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HAPPY NEW YEAR 2016 - GRACIAS

Butler Garcia leaves SJCHCC Stronger and with Greater Influence

By Mark Apostolon

Brenna Butler Garcia is a dynamic political presence whose strength is based in keen insight, unbounded optimism and creating progressive opportunities for economic growth; and she is very much on the move.

On January 8, 2015, Brenna Butler Garcia left her offices and role as CEO of the Stockton-based San Joaquin County Hispanic Chamber of Commerce for the last time to be the new Manager of Marketing & External Engagement for the Sacramento-based Western States Petroleum Association. What she leaves behind is an organization with increased political and economic influence – not only locally but nationally – and a significant impact on Latino and female-run businesses throughout

the Central Valley. Her advocacy for the community, and that of the Chamber's Board, deftly raised the SJCHCC to new heights; or as the Board put it: "Since Brenna's start as CEO, she has expanded program capacity, increased membership and created community partnerships that provide substantial benefits to their members. Brenna has also boosted funding streams to historical record-breaking levels."

But as Butler Garcia sees it, her leadership stemmed from insight gained through personal experience: "After working for a small business myself, I began to recognize the challenges many business owners face to operate a business in California. Regulatory burdens, access to working capital and access to information

on how to efficiently operate are needs that most businesses face and exactly why an effective business advocacy group like [the SJCHCC] is so critical for most small business owners."

A graduate of Harvard Business School, Butler Garcia started out in the consumer sector before deciding on a new career path. "After many years working in sales and marketing for a major subcontracting firm, I was drawn to work in the non-profit sector first as a volunteer and later as a profes-



Brenna Butler Garcia

sional fundraiser for both human services and business organizations. Serving as an advocate for the agencies I represented made me feel that my work was making a difference in the betterment of our community." In each of those organizations, which include the Society for Disabilities, Hospice of Emanuel and Jessica's House, Butler Garcia made a significant contribution. It was her work at Emanuel Medical Center in Turlock that ultimately led her to the position as CEO of the San Joaquin County Hispanic Chamber of Commerce.

SJCHCC President, Sylvester Aguilar recalls when Butler Garcia came on board in January 2013 they wanted "someone young and aggressive who could take us to the next level expand our relevance in the local state and national level and she accomplished all of that. She brought a fresh perspective to the chamber." In short, she invigorated the Chamber's political influence for economic recovery and continued growth, in part, through the careful development of alliances and coalitions all in support of its membership.

"One of the most important things [for any non-profit or association] is what makes you relevant," Aguilar stated. "We go out and represent our members; we want to be a part of the recovery of Stockton, San Joaquin and Central Valley; but we don't want to duplicate the efforts of other groups." Butler Garcia understood this, "it's important that we take assessment of what our members need to be successful in the Central Valley and provide them with the

services and resources that can help them achieve success quickly and efficiently,"

She understood that construction projects would play a critical role in the Central Valley's economic recovery. So with the astute acumen she created new partnerships within the community while strengthening current alliances to create state-level opportunities for minority-owned and female-run small businesses knowing that "many of our members in all areas of industry are impacted by the construction trade in Central California. Getting involved early in the planning process is essential for small businesses seeking contracts."

It was just the beginning of how she would broaden the SJCHCC's influence in just 36 months with the support of the Board. "Working with community partners has really been the key to strengthening the effectiveness and outreach of our existing program portfolio," she emphasized. "This meant engaging our members, community partners, elected officials and sponsors to create awareness for the needs of business in the San Joaquin region."

Butler Garcia expanded existing programs (such as the Latina Business Conferences), and created new, innovative ones to diversify and broaden the Chamber's influence, guided business owners to become more a part of their communities, encouraged pro-growth political involvement, and fostered an atmosphere to

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El vínculo entre la educación universitaria y un matrimonio duradero — Por Wendy Wang

Alrededor de la mitad de los primeros matrimonios en los EE.UU. es probable que sobreviva por lo menos 20 años, según cálculos del gobierno. Pero para un grupo demográfico, los matrimonios duran más que la mayoría: mujeres con educación universitaria tienen casi ocho de cada diez posibilidades de todavía estar casadas después de dos décadas.

Los investigadores del Centro Nacional de Estadísticas de Salud estiman que el 78% de las mujeres con estudios universitarios que se casaron por primera vez entre 2006 y 2010 podría esperar que sus matrimonios duren al menos 20 años. Sin embargo, entre las mujeres que tienen una educación secundaria o menos, la cuota es de sólo

el 40%.

La probabilidad de un primer matrimonio duradero se deriva de los datos del historial maritales de la Encuesta Nacional de Crecimiento Familiar, una muestra representativa a nivel nacional de las mujeres y los hombres de edades de 15 a 44 entre 2006 y 2010. Las estimaciones se basan en un enfoque similar al utilizado para determinar la duración de vida y asume que el modelo de matrimonio en el futuro va a seguir como los de hoy. Las conclusiones se refieren sólo a los matrimonios de sexo opuesto; el tamaño de la muestra era demasiado pequeña para analizar los matrimonios del mismo sexo.

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Matrimonio

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Las razones por las cuales los matrimonios terminan incluyen el divorcio y la separación. Los matrimonios que terminaron en un fallecimiento no fueron incluidos en el análisis. Una limitación del estudio fue que no incluía los adultos mayores de 44 años de edad y por lo tanto no tiene en cuenta los matrimonios a largo plazo que se iniciaron tarde en la vida. Y los adultos con grados avanzados no se analizaron por separado debido al pequeño tamaño de la muestra.

Los resultados son una prueba más de la brecha de matrimonio en los EE.UU. a lo largo de las líneas educativas. Adultos con estudios universitarios tienen más probabilidades de casarse que los adultos con menor nivel educativo. Entre los que tenían entre 25 años y más en 2014, el 65% de los que tienen una licenciatura o más estaban casados, en comparación con el 53% de los adultos con menos educación, según un análisis de Pew Research Center.

Aunque la investigación no aborda las razones por las cuales estos matrimonios duran más, lo que sí sabemos es que adultos con educación universitaria se casan más tarde en la vida y son financieramente más seguros que los adultos con menor nivel educativo.

Mientras que las mujeres más educadas tienen las mayores posibilidades de un matrimonio a largo plazo, los hombres con educación universitaria también se destacan. Aproximadamente dos tercios (65%) de los hombres con una licenciatura pueden esperar que, si se casan, su primer matrimonio durará 20 años o más, en comparación con el 50% de los hombres con un diploma de escuela secundaria o menos. Además, los hombres con un mayor nivel de educación son más propensos a casarse en el primer lugar, en comparación con los hombres con menor nivel educativo.

También hay formas distintivas de la longevidad del matrimonio por raza y etnicidad. Algunas de estas diferencias podrían estar relacionados con las diferencias educativas entre adultos con diferentes orígenes raciales o étnicos. Las mujeres asiáticas, que están entre los más educadas, tienen más probabilidades que cualquier otro grupo racial o étnico tener un matri-

monio a largo plazo. Para las mujeres asiáticas que se casaron por primera vez entre 2006 y 2010, la posibilidad de que puedan celebrar sus bodas de 20 años es de casi el 70%. Por el contrario, solamente cerca de la mitad de las mujeres hispanas y blancas podrán ver sus matrimonios durar tanto tiempo. Y para las mujeres negras, la posibilidad es de 37%.

Entre los hombres, los hispanos tienen la mayor probabilidad de estar en un matrimonio de larga duración (hallazgos sobre los hombres asiáticos no se incluyeron debido a que el tamaño de la muestra era demasiado pequeño para ser representativa a nivel nacional). Para aquellos que se casaron por primera vez entre 2006 y 2010, alrededor de seis de cada diez hombres hispanos (62%) podrían esperar que sus matrimonios duren al menos 20 años, en comparación con el 54% de los blancos y el 53% de los hombres negros.

Otro factor relacionado con los matrimonios de larga duración es si las parejas viven juntas antes de atar el nudo. En pocas palabras, las parejas que vivieron juntas antes de casarse tenían una probabilidad ligeramente menor de tener un matrimonio a largo plazo que los que no vivieron juntos.

