profit organizations such as the San Joaquin County Hispanic chamber and El Concilio to mentor and educate community members. Activities range from organizing client appreciation events to sponsoring seminars to increase financial awareness and help clients build financial legacies. Giving back is simply part of the company culture, Palacios said. It’s not about the short term it’s about the long term of helping families prepare for the future.

# Latino Times



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# New York Life

continúa en pág. 1

tarias, eventos y talleres, New York Life espera empoderar a las familias en “construir, proteger y preservar la riqueza,” dijo Palacios, titular de póliza de New York Life durante 26 años antes de unirse a la compañía en enero de 2016.

La Sra. Palacios, quien nació y se crió en México hasta la edad de 10 años cuando su familia se mudó a Stockton, notó que la educación financiera era un componente crucial para la estabilidad de muchos hogares en la comunidad latina. Muchas veces, dijo, las familias tienen que depender de parientes para

ayudar a cubrir los gastos durante las dificultades financieras.

“Nos enseñaron a trabajar duro,” dijo Palacios. “Pero nadie nos enseñó cuán barato y fácil puede ser prepararse para lo inesperado y prepararse y proteger a sus seres queridos.”

New York Life ha ayudado a las familias a proteger a sus seres queridos durante casi dos siglos. Fundada en 1845, es la compañía de seguros de vida mutua más grande del país, que ofrece productos y servicios de seguros, inversiones y jubilación.

La compañía Fortune 100 creó

su división Target Markets “con el objetivo de facilitar el conocimiento, las ideas y los recursos” para ayudar a impulsar el crecimiento empresarial en comunidades de alto crecimiento, como la comunidad latina local.

En 2015, agentes del mercado cultural como Palacios representaron más del 50% del negocio principal de New York Life y el 69% de los nuevos agentes contratados fueron mujeres, agentes de mercados culturales o ambos.

“Realmente es una carrera muy gratificante saber que usted tiene un impacto en la comunidad,” dijo Palacios, cuyo mercado incluye Modesto, Stockton, Brentwood y Elk Grove.

El personal de la división Target Market son voluntarios en organizaciones sin fines de lucro, como la Cámara Hispana del Condado de San Joaquín y El Concilio para servir de mentores y educar a los miembros de la comunidad. Las actividades van desde la organización de eventos de apreciación de clientes hasta seminarios patrocinadores para aumentar la conciencia financiera y ayudar a los clientes a construir legados financieros.

Devolver es simplemente parte de la cultura de la compañía, dijo Palacios.

No se trata a corto plazo, sino de ayudar a las familias a prepararse para el futuro.

# Flynn

continued from Front Page

President Pence and, most important, to FBI officials who interviewed him on Jan. 24. The indictment specified that Flynn made “false, fictitious and fraudulent statements” when he told FBI agents he hadn’t urged Kislyak “to refrain from escalating the situation in response to sanctions that the United States had imposed against Russia that same day.”

Why was Flynn lying about the Kislyak calls? What was he covering up? We have one hint in the “Statement of the Offense” that accompanies the plea agreement. The prosecutors say that Flynn cleared his comments to Kislyak beforehand with an unnamed official who is described as “a senior official of the Presidential Transition Team” who was staying with Trump at Mar-a-Lago. Only then, with top-level approval to

discuss sanctions, did Flynn call the Russian ambassador.

Say what you like about Flynn, but an ex-general follows the chain of command. Given his seniority as the designated national security adviser, there are only two people who would likely have authorized this contact with Russia: Jared Kushner, the president’s son-in-law and senior adviser, who had been conducting his own extensive back-channel contacts with Kislyak and other Russians, and the president-elect himself, who had said throughout the campaign that he wanted to improve relations with Russia.

The public lies about the Dec. 29 call began to cascade. But the most senior levels of the Trump transition team were aware, from the first, what really happened. Their silence condoned the

lies. Given that Trump publicly thanked Russian President Vladimir Putin on Dec. 30 for not retaliating, it has always been hard to believe that Trump wasn’t aware of the Flynn-Kislyak discussions. Now we’ll know the truth. The plea agreement makes clear that Flynn is cooperating with special counsel Robert S. Mueller III about his discussions with the “senior official” and others.

And then, as happens in a coverup, the lies began to get twisted. Flynn resigned under pressure on Feb. 13, following The Post’s disclosure that he had, indeed, discussed sanctions. The next day, Trump met privately with then-FBI Director James B. Comey. According to a memo Comey wrote afterward, Trump said: “I hope you can see your way clear to letting this go, to letting Flynn go.”

This attempt to curb prosecution of Flynn was part of the chain of events that led to Mueller’s appointment as special counsel. This part of the circle

closed Friday, as Mueller obtained a guilty plea from the man Trump had sought to protect from investigation.

At the center of this story is a mystery that will propel the rest of the inquiry: What was Trump so worried about that it made him deny contacts with Russia and denounce attempts to investigate those contacts? What was he afraid might emerge?

Was it the 30-year history of his dealings with Russian business and political leaders in his attempts to do big business deals, described in a recent column? Was it the help Russian operatives were offering in dishing dirt on his opponent, Hillary Clinton, as documented in the email correspondence of Donald Trump Jr., and in Mueller’s plea agreement several weeks ago with campaign aide George Papadopoulos?

What was Trump afraid of? Week by week, more pieces of this puzzle emerge.



Andrew Ysiano with Dr. Joe Zeiter at United Cerebral Palsy Annual Event



Mercedes Ramirez, F&M Bank and Janelle Myers

Jazmin Lyn with Douglass Eberhardt, CEO/Chairman of the Board, Bank of Stockton and Latino Times Publisher/Founder Andrew Ysiano



