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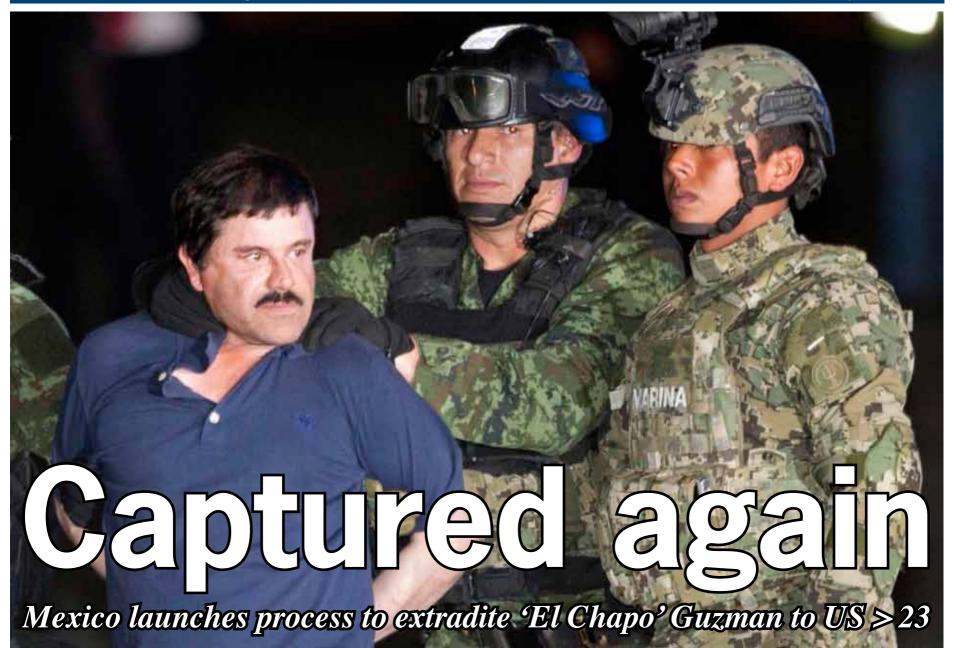


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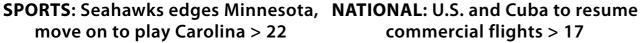
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January 15th, 2016









commercial flights > 17



**POLITICS: Radical turnaround** for Rubio on immigration > 15

#### LATIN AMERICA —

#### Mexico launches process to extradite 'El Chapo' Guzman to US

MEXICO CITY (AP)

exican officials on Sunday formally launched the process to extradite drug lord Joaquin "El Chapo" Guzman to the United States, starting what could be a lengthy road full of legal appeals and maneuvering.

Agents notified Guzman at the maximum-security Altiplano prison where he is being held following his dramatic recapture by Mexican security forces on Friday — six months after he escaped through a tunnel out of the same lockup, embarrassing the government of President Enrique Pena Nieto.

The Attorney General's Office said in a statement that Guzman was formally informed that he was wanted in the U.S. The notification was done by Mexican agents assigned to the international police agency Interpol, who served two arrest warrants to the drug lord. Guzman's defense now has three days to present arguments against extradition and 20 days to present supporting evidence,



Joaquin "El Chapo" Guzman is made to face the press as he is escorted to a helicopter in handcuffs by Mexican soldiers and marines at a federal hangar in Mexico City, Mexico, Friday, January 8, 2016.

beyond the plethora of other appeals they have already started filing.

Guzman's powerful Sinaloa cartel smuggles multi-ton shipments of cocaine and marijuana as well as manufacturing and transporting methamphetamines and heroin, mostly to the U.S. He is wanted in various U.S. states and his July 11 escape — his second from a Mexican maximum security prison — strained ties between

the countries.

Mexican officials have cautioned that the extradition process might take a while. Guzman's attorney Juan Pablo Badillo has said the defense has already filed six motions to challenge extradition requests.

On Saturday, a Mexican federal law enforcement official said the quickest Guzman could be extradited would be six months, but even that is not likely because lawyers will

file appeals. He said that the appeals are usually turned down, but each one means a judge has to schedule a hearing.

"That can take weeks or months, and that delays the extradition," he said on condition of anonymity because he was not authorized to comment. "We've had cases that take six years."

