



# You decide

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## A national debate

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## NATIONAL

## Diverse America divided on flag, anthem

SAN FRANCISCO, California (AP)

The oldest Latino civil rights group in the United States opens every meeting with the Pledge of Allegiance, a tradition resulting from a long fight to prove Hispanics belong in this country.

In the San Francisco Bay Area, a white father of two says he would never require his young daughters to recite the pledge to show their patriotism.

And in North Dakota, Native American protesters whose ancestors were here long before there was a United States waved American flags as they fought a proposed pipeline near sacred tribal land. Some demonstrators flew the flag upside down as a distress symbol.

San Francisco 49ers quarterback Colin Kaepernick's refusal to stand during "The



San Francisco 49ers players Eric Reid (left) and Colin Kaepernick kneel for the national anthem during an NFL preseason game on Thursday, September 1, 2016, in San Diego, California.

Star-Spangled Banner" in protest against racial oppression and police brutality has brought to light deep and sometimes surprising differences in the way Americans view the flag, the national anthem and the pledge.

The protests have raised questions of

who gets to be called a patriot.

Jason Pontius, a 46-year-old white resident of Alameda, California, said the U.S. of all countries should realize that blind devotion is not the American way.

"What makes America great," he said, "is that people have always challenged the idea of what America stands for."

Yet there are organizations that embrace the flag precisely as a way to declare that their members, too,

are Americans.

The League of United Latin American Citizens — the nation's oldest Latino civil rights group, founded in Texas by World War I veterans — has historically opened all its meetings with the pledge.

Dennis W. Montoya, the league's state director in New Mexico, said the group's emphasis on American pride is connected with a long fight by Latinos to prove they belong in this country.

"If someone doesn't stand for the pledge at one of our meetings, that person will probably be kicked out," Montoya said. "It's disrespecting LULAC's rituals and traditions."

Linda Tamura, a retired professor of education in Portland, Oregon, has no personal objections to the anthem or the flag, even though her family was among tens of thousands of Japanese-Americans put in internment camps by the U.S. government during World War II.

Her father volunteered for the military, along with her uncle and other Japanese-American men who felt it was their duty. When she looks at the Stars and Stripes, she says, she feels pride, instilled in part by her parents.

At the same time, she salutes the growing protest movement and hopes it triggers broader discussions about how to improve relations.

"That's why my father was in the military. That's why we're part of America. That's why we believe in America," she said. "Because we have the right to say what we believe."

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## SPORTS

**'Canelo' Alvarez knocks out Liam Smith in 9th round**

ARLINGTON, Texas (AP)

Saul "Canelo" Alvarez knocked out Liam Smith to make a successful return to the junior middleweight division.

Alvarez stopped Smith in the ninth round Saturday night after dropping him in the previous two rounds, winning the WBO light middleweight championship before a record crowd of 51,240 at AT&T Stadium.

The victory kept the 26-year-old Alvarez (48-1-1) on pace for a showdown with undefeated, unified middleweight champion Gennady Golovkin that is expected to be held by September 2017, according to Alvarez promoter Oscar De La Hoya.

"I fear no man," Alvarez said in the AT&T ring through an interpreter. "I am the best fighter at this moment. About a month ago, we offered Golovkin three or four times as much to make the fight."

Golovkin is a 34-year-old based in



Saul "Canelo" Alvarez, right, and Liam Smith, left, fight during the ninth round of the WBO Junior Middleweight championship boxing match in Arlington, Texas, on Saturday, September 17, 2016.

Santa Monica, California and the Kazakhstan native has said he wants the fight as soon as possible. Signals have been mixed from the Alvarez camp whether he was

waiting to better negotiating terms and location as well as wanting to spend more time training at a higher weight.

Alvarez had won a middleweight title

but vacated it for this shot at the junior middleweight championship, sparking criticism that he was avoiding the hard-punching Golovkin.

"We are ready for him and he doesn't want to accept," Alvarez said. "As I said, we are a team and I fear no one. I fight the best and I want to fight the best. I am the best at this sport and Viva Mexico!"

On Saturday night, Smith (23-1-1) wasn't the pushover some expected when Alvarez announced the fight instead of meeting Golovkin. An inch taller and a little stronger, Smith had never been knocked down. But in the end, the British champion couldn't match the Mexican fighter's speed and power.