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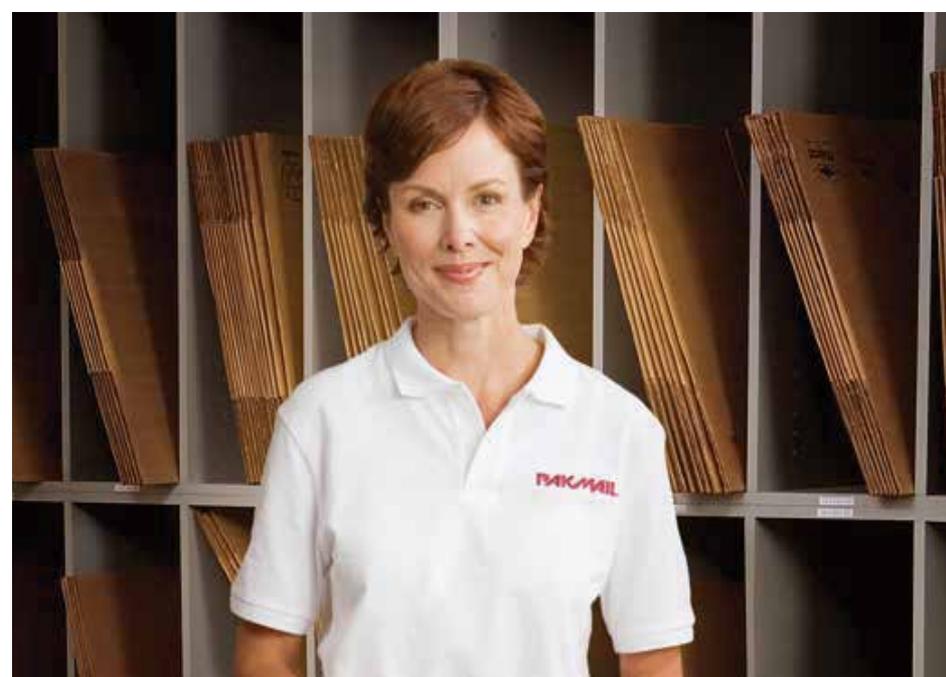
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# Americans generally positive about NAFTA, but most Republicans say it benefits Mexico more than U.S.

By Alec Tyson

As Mexico prepares to host the fifth round of negotiations over the 23-year-old North American Free Trade Agreement (NAFTA), most Americans (56%) say that the pact is good for the United States, while just a third (33%) say it is bad.

And while President Donald Trump has raised questions about the fairness of the agreement, relatively few say that Mexico (30%) or Canada (20%) benefit more from the agreement than the U.S. does, according to a Pew Research Center survey conducted Oct. 25-30 among 1,504 adults.

Republicans are more likely than Democrats to say the trade pact is bad for the U.S. and that it has benefited Mexico, in particular, more than the U.S. In recent years, partisans have moved apart in their assessments of free trade agreements generally as Republicans have grown more negative in their views, and opinions about NAFTA today reflect this partisan dynamic.

More than half of Republicans and Republican-leaning independents have a negative view of NAFTA: 54% say the agreement is bad for the U.S., compared with 35% who say it is good. Democratic views are highly positive: 72% of Democrats and Democratic leaners say NAFTA is good for the U.S., while just 18% think it is bad for the country.

Views of NAFTA are more positive than negative across most demographic

groups. Assessments are especially positive among those with a postgraduate degree (70% good for U.S.) and adults ages 18 to 29 (69%).

Relatively small shares of Americans say that NAFTA benefits Mexico or Canada more than the U.S. However, Republicans are more likely than Democrats to say NAFTA benefits those two countries more than the U.S., and the partisan gap is especially wide when it comes to Mexico.

About half of Republicans and Republican-leaning independents (53%) say Mexico benefits more. That compares with 31% of Republicans who say NAFTA benefits the two countries about equally and 7% who say the U.S. benefits more than Mexico.

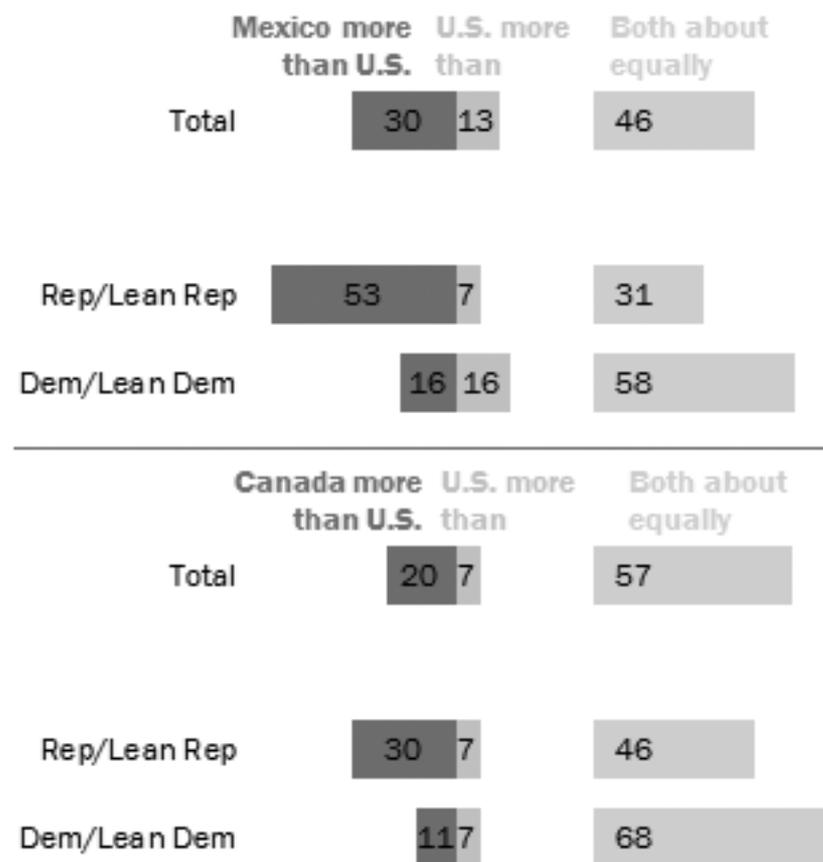
Most Democrats and Democratic leaners (58%) think that NAFTA benefits the U.S. and Mexico about equally. Just 16% of Democrats think Mexico benefits more – less than half the share of Republicans who say this. Another 16% say the U.S. benefits more from NAFTA than Mexico.

More Republicans say the U.S. and Canada benefit about equally from NAFTA than say the same about the U.S. and Mexico (46% vs. 31%). However, a sizable majority of Democrats (68%) say the trade pact has been beneficial to both the U.S. and its northern neighbor.

In a survey this spring, people in Canada and Mexico were more likely than Americans to say NAFTA has been a good thing for their countries.

## Republicans see Mexico, in particular, gaining more from NAFTA than the U.S.

% who say NAFTA benefits ...



Note: Don't know responses not shown.  
Source: Survey conducted Oct. 25-30, 2017.

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# SJCHCC to Present 8th Annual Business Forecast Conference

(Stockton, CA) The San Joaquin County Hispanic Chamber of Commerce (SJCHCC) will host its 8th Annual Business Forecast Conference on Thursday, January 4, 2018 at the University of the Pacific DeRosa University Center. The conference is designed to help local businesses better prepare for what to anticipate from the economy in 2018.