Entre las mujeres que no viven con su cónyuge antes de casarse por primera vez, el 57% se puede esperar todavía estar casada después de 20 años. Para las mujeres que vivían con su cónyuge antes del matrimonio, la probabilidad de estar casada durante al menos 20 años es algo menor - 46%. Ya sea que la pareja estaba comprometida cuando vivían juntos no hace una diferencia en las posibilidades de las mujeres en los matrimonios de larga duración.

Para los hombres, los resultados son ligeramente diferentes. En este caso, sí importa si los hombres están comprometidos con la pareja con que vivían antes de casarse. Los hombres que vivían con su futuro cónyuge sin estar comprometido tenían una probabilidad ligeramente menor de tener un matrimonio a largo plazo (49%) que los que se comprometieron primero (57%). Los hombres que no vivían con su pareja antes de casarse tenían una probabilidad del 60% de la celebración de su 20 aniversario.

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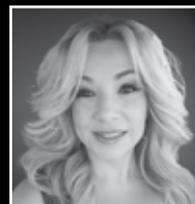
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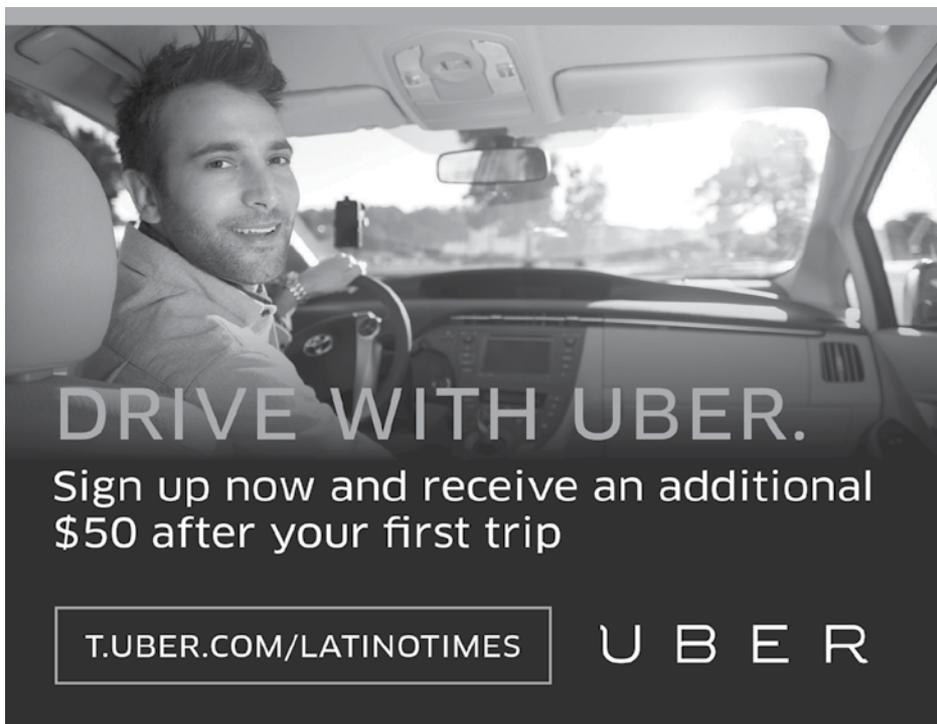
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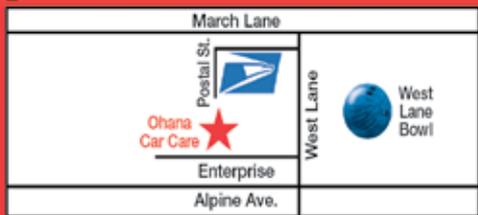
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How The System Fails Grandmothers Raising Kids

By New American Media

Increasing numbers of grandmothers across the United States are raising their grandchildren, many of them in poverty and grappling with a public assistance system not designed to meet their needs.

For a new study, researchers interviewed 77 African-American grandmothers living in some of the poorest areas of south Chicago. The findings underscore the challenges these caregivers face, including dealing with divided loyalties between their grandchildren and their own children, navigating the complications of getting state resources they desperately need, and sacrificing their own well-being to take care of their grandchildren.

“We often think of grandmothers as child care providers, but when they’re parenting children, they’re also child care consumers.”

The majority of the grandmothers interviewed, who ranged in age from 38 to 83, had annual incomes of less than \$15,000, though more than half were employed. Fifty-eight were raising children in informal arrangements and were ineligible for funding under the state child welfare system. Benefits available to parents were also often out of reach, and public assistance aimed at seniors was inadequate to cover the costs of childrearing.

“They fell through the cracks in ways that have real ramifications for them,” says LaShawnDa Pittman,

assistant professor in the American ethnic studies department at the University of Washington.

And their ranks have swelled. The number of children living with a grandparent in the U.S. has increased by 22 percent since 2000, rising sharply during the Great Recession from 2007 to 2009. The rise can be attributed to a host of factors, including incarcerated parents and unemployment, inadequate mental health services, and substance abuse, Pittman says.

Grandparents are now the primary caregivers for more than 2.9 million children nationwide, and two-thirds of grandmother-headed households live at or below the federal poverty line. Black children are twice as likely to live with grandparents or other relatives as are white and Hispanic children, but since the Great Recession, white grandparents are now the fastest-growing subset of grandparent-headed households.

The new paper, published in the Russell Sage Foundation Journal of the Social Sciences, highlights the strategies grandmothers devise to keep grandchildren in their care without jeopardizing subsidized housing, such as keeping children’s names off leases to avoid being disqualified for senior housing. In some cases, grandmothers are not getting benefits available to them or have to jump through unnecessary hoops to access services because they are misinformed.



In most situations, parents either failed or refused to contribute financially to their children’s care. In one case, a daughter left her mother to care for her two-year-old daughter without transferring the child’s public assistance payments—leaving her mother without any formal support or income. And in some cases, parents removed or tried to remove their children from a grandmother’s care to get subsidized housing or resources the child was eligible for as child care consumers.

Child care is another challenge. One grandmother quit her job because she couldn’t find child care and had to rely on unemployment income and help from friends. Another was prevented from seeking a job because she couldn’t afford child care. She couldn’t get subsidized care, since she wasn’t her grandchild’s public assistance pay-

ee, and transferring those payments might have jeopardized the child’s safety if her mother took her back to claim the benefits.

“We often think of grandmothers as child care providers, but when they’re parenting children, they’re also child care consumers,” Pittman says. “So how do they acquire child care for their grandchildren when they’re normally the people that parents leave the children with?”

Pittman conducted the research while pursuing a doctoral degree at Northwestern University. She initially set out to investigate the support networks available to inner-city children, and grandmothers kept coming up in her research. She spent the better part of four years visiting grandmothers in their homes, accompanying them to

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Influence

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break gender barriers, all benefitting the Chamber's growing and thriving membership. "I have a collaborative professional business background," Butler Garcia continued, "and it was my goal ... that our members and leaders of the Hispanic business community had an elevated and involved presence in our diverse community" – and she made sure their presence was recognized. Pointing to the significant increase in membership under Butler Garcia's tenure, Aguilar notes, "[Our members] know they're being represented, and know we're creating opportunities for them."