"If I would have waited a little longer and gotten more experience

I would have been able to fight a guy like that better," Smith said. "I am very disappointed. 'Canelo' was too good. I needed better timing, my timing was off."

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## FINANCIAL LITERACY

### Your Credit Score: Keep it at its best

**Y**our credit score is a three digit number that lenders use to objectively measure your ability to obtain credit. Although lenders use credit scores more, some employers, landlords and insurance companies also use scores to evaluate their applicants. Credit scores typically range from 350 to 850. The higher the score, the better interest rate and loan amount you may receive. Here are some tips to help improve and keep your score at its best.

#### Review and correct any errors in your credit report.

With identity theft on rise, it is a good idea to closely monitor your credit report. A free copy from each of the credit reporting agencies can be obtained annually by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com). Review each entry carefully and look for errors in reporting such as late payments. Be sure to immediately contact the creditor if you see a loan or credit card that you did not open. Error correction may improve your score quickly, especially if you complete the correction request online. Credit bureaus must process conflicts within 30 days, and typically they are resolved sooner than that.

#### Reduce your total credit used.

Nearly a third of your credit score is based on how much credit you are using. Typically lenders do not like to see that you are using a large amount of your available credit, because it may be a sign that you will be unable to pay back your debts. A good goal is keeping to less than 20% of credit used. That means, if you have a credit card with a \$1,000 try and keep the amount charged under \$200. Most creditors will review your limits twice a year. If you haven't seen an increase, consider contacting



your lender and asking for a change in your credit limit. Asking for an increase may help your score – but be cautious. Just because you have more credit, doesn't mean you should use it. Creditors like to see that you are managing your money wisely.

#### Pay your bills on time.

Always make your payments on time as history of payments is the largest factor in your credit score. Bills that remain unpaid are often sent to a collection agency, which has a negative effect on your score. Before missing your due date, contact your bank or credit union. Many are willing to work with you and may even have programs to help in special circumstances. If you have difficulties remembering to pay on time, consider automating your payments through your financial institution's online bill payment service. This can help prevent late payments and is a time-saving feature. If automatic or online bill payment isn't for you, try calendar alerts to remind you of when a payment is due. Try scheduling these 5 to 10 days prior to the payment due date, to give you plenty of time to arrange for payment.

#### Not using an old account? Think before you close.

Sometimes closing an old credit ac-

count can do more harm than good when it comes to your credit score. Consider the credit limit and how long you have had the account. If your card has a high credit limit, closing it may increase your credit utilization percentage above the desired 20%. Also, the greater the length of your credit history the more benefit to your credit score. If you are paying a high interest rate and high annual fee, this might be reason enough to close the account.

Make sure you are on the right track when it comes to your credit score. Visit your credit union or financial institution to learn how they can help. That way, when it's time to apply you'll know exactly where you stand.



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## STATE

## Microsoft confirms 300 more employee layoffs, largely in Redmond

REDMOND, Washington (AP)

Microsoft continues its restructuring process following the acquisition of Nokia's Devices and Services unit with a new round of layoffs, this time impacting the firm's offices in Redmond, Wash. and in London.

These job cuts are part of the wave announced by Microsoft earlier this year in July and are supposed to be completed by the end of the fiscal year 2017.

The majority of the layoffs took place in the Puget Sound, Washington region, and some Redmond employees updated their status on social media to reflect that they have left the company, according to a report by ZDNet.

Furthermore, the Financial Times revealed that Microsoft let go of all its employees at the Skype office in London, so approximately 220 jobs were eliminated in addition to the other 300 globally and in Redmond.

The majority of job cuts that Micro-



Entrance to Building 99 on the Microsoft Redmond Campus in Redmond, Washington.

soft announced following the takeover of Nokia's Devices and Services unit impacted its mobile unit, and the firm said that the July 2016 round was

an extension to the original job cut announced earlier this year.

"In addition to the elimination of 1,850 positions that were announced in May

2016, approximately 2,850 roles globally will be reduced during the year as an extension of the earlier plan, and these actions are expected to be completed by the end of the fiscal year 2017," the firm explained.

According to the company itself, there were 114,000 full-time employees in June, out of which 63,000 were working in the United States.

"Of the total employed people, 38,000 were in operations, including manufacturing, distribution, product support, and consulting services; 37,000 in product research and development; 29,000 in sales and marketing; and 10,000 in general and administration," Microsoft explained.