This year, the program will feature a keynote speaker on the national economy,

Dr. Scott Anderson, Ph.D., Chief Economist & Senior Vice President of Bank of the West and regional expert, Dr. Jeffrey Michael, Ph.D., Director of the Center for Business and Policy Research at the University of the Pacific to give his overview on regional impacts. Guest speakers will discuss how the economy will impact their decision-making processes, changing regulatory factors and what business opportunities or programs can be found during the next year. In addition, Lisa

Blanco Jimenez, Principal Attorney, Neumiller & Beardslee Attorneys will provide employment law updates.

“This conference is one of the most anticipated economic forecasting events in the San Joaquin Valley and every year we strive to provide our attendees with the most current and relevant data to our area,” stated Bob Gutierrez, California Hispanic Chambers of Commerce Vice Chairman and Board Chair of SJCHCC. “By providing a comprehensive economic

analysis, business owners can better prepare their planning strategies for the coming year. This kind of information also allows businesses to mitigate risk by making sound decisions based on concrete economic data.”

Cost for the event is \$75 per person. Registration and breakfast will begin at 7:30 a.m. and the program will begin at 8:00 a.m. For more information contact the chamber office at 209-943-6117 or email at [info@sjchispanicchamber.com](mailto:info@sjchispanicchamber.com).

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## Employment Law Updates



**Lisa Blanco Jimenez**  
Principle Attorney, Neumiller & Beardslee  
Attorneys and Counselors



# Senate Republicans made a last-minute change to their tax bill that could cause significant problems for companies

By Bob Bryan

Republicans have some patches to make on their tax plan to avoid killing a key corporate benefit.

The Senate version of the Tax Cuts and Jobs Act that was passed around 2 a.m. on Saturday maintains the alternative minimum tax (AMT) for corporations, a parallel set of rules for filing taxes for qualified companies.

Originally, the Senate bill proposed to repeal the corporate AMT, but Senate Republicans added it back in at the last minute to generate revenue for other priorities. The Wall Street Journal's Richard Rubin, who first noticed the change, noted that by keeping the corporate AMT, the bill would undermine key credits that help drive innovation.

The AMT is designed to prevent businesses from taking so many credits and deductions that they pay no tax. So a business computes what they owe under the normal system and under the AMT. Then, they pay the higher amount.

The corporate AMT was rarely used in previous years because it was set at 20%, well under the 35% corporate rate. But, with the corporate rate dropping to 20% under the bill, companies would be forced into using it. A company paying under the AMT is not allowed to take the research and develop-



ment credit.

The R&D credit allows companies to get back from the federal government money they spend on the cost of developing new products. By forcing more firms into the AMT, fewer would be able to get the credit, potentially dissuading the use of the provision and stifling innovation spending.

The move has drawn a massive amount of blowback from business

groups, and opponents of the bill decried the 11th-hour change as evidence of unintended consequences that come with the rushed process.

The U.S. Chamber of Commerce said that maintaining the corporate AMT undermined the bill's ability to generate economic growth.

"Retaining the AMT in reform is even more harmful than it is in its present form — among other things, it evis-

cerates the impact of certain pro-growth policies like the R&D tax credit and exacerbates the international anti-abuse rules," wrote Carolina Harris, chief tax counsel at the Chamber. "This cannot be the intended impact from a Congress who has worked for years to enact a more globally competitive tax code."

Given the blowback, Republicans are expected to address the issue during a conference committee in which members of the House and Senate tax-writing committees iron out the differences in the two versions of the TCJA.

Exactly how it will be addressed is so far unclear, but the committee is set to begin work on the unified bill this week

## Children's Home of Stockton Partners with Midtown Optometry for Giving Project

STOCKTON, CA. Dr. Derron Lee and his wife Dr. Leanne Lee of Midtown Optometry in Stockton and their entire staff visited the Children's Home of Stockton on Nov. 21st to help the kids create ornaments with their wish lists on them. Those ornaments were hung by the students at Midtown Optometry so each of their clients can adopt one of the creative ornaments throughout the month of December and make a child's holiday wish come true.

Children's Home of Stockton is grateful to see community members create projects that can benefit the students who may not have a home to go to for the holidays.

"Every month we host a team meeting and discuss the importance of giving back. The staff chose CHS," beamed Dr. Leanne Lee. Midtown Optometry would like to encourage their clients to select an ornament from the Christmas tree and bring an unwrapped toy back to their office, located at 2321 W. March Lane, Ste. #A, Stockton, CA 95207, by December 21st so they can deliver them to the kids by Christmas.

The Children's Home of Stockton encourages everyone to share in the spirit of giving this holiday season and make a difference in the life of one youth.

For more information regarding the Giving Project please contact Midtown Optometry at 209-957-8000.

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# CALIFORNIA WATER SERVICE'S STOCKTON DISTRICT DONATES \$18,000 TO BRIGHTEN HOLIDAYS FOR NEEDY

STOCKTON, Calif. — This Thanksgiving and holiday season, California Water Service (Cal Water) is partnering with charitable organizations in the utility's Stockton District to help support needy families through monetary donations to local non-profits.

Through its Operation Gobble program, Cal Water donated a total of \$18,000 to the Emergency Food Bank, Children's home of Stockton, St. Mary's

Interfaith Dining Room, Table Community Foundation, Fathers and Families of San Joaquin, Catholic Charities of the Diocese Stockton, Mexican Heritage Center, Stockton Police Officer Association, Bread of Life, Kennedy Community Center, Reinvent South Stockton, and Haven of Peace. The charitable organizations provide rehabilitation services, homeless services, meals, and more for Stockton's residents.

"We work hard to be a good neighbor and provide donations throughout the year, but Operation Gobble provides us with a chance to assist families that are struggling during the holiday season," said District Manager John Freeman. "By partnering with local organizations, we can more effectively reach and impact those who need assistance in our communities."

According to Freeman, Operation

Gobble donations come from the utility's philanthropic giving program, not from water rates.

Cal Water serves about 43,300 service connections in Stockton and about 2 million people through 480,300 service connections in California. The utility has provided water service in the area since 1927. Additional information may be obtained online at [www.calwater.com](http://www.calwater.com).