More specifically, under Butler Garcia the San Joaquin County Hispanic Chamber of Commerce:

- Increased corporate partnerships by 34%;
- Developed and achieved the most aggressive budgets to-date in the history of SJCHCC.
- Oversaw the highest overall revenue in the Chamber's history;
- Formed new strategic partnerships with private and public agencies, educational institutions and non-profit organizations to provide expanded program capacity and enrich member opportunities. These partnerships include: SJC Department of Public Works, Huddle, SJCOG, CALTRANS, High Speed Rail, Governor's Office of Economic Development, SJ Farm Bureau, CSU Stanislaus, Western States Petroleum Association, Latino Leadership & Policy Forum, the Western Farmworkers Association, and the US Hispanic Chamber;
- Collaborative efforts with the University of the Pacific, SJC Worknet, the City of Stockton, San Joaquin Delta College and SJCOE led to a substantial expansion of program content and capacity of programs like the Student Financial Aid & College

Awareness Workshop, the Business Forecast Conference and the Small Business & Entrepreneurial Expo;

- Affiliations with groups like the Lodi Chamber of Commerce, the Greater Stockton, the Modesto and the Central Valley Hispanic Chambers of Commerce allowed SJCHCC to expand its benefits for members to a regional presence;

- Developed new programs with areas of focus in procurement, small business start-up needs, tax credit education and the Leaders' Luncheon On Business;

- Increased action from advocacy efforts by SJCHCC on behalf of the business community at the State and Federal levels; and,

- Created organizational awareness and relationships with elected officials, statewide agency committees, advisory councils, media contacts and corporate and member prospects.

"SJCHCC has a long history of being one of the most accomplished Hispanic Chambers in the State, one which I am proud to be associated with," Butler Garcia says smiling. SJCHCC was formed in 1972 as the Stockton Mexican American Chamber of Commerce and went on to become founding charters of both the California Hispanic Chambers of Commerce and the US Hispanic Chamber of Commerce. Butler Garcia saw "the leadership within the organization had been substantially strong over the years and the Board set a vision for SJCHCC to offer programs and services for its members that were relevant, impactful and strengthen the Hispanic business leadership in the community."

She is especially proud of how the newly created programs and collaborative efforts impacted a different sub-set of the business community. "The Leaders' Luncheon has been a

dedicated source to help educate and grow the next generation of elected or community leaders in the region, the Entrepreneur Lab and Small & Entrepreneurial Expo reach the local micro or fledging businesses, and the various procurement expos that allow our members to become certified small or disadvantaged businesses in order to gain contracts with public sector agencies."

When she took on the role of CEO, Butler Garcia understood the "SJCHCC is the voice for the business community in the region at a local, state and federal level," and that she, with the Board, needed to make a dramatic impact on its community through "the development of collaborative strategies that will allow the Hispanic business community to prosper and offer services that will promote sustainability in the marketplace." She accomplished that and more.

Butler Garcia's work at the SJCHCC has been widely recognized. In November 2015, the Greater Stockton Chamber of Commerce awarded her the ATHENA Young Professional Leadership Award, "an international leadership award that actively supports and celebrates the ATHENA mission of supporting, developing and honoring women leaders, inspiring women to achieve their full potential." For Butler Garcia winning the award "was a true honor for me and for our entire organization. To be recognized by the greater community for being an advocate for business and our region was a humbling experience and reinforced my belief of how many individuals we have in San Joaquin County committed to working together to better our community. I am humbled to be recognized by my community."

Even though she will no longer be SJCHCC's CEO, Brenna Butler Garcia will continue her affiliation to the Hispanic Chamber network in her position of Central Region Director for the California Hispanic Chambers of Commerce Board of Directors and

in her new professional role at the Western States Petroleum Association (WSPA) which represents companies involved in petroleum exploration, production, refining, transportation and marketing in California, Nevada, Oregon, Arizona and Washington. "I am excited to be transitioning to another non-profit business organization that seeks to represent their members through education and advocacy. WSPA is dedicated to ensuring that Americans continue to have reliable access to petroleum and petroleum products through policies that are socially, economically and environmentally responsible."

As she transitions into her new role at WSPA, Butler Garcia's "hope for SJCHCC is that they will continue their commitment to adapting to the needs' of their members. SJCHCC is a progressive and nimble organization that has done a remarkable job at addressing the current needs of the business community and creating relevant and impactful content to their members. My experience at SJCHCC has been tremendous. I sincerely cherish the relationships I have forged in this community with people who genuinely care about the progress of our region."

Expressing excitement former SJCHCC CEO Mark Martinez noted with pride, "Brenna is moving up into a very influential role in Sacramento. She has earned this great opportunity with WSPA. Representing the oil industry is very critical financially and economically to the states including California. I can't wait to see what she'll do." For Aguilar, this seemed to be moment he always knew would come. "We're so proud of what she's accomplished. When you find someone like Brenna, you know you're not going to keep her forever, so you hope you get to keep her for as long as you can. I think we were fortunate to have her as long as we have. I couldn't be happier for her."



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El Consejo de los gobiernos de San Joaquín ha completado y revisado independientemente un Estudio Inicial y ha preparado un plan preliminar de Declaración Negativa para la actualización del Plan de Uso Compatible de la Tierra del Aeropuerto (ALUCP) Actualización para las proximidades del Aeropuerto Metropolitano de Stockton (SCK).

Título del proyecto:

Actualización del Plan de Uso Compatible de la Tierra del Aeropuerto (ALUCP) para las proximidades del Aeropuerto Metropolitano de Stockton (SCK)

Patrocinador del proyecto: Consejo de los gobiernos de San Joaquín (SJCOG)

DESCRIPCIÓN DEL PROYECTO: EL ALUCP

proporciona pólizas para el uso por la Comisión de la Tierra del Aeropuerto del Condado de San Joaquín al evaluar la compatibilidad entre las propuestas del uso de la tierra para el desarrollo en las proximidades del Aeropuerto Metropolitano de Stockton y el funcionamiento de éstos aeropuertos. Las agencias locales que tienen jurisdicción sobre usos de la tierra dentro de las áreas cubiertas por el presente plan incluye el condado de San Joaquín, y las ciudades de Stockton, Manteca, y Lathrop. El plan está preparado de acuerdo

con los requisitos de la Ley de Aeronáutica del Estado de California.

UBICACIÓN DEL PROYECTO Y EL ENTORNO AMBIENTAL:

La Actualización del ALUCP del Aeropuerto Metropolitano de Stockton se aplica a las zonas geográficas en partes de la Ciudad de Stockton, la Ciudad de Lathrop, la Ciudad de Manteca, y áreas no incorporadas en el condado de San Joaquín que se encuentran dentro del área de influencia del aeropuerto (AIA). Conforme a la Sección 21.675 de California PUC, cada aeropuerto tiene una zona AIA que indica aquellas áreas en las que los sobrevuelos actuales o futuros relacionados con el aeropuerto, el ruido, las condiciones de seguridad o de protección del espacio aéreo pueden afectar significativamente los usos del terreno y pueden requerir restricciones al utilizar la tierra tocante a esas condiciones. El área de influencia del aeropuerto indica el área en que se requiera revisión bajo el ALUC de ciertas acciones de uso de la tierra.

Para SCK, el límite AIA se estableció utilizando una combinación del límite AIA corriente y el límite exterior del Título 14 del Código de Regulaciones Federales Parte 77 (14 CFR Parte 77) para SCK. 14 CFR Parte 77 define una serie

de límites del espacio aéreo en torno a un aeropuerto para determinar si hay obstrucciones a la navegación aérea. A los efectos de este plan, la combinación del límite AIA corriente, la superficie cónica, y la superficie de aproximación se utiliza para delinear la zona AIA actualizada. La porción del límite AIA corriente se define por características geográficas fácilmente reconocidas y abarca todas las zonas de seguridad y del espacio aéreo. La superficie cónica es el límite exterior de los límites del espacio aéreo de la 14 CFR Parte 77 y generalmente representa el modelo del tráfico, o el área dentro de la cual las aeronaves operan; la superficie de aproximación se utiliza para aeropuertos que cuentan con una pista de aterrizaje de precisión, tales como SCK.

Impactos ambientales significativos: No hay pruebas sustanciales de que el proyecto tendrá un efecto significativo en el medio ambiente.

Período de comentarios públicos: Se invita a todas las personas interesadas a comentar sobre la Declaración Negativa conforme con las disposiciones de CEQA. El período de comentarios es de 30 días a partir del 4 de enero de 2016 y termina el 12 de febrero de 2016. Las observaciones deben recibirse a

finales de horario de negocio el 12 de febrero de 2016 y debe ser sometido a SJCOG a la dirección que se indica en este aviso.