The closure of Skype's London office comes as a big surprise, especially because this location wasn't necessarily involved in the mobile strategy. Microsoft, however, is looking to streamline more of its projects, so moving part of the focus toward United States operations could be one way to do that.

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IMMIGRATION

More than 800 immigrants mistakenly granted citizenship

WASHINGTON (AP)

The U.S. government has mistakenly granted citizenship to at least 858 immigrants from countries of concern to national security or with high rates of immigration fraud who had pending deportation orders, according to an internal Homeland Security audit released Monday.

The Homeland Security Department's inspector general found that the immigrants used different names or birthdates to apply for citizenship with U.S. Citizenship and Immigration Services and such discrepancies weren't caught because their fingerprints were missing from government databases.

DHS said in an emailed statement that an initial review of these cases suggest that some of the individuals may have ultimately qualified for citizenship, and that the lack of digital fingerprint records does not necessarily mean they committed fraud.

The report does not identify any of the immigrants by name, but Inspector



In this June 5, 2015 file photo, a view of the Homeland Security Department headquarters in Washington.

General John Roth's auditors said they were all from "special interest countries" — those that present a national security concern for the United States — or

neighboring countries with high rates of immigration fraud. The report did not identify those countries.

DHS said the findings reflect what has

long been a problem for immigration officials — old paper-based records containing fingerprint information that can't be searched electronically. DHS says immigration officials are in the process of uploading these files and that officials will review "every file" identified as a case of possible fraud.

Roth's report said fingerprints are missing from federal databases for as many as 315,000 immigrants with final deportation orders or who are fugitive criminals. Immigration and Customs Enforcement has not reviewed about 148,000 of those immigrants' files to add fingerprints to the digital record.

The gap was created because older, paper records were never added to fingerprint databases created by both the now-defunct Immigration and Naturalization Service and the FBI in the 1990s. ICE, the DHS agency responsible for finding and deporting immigrants living in the country illegally, didn't consistently add digital fingerprint records of immigrants whom agents encountered until 2010.

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## SPORTS

## Jordan Morris scores in the 81st, Sounders beat Vancouver 1-0

SEATTLE, Washington (AP)

By his own admission, Jordan Morris didn't know if he would have scored that kind of a goal early in the season.

All that mattered to the Seattle Sounders (10-13-5) rookie forward is he scored one on Saturday afternoon.

Morris tallied in the 81st minute, and the Sounders beat the Vancouver Whitecaps 1-0 to keep their MLS playoff hopes alive.

Nicolas Lodeiro set up the goal by floating a target ball into the penalty area toward the top of goalkeeper David Ousted's 6-yard box. Morris ran onto it through traffic and sent a diving header into the net.

"That's a good goal by any standard, and it's also a brave goal because Jordan sticking his head in there is not easy," Sounders interim head coach Brian Schmetzer said. "But he does that and gets a goal, and that's his reward."

Lodeiro, the Uruguayan international who joined the Sounders at the end of



Seattle Sounders forward Jordan Morris (13) jumps in celebration after scoring a goal during an MLS match on Saturday, September 17, 2016, in Seattle, Washington. Photo by Braulio Herrera

July and has played every minute of the

eight games since then, has factored into the scoring into the last seven of those games. He has seven assists, along with

three goals.

Vancouver (9-14-7), also trying to stay in the playoff picture, has just two wins in its last 11 games.

Dave Says

## Taking care of final expenses

Dear Dave,

I'm 30-years-old, single, I rent an apartment and I have no dependents. Do I need life insurance?

Shawna



Dear Shawna,

You may have very little need for life insurance in your situation. If you have enough money saved up to pay for your burial, and you don't have any debt, there's really no reason to carry a policy. No one is going to be harmed financially by your death, and no one would be deprived of the income that would be lost if something unexpected happened to you.

But if you don't have money saved, and you've got a bunch of debt, you might want to consider a small, term life insurance policy. At your age, if you're fairly healthy, you can get \$100,000 worth of coverage for almost nothing.

Remember, you shouldn't buy life insurance to leave an inheritance. You should buy life insurance is to make sure there's enough money to take care of your family and final expenses. You wouldn't want your parents or someone else having to foot the bill once you're gone!

—Dave

\* Dave Ramsey is America's trusted voice on money and business. He has authored five New York Times best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership* and *Smart Money Smart Kids*. The Dave Ramsey Show is heard by more than 8 million listeners each week on more than 500 radio stations. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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