## Covered California's Open Enrollment Continues at a Brisk Pace with New Data Showing Most Consumers Who Renewed and Enrolled in November will Pay Less in 2018

SACRAMENTO, Calif. — Covered California announced today that more than 102,000 new consumers signed up for coverage during the first month of California's three month open enrollment period, substantially ahead of last year's pace when more than 80,000 consumers signed up for coverage. The data covers the period from Nov. 1 through Nov. 30.

"Consumers are continuing to check out their options and take advantage of the lower prices for many enrolling and renewing in coverage," said Peter V. Lee, executive director of Covered California. "We know that Californians sign-up when they realize how low their costs are. We're seeing many Californians shop and enroll because the financial help is bringing coverage within reach for many."

In addition, a new analysis finds that the net monthly premiums for the 85 percent of Covered California enrollees who get financial help – the price they will pay after a plan's premium is discounted by the federal subsidy – is an average of 10 percent less than new and renewing consumers paid last year.

The data showed that the average net price for plans selected by new and renewing consumers this year is \$120 per month, down from \$134 per month at this point last year. And, for those who selected a bronze plan, the average cost for 2018 was only \$45 per month, compared to \$87 in 2017.

"When you do the math, hundreds of thousands of Californians are the winners – getting quality coverage at lower rates than last year," Lee said. "Consumers are finding out they can get quality coverage for less than they expect."

The experience of an individual will vary based on their circumstance, including whether they get subsidies to help purchase coverage, where they live and the plan options they choose. The analysis found that consumers who select a Silver-tier plan are on average paying \$3 per month less than they were in 2017, while consumers who select a Gold-tier plan will pay on average \$78 less per month.

The lower prices are a result of more financial help being available for consumers who qualify for assistance. The Affordable Care Act is designed to protect consumers by providing more premium tax credits when premiums rise.

"With a key deadline coming up, we want to make sure that consumers

know about the increased financial help that is available to help bring health care coverage within reach," Lee said.

Covered California released its enrollment data at the same time as the federal government updated its renewal and new enrollment data for the open enrollment period in the 39 states supported by the federally facilitated marketplace.

The weekly enrollment snapshot from the Centers for Medicare and Medicaid Services found that about 989,000 new plan selections had been made between Nov. 1 and Dec. 2. While this is 22 percent higher than the estimated 811,000 new enrollment during the same time last year, it is on pace to fall well short of last year's new enrollment totals because the federal open enrollment period has been cut in half and ends Dec. 15.

"The new enrollment in states supported by the federal marketplace is troubling given there remain only ten days when consumers in those states can benefit from the open enrollment period," Lee said. "It's hard to see how enrollment over the next ten days will come close to last year's enrollment, which foreshadows spikes in health care premiums in many states in 2019 absent federal action."

Covered California's analysis also looked at the prices being paid by consumers who are unsubsidized and do not receive any financial assistance. While subsidized consumers will fare better next year, the average unsubsidized consumer will see an estimated increase of 10 percent.

Using price data for coverage on and off the exchange – where Silver plans are less expensive -- Covered California estimates that unsubsidized consumers will pay an average of \$478 for their 2018 Covered California plan. This is based on Covered California plan selections to date for Bronze, Gold and Platinum and ranges from an average of \$389 for a Bronze plan to \$644 for Platinum coverage (see Table 2).

The price for Silver coverage is estimated to better reflect that price experience most unsubsidized Silver enrollees will have in 2018 because they are able to purchase near-identical Silver-level coverage off-exchange without it including a surcharge to fund the federally required cost-sharing reduction program. Due to uncertainty at the federal level, Covered California directed its carriers to place a "CSR-surcharge" on

their Silver products sold on the exchange. The same Silver product sold directly to hundreds of thousands of Californians in the individual market outside of Covered California do not have the CSR-surcharge.

"Contrary to the national narrative that health insurance prices are skyrocketing, our data shows that most Covered California consumers are actually paying less in 2018 for subsidized coverage, and even those not receiving financial help face average increases of 10 percent in 2018," Lee said.

Consumers who want their insurance coverage to begin on Jan. 1, 2018 must enroll by Dec. 15, but -- unlike a majority of other states in the nation -- California's open enrollment period

continues through Jan. 31, 2018.

Consumers interested in learning more about their coverage options should go to [www.CoveredCA.com](http://www.CoveredCA.com) where they can get help to enroll. They can explore their options and find out if they qualify for financial help by using the "Shop and Compare" tool. They can also get free and confidential enrollment assistance by visiting [www.coveredca.com/find-help/](http://www.coveredca.com/find-help/) and searching among 800 storefronts statewide or more than 17,000 certified enrollers who can assist consumers in understanding their choices and enrolling, including individuals who can assist in other languages. In addition, consumers can reach the Covered California service center by calling (800) 300-1506.

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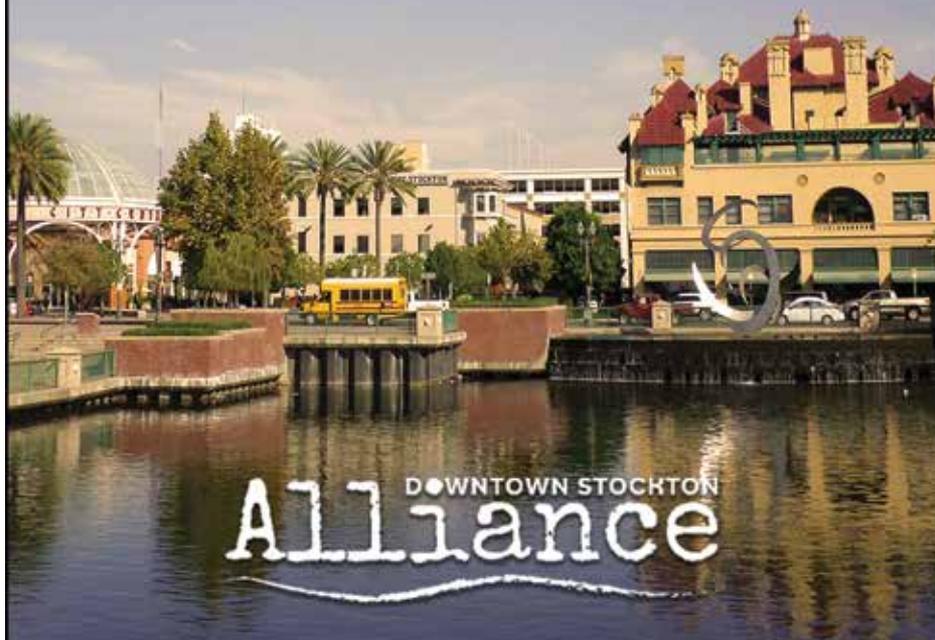
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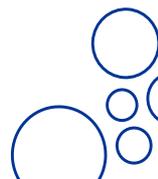
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# Prescription drug abuse increasingly seen as a major U.S. public health problem

By Baxter Oliphant - Pew Research  
Americans' concerns about prescription drug abuse have risen over the past four years, with some of largest increases coming among well-educated adults.