Agencia Principal/Persona de Contacto:

Consejo de los gobiernos de San Joaquín
Kim Anderson, Senior Regional Planner
555 E. Weber Avenue
Stockton, CA 95202

Teléfono: 209.235.0600

Fax: 209.235.0438

Email: anderson@sjcog.org

Los comentarios pueden ser entregados a SJCOG en persona o transmitidas por fax, correo o correo electrónico.

El archivo del proyecto está disponible para su revisión durante las horas regulares de oficina en la Oficina Regional de SJCOG ubicada en el 555 E. Weber Avenue en el centro de la ciudad de Stockton. El documento también puede ser revisado y descargado directamente en <http://stocktonalucp.airportstudy.com/>. Un CD que contiene el proyecto de documentos (ND/IS y Proyecto ALUCP Final) se puede pedir con Kim Anderson en la información de contacto mencionada previamente.

Audiencias Públicas: Esto no es un aviso de audiencia pública. Audiencias públicas futuras con respecto a este proyecto serán debidamente anunciadas como exige la ley.

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Campuses in Stockton and Modesto

An exercise scientist told us how many pounds you should lose each week if you want to keep it off

By Erin Brodwin

Dieters beware: Not all weight-loss plans are created equal, and for some, timing is key.

You might be enticed, for example, by a diet that claims it can help you shed 20 or 50 pounds in a couple of weeks.

But shedding pounds too fast can be a red flag for a diet that might encourage unsafe behaviors. On the other hand, los-

ing weight too slowly might be discouraging and make you want to give up.

So how much weight should you lose each week if you want to keep it off?

We asked Philip Stanforth, a professor of exercise science at the University of Texas and the executive director of the Fitness Institute of Texas.

He said most people shouldn't lose more than one to three pounds each

week.

"During the losing phase, you need a calorie deficit," said Stanforth. "At the maximum you want a 1,000 calorie-per-day deficit, meaning you burn 1,000 calories more than you take in each day. That typically means you're losing a few pounds a week. And that tends to be a lot more sustainable than losing a whole bunch at once."

That jives well with the guidelines from the Mayo Clinic and the UK's National Health Service, both of which suggest losing one to two pounds each week.

"The concern with fast weight loss is that it usually takes extraordinary efforts in diet and exercise — efforts that could be unhealthy and that you probably can't maintain as permanent lifestyle changes," writes Mayo Clinic's Dr. Donald D. Hensrud, chair of the Division of Preventive, Occupational, and Aerospace Medicine with a joint appointment in the Division of Endocrinology, Diabetes, Metabolism, and Nutrition, in the clinic's "Expert Answers" column.

Clinical studies on weight loss provide us with a slightly more complex answer, however.

Several studies, for example, suggest that losing weight at a slow initial rate can help ensure that you keep losing it over time while also reducing your risk for gaining it back in the long term.

But other research suggests that nei-



ther slow or rapid weight loss is necessarily better. A 2014 randomized controlled trial of more than 200 people found that neither a rapid, 12-week program or a more gradual 36-week one affected the amount of weight the participants regained over a nearly three-year period. And a 2010 study of nearly 300 obese women found that those in the study who'd lost weight fast also lost more weight overall — and for longer periods — than those in the study who'd lost it slowly.

So if you want to lose weight and keep it off, there's no one-size-fits-all approach. Talk with a health professional and come up with a plan that works for your goals.

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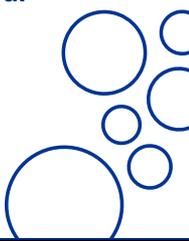
El Niño-generated storms have finally arrived, bringing welcome rain and snow throughout much of California. We remind our customers to turn off all irrigation when it rains and for 48 hours after receiving at least 1/10" of rain. And, please be safe when out and about!

With winter upon us, saving water indoors is also important. California Water Service (Cal Water) has multiple tools, programs, and rebates to help you conserve. To learn more about these programs and keep up with the latest drought news, please visit calwater.com.

And, Cal Water is offering an additional incentive: Through the February bill cycle, we will give \$50 gift cards to 25 lucky customers in each district each month whose names will be drawn from those customers who stayed at or below their water budget. To learn more, please visit calwater.com/reward.



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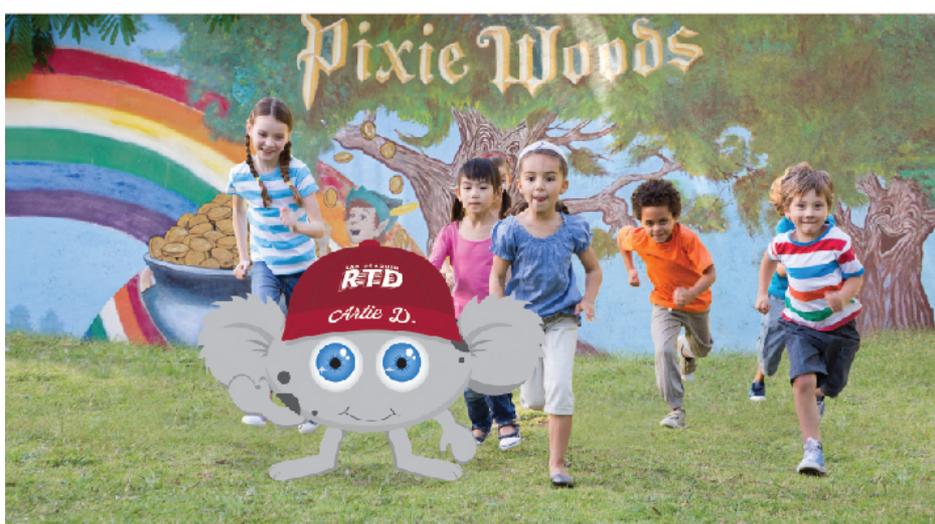


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2015 Tax Law Changes and Extensions that Affect Your Clients

By Sally Herigstad CPA

Perhaps nothing confuses taxpayers more than constantly shifting tax laws. Occasionally, you may still have a client who asks about the over-55, one-time exclusion of gain from the sale of their home, which they must have heard about almost 20 years ago.

Whatever the question, you have the job of keeping clients up-to-date on tax law changes that affect them and their taxes.

With no major new tax legislation making headlines in 2015, your clients may assume the tax laws are staying much the same. You, of course, know that's not quite true.

Tax laws are always changing, even if just to keep up with inflation adjustments. Some tax laws are tweaked every year, with few people outside the tax profession ever noticing. Provisions of tax laws that have been in place in past years are still being phased in, and there can be uncertainty about which tax breaks will be extended.

Here are some of the changes for 2015 most likely to affect your clients.

The health insurance penalty is ramping up significantly.

If your clients didn't have health insurance in 2014, and they didn't qualify for an exception to the penalty, the consequences weren't so bad. They may have paid \$95 per person or 1 percent of their household income, whichever was greater.



In 2015, they'll pay \$325 per person, or 2 percent of their household income, whichever is greater. That's a steep increase.

Even if your clients qualify for one of the many exclusions, they may not know that some exceptions require them to apply for a certificate from the state or federal marketplace. They should do this in plenty of time so you have the required exemption certificate number when you prepare their returns.

The IRS is cracking down on IRA rollovers.

It was an easy way to "borrow" retirement money for up to 60 days. Taxpayers could withdraw money from one IRA and wait up to 60 days before they moved it into another IRA. As of 2015, clients can only do that once from an IRA in a 12-month

period. If your clients want to move IRA funds using "trustee-to-trustee" transfers, they can still do that as often as they want.

Health Flexible Spending Accounts (FSAs) are subject to new rules.

The good news for clients who don't use all their FSA amounts by the end of the year was that as of 2013, they could roll over \$500 from an FSA into the next plan year. Starting in 2015, the bad news is that as a result, they will be ineligible to participate in a Health Savings Account (HSA) for the year into which they rolled over an amount from a general purpose FSA. Foster care payments for relatives may be excluded from income.

If clients are paid to give non-skilled medical support services and care for a person, living in their

home, who has physical, mental or emotional issues, and they receive payments from the state or certified Medicaid provider, those payments can likely be excluded from their taxable income. Previously, a relative could not be considered a foster child, and the income could not be excluded.

Here's good news about Pell grants, living expenses and education credits.

Pell Grants can now be allocated as living expenses. Doing so may increase the amount of education expense, such as tuition, that clients can use to claim one of the education credits.

The first myRAs are up and running.

These new introductory retire-

See **TAX LAW** Page 13

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Cuban immigration to U.S. surges as relations warm

By Jens Manuel Krogstad

The number of Cubans who have entered the U.S. has spiked dramatically since President Obama last year announced a renewal of ties with the island nation, a Pew Research Center analysis of government data has found. The U.S. has since opened an embassy in Havana, a move supported by a large majority of Americans, and public support is growing for ending the trade embargo with Cuba.

Cubans seeking to enter the U.S. may receive special treatment under the Cuban Adjustment Act of 1966. Those hoping to live in the U.S. legally need only show up at a port of entry and pass an inspection, which includes a check of criminal and immigration history in the U.S. After a year in the country, they may apply for legal permanent residence.

Overall, 43,159 Cubans entered the U.S. via ports of entry in fiscal year 2015, according to U.S. Customs and Border Protection data obtained through a public records request. This represents a 78% increase over the

previous year, when 24,278 Cubans entered. And those 2013 numbers had already increased dramatically after the Cuban government lifted travel restrictions. By comparison, in fiscal 2011, just 7,759 Cubans came into the U.S.

Number of Cubans entering the U.S. on the riseThe spike in the number of Cubans entering the country came in the months immediately following the president's announcement. From January to March 2015, 9,900 Cubans entered, more than double the 4,746 who arrived during the same time period in 2014.

Thousands of Cubans have migrated to the U.S. by land. Many fly to Ecuador because of the country's liberal immigration policies, then travel north through Central America and Mexico. The majority of Cubans who entered the country arrived through the U.S. Border Patrol's Laredo Sector in Texas, which borders Mexico. In fiscal 2015, two-thirds (28,371) of all Cubans came through this sector, an 82% increase from the previous fiscal year.

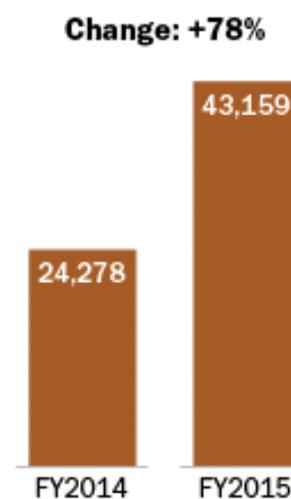
However, a larger percentage in-

crease occurred in the Miami sector, which operates in several states, but primarily in Florida. The number of Cubans who entered in the Miami sector during fiscal 2015 more than doubled from the previous year, from 4,709 to 9,999.

Not all Cubans who attempt to enter the U.S. make it. Under current U.S. policy, Cubans caught trying to reach the U.S. by sea are returned to Cuba or, if they cite fear of prosecution, to a third country. In fiscal 2015, the U.S. Coast Guard apprehended 3,505 Cubans at sea, the highest number of any country. The total exceeds the 2,111 Cubans apprehended in fiscal 2014. There are 2 million Hispanics of Cuban ancestry living in the U.S. today, but the population growth for this group is now being driven by Cuban Americans born in the U.S. rather than the arrival of new immigrants. Nevertheless, the majority (57%) of the group remains foreign born; this share has declined from 68% in 2000, despite the recent influx in Cubans entering the U.S.

Sharp increase in the number of Cubans entering the U.S.

Number of Cubans entering the U.S.



Note: Fiscal years start in October. Source: U.S. Customs and Border Protection

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Grandmothers

continued from Page 4

doctor's appointments, and going to church with them.

Pittman was struck by the magnitude of their poverty and the poor health many were in—one grandmother in her 40s had her granddaughter leave the front door unlocked because she was unable to get down a flight of stairs to open it.

"I was interviewing grandmothers who were raising grandchildren from recliners because they could barely get around," Pittman says. "I was talking to 40- and 50-year-olds who could barely walk, for a variety of reasons."

But many grandmothers also showed incredible resilience.

"Even though raising their grandchildren is really hard, they wouldn't have it any other way," Pittman says. "One of the big things I heard was, 'My grandbaby won't end up in the system. If that means I've got to make these kinds of sacrifices, that's just what it's going to be.'"

Some efforts are trying to address the shift in demographics. Kinship Navigator Programs have been established in about 15 states, including Washington, to help connect intergenerational caregivers with services and deal with complex family dynamics.

But while the kinship programs provide a valuable service, more resources are needed to help the millions of grandparents struggling to raise their grandchildren.

"Our current safety net programs aren't set up to deal with this increasingly common situation," Pittman says. "Understanding people's challenges and experiences is the first step to rethinking how we might better serve some of our most vulnerable households."

The National Science Foundation and the Administration for Children and Families, U.S. Department of Health and Human Services, funded the work.

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Supreme Court could reshape voting districts, with big impact on Hispanics

By Drew DeSilver

The U.S. Supreme Court heard arguments recently in a Texas case that challenges the way nearly every U.S. voting district – from school boards to Congress – is drawn. The case asks the court to specify what the word “person” means in its “one person, one vote” rule. The outcome of the case could have major impacts on Hispanic voting strength and representation from coast to coast.

Ever since a series of landmark rulings in the 1960s, districts have been drawn “as nearly of equal population as is practicable.” (As Supreme Court Chief Justice Earl Warren wrote for the majority in *Reynolds v. Sims*, “Legislators represent people, not trees or acres. Legislators are elected by voters, not farms or cities or economic interests.”) The high court didn’t directly say what “equal population” meant, but states and localities have almost invariably used total population figures. And that population is determined by the decennial census.

However, the appellants in the Texas case, *Evenwel v. Abbott*, argue that districts instead should be drawn to have equal numbers of eligible voters. (The case involves redistricting within states, not reapportioning congressional seats among states.)

The distinction between residents and voters is a big one, because in many states, districts with nearly equal total populations can have dramatically different numbers of eligible voters (that is, U.S. citizens ages 18 and older).

We approximated the disparity using 2014 demographic data for all 435 U.S. House districts from the Census Bureau’s American Community Survey. Eligible voters ranged from 81.2% of the population (Florida’s 11th District, located north of the Tampa Bay area) to 43.2% (California’s 40th District, comprising East Los Angeles and adjacent communities). California’s 40th, in fact, has barely half as many voting-age citizens (308,347) as Oregon’s 4th District (604,980, the most of any district in a multi-district state).