Today, 76% of the public says that prescription drug abuse is an extremely or very serious public health problem in America, compared with 63% who said the same in 2013. Just 22% regard prescription drug abuse as a somewhat serious or less serious problem, down from 34% in 2013.

Concerns about mental illness are also up slightly from 2013. Currently, 72% say mental illness is an extremely or very serious public health problem, compared with 67% who said this four years ago, according to a Pew Research Center survey conducted Oct. 25-30 among 1,504 adults.

Other public health concerns are largely unchanged since 2013. Eight-in-ten Americans now say cancer is an extremely or very serious problem, while 71% say the same for obesity; similar shares said this in 2013. The shares today saying that alcohol abuse (52%), smoking (51%) and AIDS (47%) are at least very serious public health concerns are little changed from four years ago and remain lower than other problems asked about.

College graduates, in particular, express greater concern over prescription

drug abuse than they did four years ago. And the educational differences in views of this problem have narrowed considerably.

In 2013, 54% of those with a college degree or more said prescription drug abuse was a very or extremely serious problem. Today that number has increased to 80%. Among those with some college experience but no degree, 75% cite prescription drug abuse as at least a very serious problem, up from 60% in 2013.

By contrast, concern about prescription drug abuse has remained largely stable among those with a high school diploma or less (70% said extremely/very serious in 2013; 75% say it today).

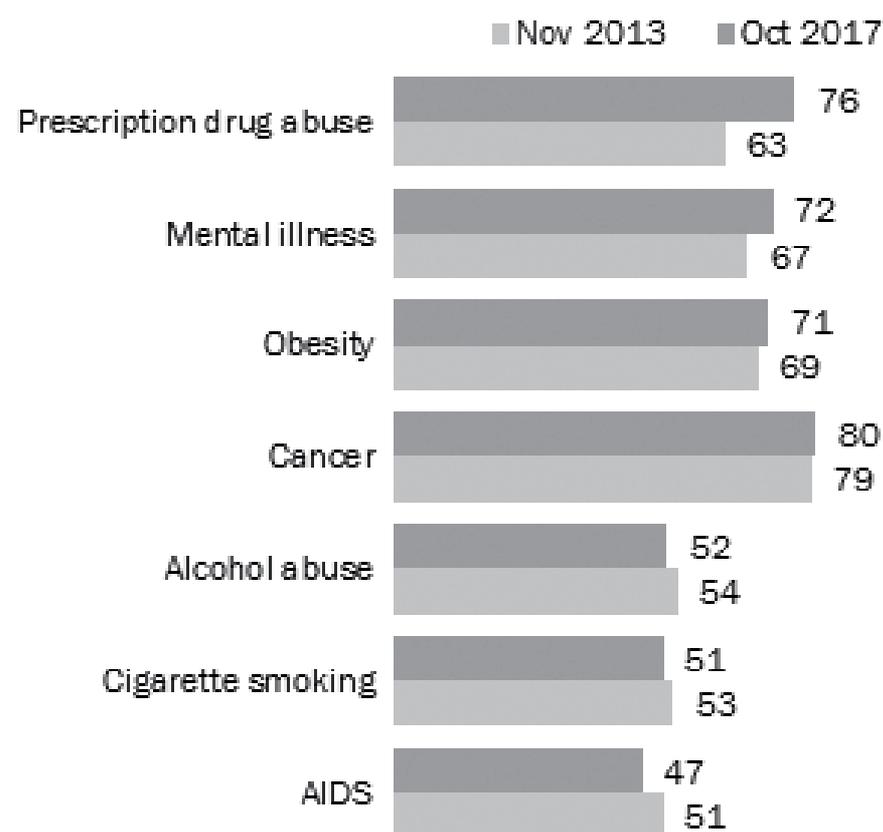
Nearly eight-in-ten whites (79%) say prescription drug abuse as an extremely or very serious public health problem, a 17-percentage-point increase from 2013. Among nonwhites, 73% view prescription drug abuse as a major problem, little changed from four years ago (65%).

As in the past, there are no significant partisan differences in views of whether prescription drug abuse is a serious public health problem.

Large majorities in both parties say prescription drug abuse is an extremely or very serious problem. Both parties have seen similar increases in concern over prescription drug abuse:

## More Americans view prescription drug abuse as serious public health problem

% who say each is an extremely/very serious public health problem in this country



Source: Survey of U.S. adults conducted Oct. 25-30, 2017.

### PEW RESEARCH CENTER

Among Republicans and Republican-leaning independents, the share saying it was extremely or very serious grew 16 percentage points, while among Democrats and Democratic leaners it increased 15 points.

A separate Pew Research Center survey conducted in August found no partisan differences when it comes to having a family member or close friend who is addicted to drugs.

In the new survey, about half of Americans (51%) say cigarette smoking is an extremely or very serious public health problem in the country today, but there are educational and racial differences in these views.

People with less education are more likely to smoke, according to the Centers for Disease Control and Prevention. They are also more likely to say smoking is an extremely or very serious public health problem, the Pew Research Center survey found. Today 61% of those who have a high school education or less say smoking is at least a very serious problem, while only 44% those who have some college experience and 43% of those with a college degree

or more say the same.

Two-thirds of nonwhites say smoking is an extremely or very serious public health problem, while 42% of whites say the same.

While Republicans and Democrats generally agree about the severity of many public health problems, they diverge in their views of mental illness and AIDS as serious health problems for the country.

Many Democrats and Democratic-leaning independents (78%) say mental illness is an extremely or very serious public health problem, compared with 63% of Republicans and Republican leaners. The partisan gap is about as large in views of AIDS, with 54% of Democrats and 39% of Republicans viewing it as at least a very serious public health concern.

Yet there are virtually no partisan differences today in concerns over obesity: 71% of Democrats and 69% of Republicans say it is an extremely or very serious public health problem. Four years ago, 77% of Democrats said it was at least very serious problem, compared with 60% of Republicans.