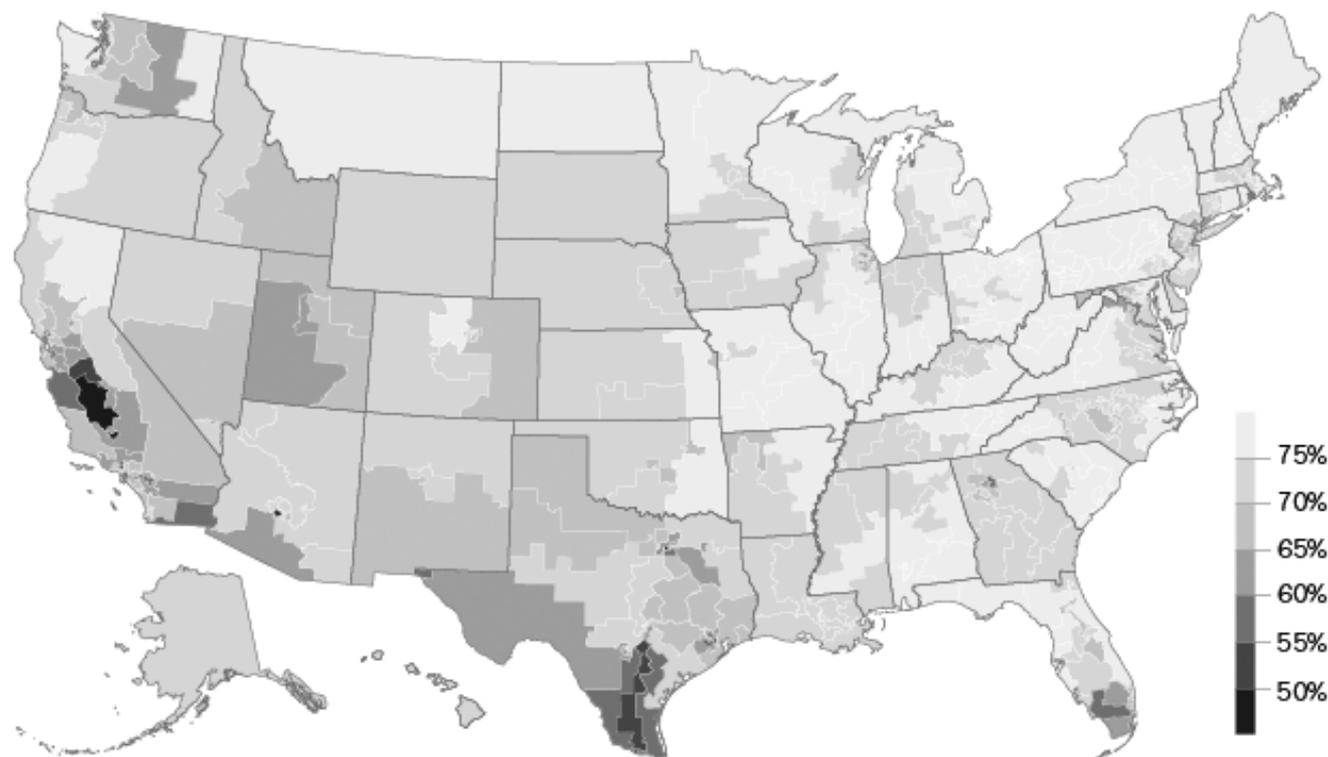
As the map (above) and chart (right) might suggest, there’s a strong negative correlation between share of eligible voters and share of Hispanic population. Of the 25 districts with the highest Hispanic population shares, 18 also are among the 25 districts with the lowest eligible-voter share. This is because so many Hispanics aren’t eligible to vote, either because they’re not U.S. citizens or because they’re younger than 18. By our calculations, only about 46% of the nation’s more than 55 million Hispanics are eligible to vote.

There also are clear partisan differences between districts with high and low shares of eligible voters. Of the 33 districts where voting-age citizens make up less than 60% of the population, 28 are held by Democrats; Democrats represent 18 of the lowest-ranking 20. On the other end, Republicans represent 35 of the 47 districts where 77% or more of the population are voting-age citizens, and 17 of the highest 20.

What would happen if the Supreme

Districts with the Fewest Eligible Voters Are Mostly in Texas and California

Estimated share of congressional district population that is eligible to vote



Note: Eligible voters are defined as U.S. citizens, ages 18 and older.

Source: Pew Research Center analysis of U.S. Census Bureau’s 2014 American Community Survey

PEW RESEARCH CENTER

Court were to rule in favor of the Texas appellants (who, it should be noted, already have lost at the district-court level) is unknown. One possibility is that districts with relatively few eligible voters would be redrawn to include more of them – which could mean bringing more whites and Republicans into what are now largely Hispanic, Democratic-voting districts, or combining such districts to bring up the eligible-voter population. And that, in turn, could affect Hispanic representation in the House, which has risen from five in 1973 to 17 in 1993 and 28 in 2013.

Nearly Half or More of U.S. Hispanic and Asian Populations Not Eligible to Vote This could also have an outsize impact on the representation of Asian Americans – just 55% of the more than 16 million Asians in the U.S. are adult citizens. By comparison, large majorities of whites (79%) and blacks (71%) are citizens of legal voting age. (Asian American representation in the House has risen from two in 1973 to four in 1993 and 10 in 2013.)

All of this should be taken as illustrative rather than definitive. There are factors beyond age and U.S. citizenship that affect eligibility, such as residency rules, imprisonment, prior felony convictions and mental incompetency; our data don’t address those other factors. In addition, Americans living overseas may be eligible to vote but aren’t covered by the American Community Survey. (Two political scientists, Samuel Popkin and Michael McDonald, addressed those issues in an influential 2001 paper on turnout rates.)

Most important, while the American Community Survey asks about immigration and U.S. citizenship status, the decennial census does not. And because the decennial census counts everyone

(which the ACS, being a sample-based survey, does not), it has been the only source of data for drawing district lines (a point addressed at length in an amicus brief filed by several political sci-

tists). That means that if the Supreme Court requires districts to be drawn with equal numbers of eligible voters, it may also have to decide just how those eligible-voter numbers are to be determined.

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The link between a college education and a lasting marriage

By Wendy Wang

About half of first marriages in the U.S. are likely to survive at least 20 years, according to government estimates. But for one demographic group, marriages last longer than most: College-educated women have an almost eight-in-ten chance of still being married after two decades.

Researchers at the National Center for Health Statistics estimate that 78% of college-educated women who married for the first time between 2006 and 2010 could expect their marriages to last at least 20 years. But among women who have a high school education or less, the share is only 40%.

The probability of a lasting first marriage is derived from marital history data from the National Survey of Family Growth, a nationally representative sample of women and men who were ages 15 to 44 between 2006 and 2010. Estimates are based on an approach similar to that used to determine life expectancy and assume that marriage patterns in the future will follow patterns today. The findings refer only to opposite-sex marriages; the sample size was too small to analyze same-sex marriages.

Reasons for marriages ending include divorce and separation. Marriages that ended in death were not included in the analysis. One limitation of the survey was that it did not include adults over age 44 and therefore does not take into account long-term marriages that started later in life. And adults with advanced degrees were not

separately analyzed because of the small sample size.

The findings are yet further evidence of the marriage gap in the U.S. along educational lines. College-educated adults are more likely to be married than less-educated adults. Among those who were ages 25 and older in 2014, 65% of those with a bachelor's degree or more were married, compared with 53% of adults with less education, according to a Pew Research Center analysis.

While the research does not address reasons these marriages last longer, we do know college-educated adults marry later in life and are more financially secure than less-educated adults.

While more-educated women have the highest chances for a long-term marriage, college-educated men also stand out. Roughly two-thirds (65%) of men with a bachelor's degree could expect that, if they marry, their first marriage will last 20 years or longer, compared with 50% of men with a high school diploma or less. In addition, men with a higher level of education are more likely to get married in the first place when compared with less-educated men.

Sharp differences on longevity of marriages by race, ethnicity There also are distinctive patterns in marriage longevity by race and ethnicity. Some of these differences could be related to educational differences among adults with different racial or ethnic backgrounds. Asian women, who are among the most

educated, are more likely than any other racial or ethnic group to have a long-term marriage. For Asian women who were married for the first time between 2006 and 2010, the chance that they may celebrate their 20-year wedding anniversary is nearly 70%. By contrast, about half of Hispanic and white women may see their marriages last that long. And for black women, the chance is 37%.

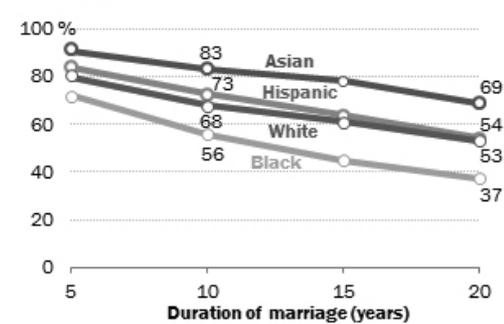
Among men, Hispanics have the highest likelihood of being in a long-lasting marriage (findings about Asian men are not included because the sample size was too small to be nationally representative). For those who married for the first time between 2006 and 2010, about six-in-ten Hispanic men (62%) could expect their marriages to last at least 20 years, compared with 54% of white men and 53% of black men.