## NEWS FROM UFW FOUNDATION

**Who:** UFW President Arturo S. Rodriguez, a delegation of 11 UFW Foundation members from Salinas, Oxnard and the Central Valley, La Campesina Network

**What:** Joining demonstrations at the U.S. Capitol drawing about 15,000 people demanding the GOP-controlled

Congress enact the Dream Act letting DACA recipients remain the U.S. after Donald Trump ended the program.

**When:** Events begin at 12 noon EST on Wednesday, Dec. 6, 2017.

**Where:** Upper Senate Park, Capitol Hill, 200 New Jersey Ave. N.W., Washington, D.C. 20001

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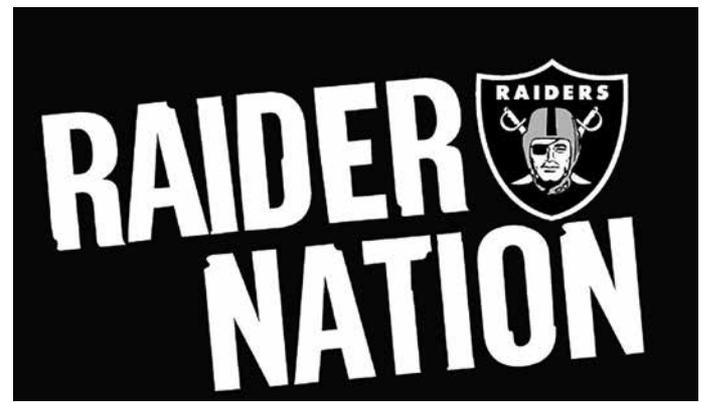


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# 34 House Republicans Urge DACA Fix Before End of Year

Washington, DC – 34 House Republicans, including several members of the Republican Main Street Caucus, sent a letter urging Speaker Paul Ryan to put a permanent solution for Deferred Action for Childhood Arrivals (DACA) on the floor of the U.S. House of Representatives before the end of the year.

Although the current DACA program is set to expire in March, about 22,000 DACA individuals were unable to renew their status this year, according to the Department of Homeland Security (DHS). Without a replacement legislative solution, more than 700,000 young people face an uncertain future in the United States. The letter was led by

Scott Taylor (R-Va.), Dan Newhouse (R-Wash.), and members of the Republican Main Street Caucus.

“This letter shows many Republicans are serious about finding a permanent solution to solving the DACA issue as President Trump has urged Congress to do,” said Rep. Rodney Davis (R-Ill.), Chairman of the Republican Main Street Caucus. “However, we want to work with leadership to craft a solution that will pass, not play political games or hold government funding hostage like some of our Democrat counterparts. I appreciate the leadership of Main Street members Taylor, Newhouse, and Denham because it’s important we address this issue now,

rather than later.”

“Dreamers did what their government asked them to do. They came out of the shadows, paid a fee, passed a background check, and got a job or enrolled in school. They are making real contributions to the only country they have ever known to be home. Congress has an obligation to resolve this issue, and it needs to happen now,” said Rep. Jeff Denham (R-Calif.), Co-Chair of the Republican Main Street Caucus.

“For thousands of DACA recipients across the nation, including 17,000 in my home state, every day without a legislative solution brings more uncertainty about their future,” Newhouse said. “DACA recipients should not be a

political football. Rather than delaying until next year or pushing unrealistic partisan legislation that has no hope of being signed into law by the president, the right thing to do is for Congress to come together on a deal to give these young people certainty.”

“Now is our time in Congress to lead with justice, mercy, and compassion for DACA recipients,” said Taylor. “We need to create, negotiate, and pass a law protecting those in this stateless limbo which should also contain disincentives to future illegal immigration and increased border security measures. There are DACA recipients who are as American as myself. Americans do not punish children for their parents’ sins.”

## Grocery Outlet Bargain Market Inaugurará SU PRIMERA TIENDA EN LODI EL 14 DE DICIEMBRE

QUÉ: Grocery Outlet Bargain Market, la cadena de tiendas de precios de descuento extremo de más rápido crecimiento en el país, inaugurará su primera tienda en Lodi, Calif., creando más de 30 puestos de trabajo en la comunidad. La ceremonia de corte de listón se realizará el jueves 14 de diciembre e incluirá una donación de \$1,000 en tarjetas de regalo de Grocery Outlet a la Salvation Army para su banco de alimentos. Después de la ceremonia de corte de listón, los asistentes podrán disfrutar de comida de cortesía preparada por Flakos Tacos de 11 a.m. a 2 p.m., al hacer una compra mínima de \$10, mientras duren las existencias.

CUÁNDO: Jueves, el 14 de Diciembre, 2017

10 a.m.

- Corte de Listón Oficiado por Lodi Chamber of Commerce
- Comida cortesía de Flakos Tacos de 11 a.m. a 2 p.m., con una compra mínima de \$10, hasta agotar existencias.

DÓNDE: Lodi Grocery Outlet  
520 S. Cherokee Lane Ste #102  
Lodi, CA 95240

MÁS: Sábado 16 de diciembre de 8 a.m. a 9 p.m.

Evento de Gran Apertura Abierto al Público

Kevin Trimlett, operador independiente de la tienda, invitan a la comunidad a asistir a la gran celebración de apertura el sábado 16 de diciembre de 8 a.m. a 9 p.m.

Un día de ahorros, diversión familiar y regalos:

- Los primeros 100 clientes en la fila recibirán un cupón de 25 por ciento de descuento. (Deben tener 18 años o más y usar el cupón el 16 de diciembre de 2017. No aplica para alcohol, productos lácteos y tarjetas de regalo).
- Empezando el 16 de diciembre y hasta el 13 de enero, los clientes podrán registrarse para ganar el Gran Premio de \$500 en tarjetas de regalo de Grocery Outlet. El sorteo del Gran Premio se llevará cabo al final del sábado 13 de enero en el Grocery Outlet de Lodi (Debe tener 18 años o más. Una participación por persona. Sin necesidad de compra. Sin valor en efectivo y sin sustituciones. El ganador no tiene que

estar presente para ganar, pero necesita reclamar el premio durante los primeros tres días después de la notificación).

- Los primeros 500 clientes recibirán una bolsa ecológica reusable. Otras actividades incluyen:
    - 8 a.m. - Café y bocadillos de cortesía, hasta agotar existencias
    - 10 a.m. - 3 p.m.: Juega gratis en Gira y Gana en la Rueda de los Descuentos
    - 11 a.m. - 2 p.m. Venta de hot dogs. Las ganancias se donarán a la Orquesta de Lodi High School
    - 11 a.m. - 3 p.m.: Figuras gratis hechas con globos
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# San Joaquin RTD Introduces Talk to Me Maps for the Visually Impaired

Stockton, CA – San Joaquin Regional Transit District (RTD) launches Talk to Me Maps, audio and tactile maps of transit boarding areas, a new service amenity for people who are visually-impaired that will make navigating its system much easier. This program provides a tool for people who are blind or visually-impaired to familiarize themselves with RTD's transit system using braille/large-print map and a talking smartpen which tells riders where to board the bus.

Orientation and Mobility instructors from various programs for people who are visually impaired will work with interested persons to orient them

to RTD's system using the maps. With the help of their instructors, they may check out the braille/large-print map and smartpen to read the book of maps and to locate the appropriate stations. Next, they may use the talking smartpen to receive an audio message that tells them which bus routes stop at the boarding location they have selected. RTD Talk to Me Maps are available for checkout at multiple transit stations in San Joaquin County, including:

RTD Downtown Transit Center, 421 E. Weber Ave, Stockton, CA 95202

Manteca Transit Center, 220 Mofat Blvd, Manteca, CA 95336

Lodi Transit Station, 24 S. Sacramento St, Lodi, CA 95240

Tracy Multi-Modal Center, 50 E. 6th Street, Tracy 95376 Development of RTD Talk to Me Maps was a collaboration among the following:

Community Center for the Blind and Visually Impaired (CCBVI) proposed the project. RTD Director Joni Bauer, who also serves as Orientation and Mobility Specialist for the CCBVI in Stockton, spearheaded the project. San Joaquin Regional Transit District developed and implemented the project.

Media and Accessible Design Lab (MAD Lab) at LightHouse for the

Blind and Visually Impaired—San Francisco produced the maps and programmed the pens.

“Everyone at RTD is thrilled to work with our friends at CCBVI, Lighthouse for the Blind and Visually Impaired, and our sister transit agencies to make life a little easier for those traveling throughout San Joaquin County,” said RTD CEO Donna DeMartino. “This program will make ‘The Places You Can Go on RTD!’ even more accessible than before.”

For additional information regarding Talk to Me Maps, including a video of a map in use, please visit [www.sjRTD.com/TalktoMeMaps](http://www.sjRTD.com/TalktoMeMaps).

## The Downtown Stockton Alliance CEO Moves On

STOCKTON, CA (November 21, 2017) The Downtown Stockton Alliance (DSA), whose mission is to promote business, housing, arts, and entertainment to help create a vibrant, sustainable Downtown Stockton community, announced that its CEO, Cindi Fargo, has resigned. Ms. Fargo joined the DSA in 2014, and recently oversaw its renewal for another 10 years.

“With a new 10-year recertification just authorized, the DSA needs to determine its direction for the next 10 years,” said Fargo. “Together we accomplished a great many things over the last three years. It's time for me to pursue other endeavors. I know that Downtown Stockton will continue to move forward in its revitalization,” con-

cluded Fargo.

“The DSA wishes Cindi the best in her future endeavors,” said Mahala Burns, a commercial real estate broker and the DSA's current Board Chair. “Ever evolving challenges and opportunities confront downtown, and the DSA is committed to assuring a culturally and economically vibrant urban core in Stockton,” said Burns. While no immediate successor has been selected, nor the details of any search been finalized, “the DSA is exploring its options and priorities as it determines the next steps,” said Burns.

Nearly 1000 property owners contribute to DSA, which does everything from street cleaning and promoting downtown, to supporting arts and other cultural events in the District.

## Posadas is coming to Downtown Stockton

Downtown Stockton is brimming with Holiday activities. The festive first weekend of December featured the Lighted Boat Parade, the City's Tree Lighting Ceremony and the annual Our Lady of Guadalupe Procession. Janet Leigh Plaza and Weber Point are now decorated with colorful lights, green wreaths and red bows. Downtown has nearly 50 diverse restaurants and eateries and many of them will feature Holiday menu specials like cranberry pizza at Channel Brew or mulled wine at Cast Iron Trading Co.

A long-standing Mexican tradition observed at this time of year is Posadas, a candle-lit procession symbolizing Mary and Joseph's journey

through Bethlehem. The Mexican Heritage Center and Gallery organizes the procession annually in Downtown Stockton, with the first stop in the towering historic St. Mary's Church (the oldest brick building in Stockton) and ending at the Center on Market Street. Upon arrival to the final destination, the participants are welcome with hot cacao and sweet breads, and are encouraged to visit a colorful exhibit of Nacimientos, traditional Nativity scenes designed and built by local artists and community members. The Posadas happens on December 22 while the Nacimientos exhibit is open to public December 12 - January 5 (more information on Facebook or at [www.mexicanheritagecenter.org](http://www.mexicanheritagecenter.org)).



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## Therapy and Service Dogs

The term therapy dog traditionally was used for a canine that travel with their owners to help people in hospitals, nursing homes, or schools. This term is different from a service dog that lives in one's home and helps that person with a medical issue.

Traveling therapy dogs help both children and adults in hospitals who are dealing with all types of illnesses. They bring joy to patients and can help to speed recovery times.

Service dogs have long been used as guide dogs for the blind, but now canines are being used to alert for seizures, identify changes in blood sugar, and identify changes in blood pressure. They can help with cognitive issues such as anxiety and post traumatic stress disorder. They can also assist with mobility difficulties, hearing problems and much more.

Many organizations train dogs for

specific medical issues. Trainers can also help a dog become more skilled at specific tasks. Many service dogs are taught their jobs by their owners. Locally, Animal Friends Connect in Lodi offers classes to certify your dog as a canine good citizen therapy dog.

There are many online registries to list your dog as a service dog. The American Kennel Club has a therapy dog program. Their website [akc.org](http://akc.org) has excellent information regarding therapy and service dogs.

Miniature horses are also now being used for these same purposes. They live much longer than dogs, but they require more room and have more challenges.

It will be interesting to see how animals can be a part of future medical advances and extend the quantity and quality of our lives.

# Mayor Tubbs: The Most Effective Act Of Leadership Is Listening

From humble beginnings to the top spot in city leadership, Stockton's Mayor Michael Tubbs is leading the charge in reducing crime and offering a quality education to its youth.