Couples that live together beforehand are slightly less likely to survive the long haul Another factor linked to long-lasting marriages is whether couples live together before tying the knot. In short, couples who lived together before getting married had a slightly lower chance of having a long-term marriage than those who did not live together.

Among women who did not live with their spouse before getting married for the first time, 57% can expect to still be married after 20 years. For

Sharp differences on longevity of marriages by race, ethnicity

Probability that a first marriage will survive among women (%)



Note: Probabilities are derived from 2006-2010 National Survey of Family Growth (NSFG) data, among women ages 15 to 44 who have ever been married. Whites, blacks and Asians include only single-race non-Hispanics. Hispanics are of any race.

Source: National Center for Health Statistics, NSFG.

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women who lived with their spouse before marriage, the probability of being married for at least 20 years is somewhat lower – 46%. Whether the couple was engaged when they lived together didn't make a difference in women's chances of long-lasting marriages.

For men, the patterns are slightly different. In this case, it matters whether men are engaged to a partner they lived with before getting married. Men who lived with their future spouse without being engaged had a slightly lower chance of having a long-term marriage (49%) than those who were engaged first (57%). Men who didn't live with their partner before getting married had a 60% chance of celebrating their 20th anniversary.

Tax Law

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ment accounts are now being offered through employers. The myRA, or "my Retirement Account," charges no fees and offers modest, guaranteed growth. That's a plus for risk-averse clients and those who are new to investing. They can start a myRA with just \$25 and add as little as \$5 at a time. When their accounts are worth \$15,000, they must roll them over into private-sector Roth IRAs. Inflation is always with us.

These annual inflation adjustments for 2015 may affect a high percentage of your tax clients.

Standard deduction. The standard deduction inches up to \$6,300 for singles and married persons filing separate returns and to \$12,600 for joint filers. The standard deduction for heads of household is \$9,250 in 2015.

Higher income levels for limitation on itemized deductions. Clients may see their itemized deductions limited if their incomes are \$258,250 or more (\$309,900 for married couples filing jointly).

Personal exemptions. They're now a flat \$4,000. If you have high-income clients, however, the exemption may be phased out. The phase-out begins with adjusted gross incomes of \$258,250 (\$309,900 for married couples filing jointly). Personal exemptions are phased out completely at \$380,750 (\$432,400 for married couples filing jointly).

39.6 percent tax bracket. This rate affects singles whose income exceeds

\$413,200 (\$464,850 for married taxpayers filing a joint return).

Standard mileage allowance. The business standard mileage allowance for 2015 is 57.5 cents per mile. The rate for medical or moving expenses is actually down half a cent, to 23 cents per mile. For miles driven in service of charitable organizations, it's still 14 cents.

Alternative Minimum Tax exemption. The AMT exemption is \$53,600, or \$83,400 for joint filers.

Earned Income Credit. The maximum EIC amount is \$6,242 for taxpayers filing jointly with three or more qualifying children. The maximum amounts for your clients with other filing statuses and numbers of children are also adjusted.

Estate tax exclusion. Federal estate tax planning is becoming less of a point for many clients, as the estate tax exclusion continues to rise. An estate can be worth \$5,430,000 before it is subject to federal estate tax.

Foreign earned income exclusion. Clients may now qualify for an exclusion of up to \$100,800.

Employer-sponsored healthcare flexible spending arrangements. The annual dollar limit on employee contributions to an FSA rises to \$2,550.

Not every amount in the IRS code changed this year. The amount your clients can give as a gift to any one person without filing a gift tax return is still \$14,000. In addition, the amount your clients can contrib-

ute to an IRA remains at no more than \$5,500 in a traditional or Roth IRA. If they're age 50 or older, they can contribute \$6,500.

Many expired tax breaks may be extended.

Tax preparers may get a surprise this year – permanent or temporary extensions of popular tax breaks long before tax season begins. By a 23-3 bipartisan vote, the Finance Committee sent a package of tax breaks for individuals, businesses, and energy production to the Senate floor in August.

Extensions for the following breaks are included in the package or were approved earlier in the year:

Higher education tuition deduction. Your clients may still be able to deduct between \$2,000 and \$4,000 of qualified tuition expense.

Energy credits. This includes credits for home improvements that improve energy efficiency, such as heating and cooling systems, insulation and windows.

Educator expense deduction. Teachers can claim up to \$250 of unreimbursed classroom expenses.

Commuting tax breaks. The extension gives clients who commute by train or bus the same \$250 monthly tax break for employer-provided subsidies as those who receive employer assistance for parking costs. The current mass transit deduction is \$130 per month.

Deduction for state income tax. This deduction makes a huge difference to residents of states without a state income tax. This extension has

already been approved.

IRA charitable donations. IRA owners at least age 70 ½ can still make tax-free donations of up to \$100,000 from IRAs to certain qualified charities.

Mortgage forgiveness exclusion. If homeowners who are underwater on their mortgages have part of their loan forgiven by a bank, up to \$1 million of the forgiven debt (or \$2 million for couples) would be excluded from treatment as income. Research and development tax credit. This has been extended for two years.

Deduction for small business equipment purchases of up to \$2 million. This is extended and now includes computer software.

Work Opportunity Tax Credit. Clients who own businesses can claim a credit equal to a certain percentage of wages paid to new hires of one of nine targeted groups, including members of families receiving benefits under the Temporary Assistance to Needy Families (TANF) program, qualified veterans and ex-felons, designated community residents, vocational rehabilitation referrals, qualified summer youth employees, qualified food and nutrition recipients, qualified SSI recipients, and long-term family assistance recipients.

Energy efficiency tax breaks. This includes a 10 percent credit for energy efficiency improvements to existing homes, and deductions for construction of energy efficient homes and commercial buildings.

Governor Appoints Moses Zapien to County Board of Supervisors

Moses Zapien was appointed by Governor Jerry Brown to represent the 3rd District on the San Joaquin County Board of Supervisors. Zapien served on the Stockton City Council since 2013 and most recently, served as a prosecutor in the San Joaquin County's District Attorney's Office. Zapien stated: "I am honored and gratified by the confidence that Governor Brown has placed in me to serve the residents of San Joaquin County on the Board of Supervisors. I want to sincerely thank the residents of Stockton for granting me the privilege of serving them on the City Council over the past three years. As a Deputy District Attorney, I've also worked to achieve justice of behalf of victims of crime.

Zapien was originally elected to the Stockton City Council in 2012 and has been a vocal advocate for quality of life issues like crime reduction and promoting economic development. In addition, Moses has worked on regional issues on the San Joaquin Council of Governments (COG), such as addressing transportation, farmland preserva-

tion and sustainability, land use, and housing. The 3rd Supervisorial District encompasses north and west Stockton neighborhoods, Lathrop, and most of the City of Manteca.

Born and raised in Stockton, Moses' parents taught him the value of hard work and service to the community. After attending the University of the Pacific and the University of Southern California, he joined his family's denture manufacturing business in Stockton. Following his dreams of becoming an attorney, Moses earned his law degree from the Laurence Drivon School of Law.