The challenges that he face are not what you may expect. They are not because he is the first Black mayor in the city's history, or at 26, the youngest person to hold the position. Nor does his challenges stem from the technological and innovative approaches he use to analyze issues before making a decision for solutions. Mayor Tubbs challenges comes from the lack of Social Capital.

You see, a common and false allegation about urban life in America is that poor neighborhoods force residents into a life of crime. Although conditions and circumstances dictates human behavior, poverty within itself doesn't breed crime. Crime tolerance breeds crime and thus, exacerbates poverty.

The key to reducing crime is to create an atmosphere of lawnessness. Low-income communities explicitly must project the message that crime is not going to be tolerated; forcing moral principles, values, and beliefs that must

be observed and forced to establish healthy and nurturing relationships amongst the residents in the community. This is known as Social Capital.

Crime is the ultimate tax on enterprise. Communities are prevented from becoming successful, flourishing, and economically vibrant when communities are unsafe. Crime must be reduced and/or eliminated before poor people can fully share in the American dream. This can only happen by building relationships in common throughout the community.

Thus far, Mayor Tubbs attempts to build relationships and acheive Social Capital have failed. But the blame can not be attributed to his efforts.

We must evaluate and re-evaluate the efforts of Mayor Tubbs constituency, city leaders, civic leaders, and failed city policies and examine their roles toward the lack of Social Capital. In addition, today's political climate presents many uncertainties toward the future of this country and those uncertainties have festered into local communities creating distrust, fear, skepticism, animosity, hostility, disbelief, anxiety, despair, panic, suspicion,



Michael Tubbs, Mayor of Stockton.

and thus, division.

Until we come together with a shared vision, mission, and goal, the City of Stockton will always be viewed as a city with great potential. But it doesn't have to be that way. Stockton can live up to its potential and become

one of the most innovative, thriving, and inspiring cities in California. But it starts with rallying around the one with the vision, innovation, and technology to make this happen. It starts with rallying around and supporting Mayor Michael Tubbs.

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# Health Plan of San Joaquin's Palliative Care Options Expands

## HPSJ's Early Start to 2018 State Mandate

A palliative care program within a San Joaquin General Hospital clinic was set up by HPSJ and its partner, SJGH, in September 2016, with partial funding from a California Health Care Foundation grant. That program now provides patient-and family-centered care for HPSJ patients with end-stage liver disease, advanced cancer, end-stage congestive heart failure or end-stage chronic pulmonary disease. With support from HPSJ's Medical Management team, SJGH offers patients and their families' four options: home visits from certified nurses, hospital outpatient clinic visits, a telephone care program with a certified social worker or any combination of these. SJGH Palliative Care Clinic Director, Dr. Syung M. Jung, said: "This is holistic care that closes gaps in our health care system. The whole-person care team brings many disciplines, but it is completely united to focus on this one patient and their unique physical, emotional and spiritual needs. The growing ability to offer local palliative care began as a partnership with HPSJ and is now widening local collaboration."

### Building on success

With an additional CHCF grant for staff education, outreach, program development, oversight and evaluation, in July of this year, HPSJ launched a pilot project for outpatient palliative care. Offering in-home consultation and 24/7 telephonic support through SJGH and two of HPSJ's palliative

care agency partners, this pilot project, called HPSJ Palliative Care Options, expands local care expertise and capacity for this important branch of medicine.

HPSJ's partner agencies, in addition to the original partners at San Joaquin General Hospital, are Transitions Palliative Care, a service of Hospice of San Joaquin (San Joaquin County) and Community Care Choices - Palliative Care Program of Community Hospice (Stanislaus County). HPSJ, which is funding the cost of this pilot project for clinical services, elected to offer outpatient palliative care services for HPSJ members as a head start to a larger, state focused palliative care effort. Such care will be a new Medi-Cal member benefit, starting in 2018.

"There are HPSJ patients with chronic illnesses. We provide care for them in these different ways. But there does come a point where they are heading toward the end stage of the illness," said HPSJ's Chief Medical Officer Dr. Lakshmi Dhanvanthari.

"What we are providing, in addition to the various aggressive interventions they are receiving, is comfort care and symptom management. These are offered by a specialized team of experienced, caring health care professionals, and offering support in ways that are tailored to the patient's family traditions and cultures," said Dr. Dhanvanthari.

HPSJ's Cultural and Linguistics



Manager Jenny Dominguez is working with all of the pilot partners to ensure that culturally sensitive communications are built into this patient-centric initiative. She said, "We all are committed to offering consistent, caring messages, at the same time we are getting both the patient and their family the support they need."

Palliative Care refers to patient- and family-centered care that optimizes quality of life by anticipating, preventing and treating suffering. Palliative care throughout the continuum of ill-

ness involves addressing physical, intellectual, emotional and social, as well as spiritual needs. Such care can be provided concurrently with curative care. Medi-Cal member benefit, starting in early 2018.

### Hospice Care is very different

Hospice supports a delivery system geared to patients with limited life expectancy who are in the terminal state of an illness. While assisting patients, and family members, with a limited life expectancy, this care helps patients and family members cope as death nears.

## Children's Home of Stockton Partners with Midtown Optometry for Giving Project

STOCKTON, CA. Dr. Derron Lee and his wife Dr. Leanne Lee of Midtown Optometry in Stockton and their entire staff visited the Children's Home of Stockton on Nov. 21st to help the kids create ornaments with their wish lists on them. Those ornaments were hung by the students at Midtown Optometry so each of their clients can adopt one of the creative ornaments throughout the month of December and make a child's holiday wish come true.

Children's Home of Stockton is grateful to see community members create projects that can benefit the students who may not have a home to go to for the holidays.

When asked why he chose to create a project specifically for Children's Home of Stockton Dr. Derron Lee responded, "We always give back to the community every year. We wanted to encourage our clients to participate to

help a child in need. For all those who do not get adopted Midtown Optometry will adopt them so every ornament wish list is fulfilled."

"Every month we host a team meeting and discuss the importance of giving back. The staff chose CHS," beamed Dr. Leanne Lee. Midtown Optometry would like to encourage their clients to select an ornament from the Christmas tree and bring an unwrapped toy back to their office, located at 2321 W. March Lane, Ste. #A, Stockton, CA 95207, by December 21st so they can deliver them to the kids by Christmas.

The Children's Home of Stockton encourages everyone to share in the spirit of giving this holiday season and make a difference in the life of one youth.

For more information regarding the Giving Project please contact Midtown Optometry at 209-957-8000.

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