Moses is active in the community and serves on a number of boards. He currently serves as President of the San Joaquin County Bar Association, the first Hispanic to hold the prestigious post. He recently spearheaded the Association's efforts to establish a free legal clinic to serve the needs of the greater community. He also serves on the Board of Directors of the Library and Literacy Foundation of San Joaquin County, and has played an



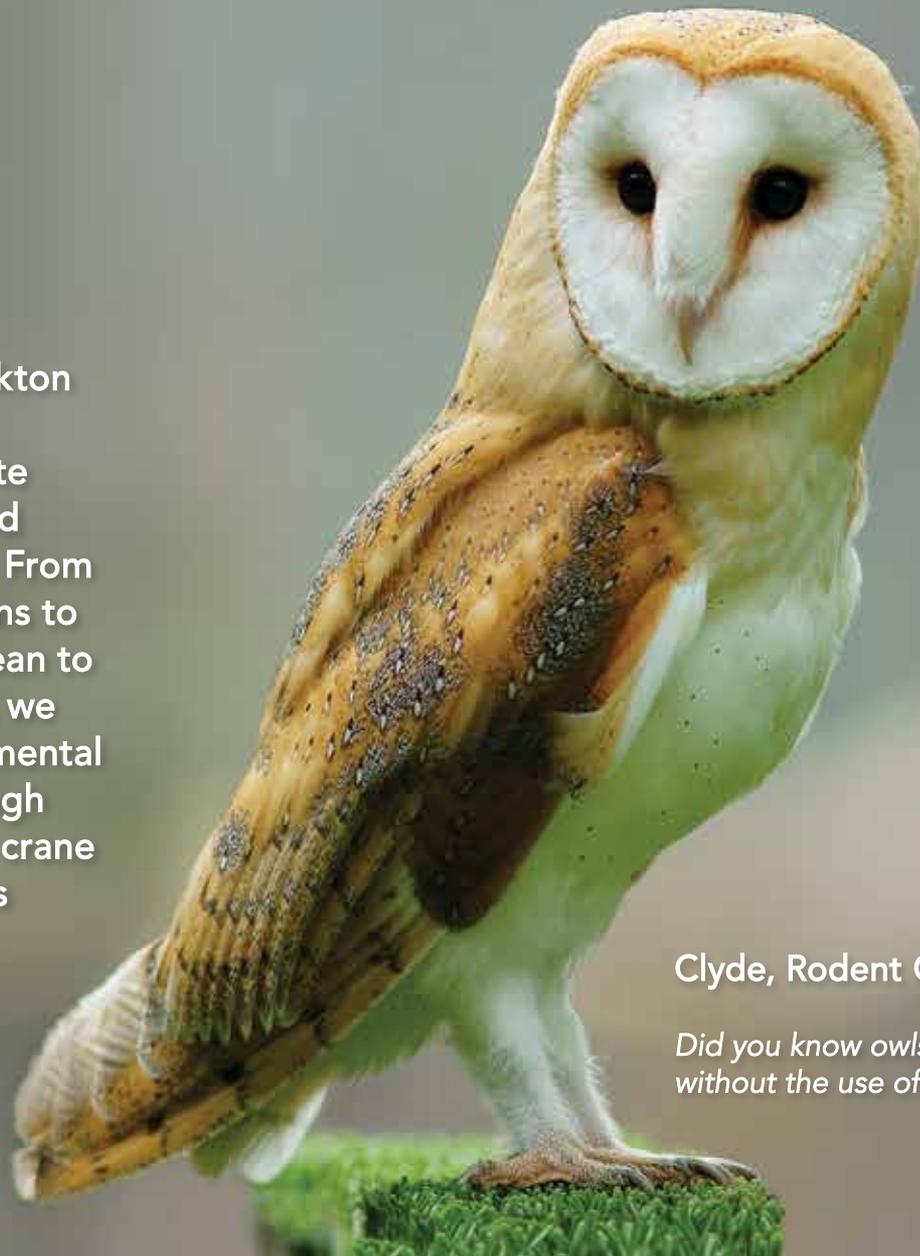
integral part in the Little Free Libraries Stockton movement to establish 100 neighborhood book exchanges in Stockton. He also serves on the Advisory Board for the Tiger Elementary School Mentoring Project. Moses previously served as Chair of the Stockton Civil Service Commission from 2010 to 2012, and on the Board of Directors of the California Young Lawyers

Association, as one of 20 attorneys state-wide to represent the interests of young lawyers.

Moses is dedicated to serving the residents of San Joaquin County. During his term, his focus will be on improving public safety, promoting economic development to facilitate job creation, and ensuring fiscal responsibility and accountability.

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Women's Center-Youth & Family Services 40th Anniversary Chamber Mixer

STOCKTON –Next Thursday, January 14, Women's Center-Youth & Family Services will host the January Chamber Mixer for the Greater Stockton Chamber of Commerce in celebration of its 40th Anniversary. Women's Center-YFS was founded in the spring of 1976, and the Chamber Mixer kicks off a year of events that will commemorate the agency's four decades of service to the community.

Women's Center-YFS' CEO Joelle Gomez says the board and leadership of Women's Center-YFS will be using 2016 to reflect upon the organization's history and accomplishments, and the early pioneers, staff and volunteers, and community supporters who have helped the agency become what it is today.

"There are so many people in this community who have helped us get here. What began as a small grassroots organization in the basement of a church is now a vital community resource with eight locations and more than 75 staff throughout the county. We want to celebrate and honor our history, while looking ahead to the next 40 years and how we are going to continue meeting the needs of this community," Gomez said.

The mixer will be held at Women's Center-YFS' main office from 5:15 p.m. to 7:15 p.m., and will be free and open to the public. Guests will have the opportunity to tour the building and learn about Women's Center-YFS services. Wine and refreshments will be served, and guests will have a

chance to win a raffle prize.

Gomez said that although Women's Center-YFS has served thousands of individuals and families over the years, there are still many who are suffering. Throughout the year, Women's Center-YFS will be increasing its efforts to raise awareness about the programs and services offered by the organization.

"Some people still think of us simply a shelter for battered women and children. That's one of our core services, but we offer so much more for homeless youth and victims of domestic violence and sexual assault, and we are serving human trafficking victims now, too. In addition to our four shelters, we have everything from counseling to parenting classes, to our

youth mentoring program and Drop-in Center. We want to make sure that those in need are aware of all these free resources. We want them to know we're here for them," Gomez said.

Women's Center-YFS is San Joaquin County's only provider of free, confidential services for homeless and runaway youth and victims of domestic violence, sexual assault, and human trafficking. Each year the agency serves more than 20,000 individuals through its direct services and community outreach, including more than 700 women, children, and youth who stay in its four shelters annually.

For more information about Women's Center-YFS and its programs and services, please visit www.women-scenteryfs.org or call 209-941-2611.

SJCHCC to Host 13th Annual Student Financial Aid and College Awareness Workshop

(Stockton, CA) The San Joaquin County Hispanic Chamber of Commerce (SJCHCC) has announced the date for its 13th Annual Student Financial Aid and College Awareness Workshop. The event will take place on Sunday, January 31, 2016 at the Alex G. Spanos Center located at 3601 Pacific Avenue on the campus of the University of Pacific in Stockton. Registration starts at 8 a.m. The workshop will offer high school seniors, athletes, transfer students and their parents, free step-by-step assistance filling out the complex Free Application for Federal Student Aid (FAFSA) form. The FAFSA opens the doors to access free money for col-

lege through Cal Grants as well as other forms of financial aid assistance to pay for college tuition.

"The growth and advancement of this unique educational event over the past several years has been impressive," stated Sylvester Aguilar, President of SJCHCC. "This event started twelve years ago in an effort to help parents navigate the college application process and encourage post secondary education among Hispanic students. Today, we are seeing multicultural families with similar needs so we have expanded our outreach to include multiple languages. SJCHCC believes that an educated workforce is critical to the success

of business and economic development for our region."

The forum also features workshops for sixth, seventh, eighth graders, and all high school students and their parents so they can get an early start on how to prepare for their future. Classes focus on college preparation, study habits, extra-curricular activities, financial literacy and how important parent participation is to a student's success. Major sponsors include: AT&T, University of the Pacific, San Joaquin County Office of Education, SJC WorkNet, Bank of the West, San Joaquin Delta College, United Way of San Joaquin County, Wells Fargo, JPM-



organ Chase, and McDonald's of San Joaquin. For more information contact the chamber office at 209-943-6117 or email at info@sjchspanicchamber.com.

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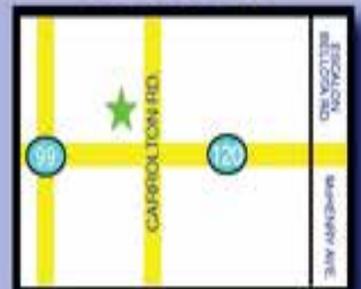
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