Badillo has said that his client shouldn't be extradited to the U.S. because "our country must respect national sovereignty, the sovereignty of its institutions to impart justice."

Mexico's willingness to extradite Guzman is a sharp turnaround from the last time he was captured in 2014, when then-Attorney General Jesus Murillo Karam said the extradition would happen only after he finished his sentence in Mexico in "300 or 400 years."

Guzman was re-apprehended after a shootout between gunmen and Mexican marines at the home in Los Mochis, a seaside city in Guzman's home state of Sinaloa. Five suspects were killed and six others arrested. One marine was injured.

Mexican authorities say actor Sean Penn's contacts with Guzman helped them track the fugitive down — even if he slipped away from an initial raid on the hideout where the Hollywood actor apparently met him.

Penn's article on Guzman was published late Saturday by Rolling Stone magazine, a day after the drug lord's recapture.

Penn wrote of elaborate security precautions, but also said that as he flew to Mexico on Oct 2 for the meeting, "I see no spying eyes, but I assume they are there."

He was apparently right.

#### **Table of Contents**

- 23 LATIN AMERICA: Mexico launches process to extradite 'El Chapo' Guzman to US
- 22 **SPORTS:** Seahawks edge Minnesota, move on to play Carolina
- 21 FINANCIAL LITERACY: 5 Things Every Homeowner Should Know
- 19 **STATE:** Attorney General: CenturyLink should pay maximum penalty for 911 sixhour 911 outage
- 19 **OUR FAITH:** The Immigrant's Remorse
- 17 NATIONAL: U.S. and Cuba to resume scheduled flights
- 16 **FILM:** Drug lords real and fictional plentiful in pop culture
- 15 **POLITICS:** Radical turnaround for Rubio on immigration
- 15 **COLUMN:** Dave Says: A frank discussion credit cards



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Albert Torres, **CEO & President** Albert@tudecidesmedia.com

Ismael G. Campos, **Owner** Mel@tudecidesmedia.com

Gracie Campos, **Owner** Gracie@tudecidesmedia.com

Fernando Aceves, Tony Sandoval Sales Representatives

Dr. Claudia Romay Translations

Arlette Rodriguez
Staff Writers

Félix Connection, Isaiah Torres, Ezequiel Torres

Distribution

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#### - SPORTS -

#### Seahawks edge Minnesota, move on to play Carolina

RENTON, Washington (AP)

espite all of his rapid optimism, there came a point in the NFC wild-card game where doubt creeped into Pete Carroll's mind.

Not when the Seattle Seahawks were watching Blair Walsh line up for a potential game-winning 27-yard field goal in the final seconds.

Earlier.

About 15 minutes of game-time earlier when the Seahawks were looking at a 9-0 deficit and had done nothing offensively.

"When they went to 9-zip it was a moment of, 'Oh boy, we haven't scored once, how are we going to score twice?' There was a moment there questioning what is going to happen next," Carroll said on Monday.

"And we came right back and got going, and got our score, and got the turnover and just flurried to the lead. Made it kind of fun. We were back in it. I thought the whole thing was really cool."

Thawed out from the sub-zero temperatures in Minnesota, the Seahawks were

moving forward on Monday after one of the more memorable playoff games in their history.

Instead of speaking about all the turmoil of the season, Carroll was getting his players prepared for a trip to Carolina on Sunday in the divisional round of the NFC playoffs.

It seemed so unlikely when Walsh lined up for his potential winning kick with 26 seconds left, only to see the Minnesota kicker rush his attempt and badly pull it to the left, leaving the Seahawks in a state of stunned euphoria.

Seattle's 10-9 victory means another week of pondering the status of running back Marshawn Lynch, who did not make the trip to Minnesota after deciding on Friday he was not going to be able to play.

Carroll said the plan will remain the same with Lynch this week and he'll be evaluated daily. But there is no projection on whether he'll play against the Panthers. Lynch had 54 yards on 17 carries and a touchdown when Seattle faced Carolina in the regular season.



Minnesota Vikings kicker Blair Walsh (3) reacts after missing a field goal during the second half of an NFL wild-card football game against the Seattle Seahawks, Sunday, January 10, 2016, in Minneapolis, Minnesota.



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#### -Financial Literacy-

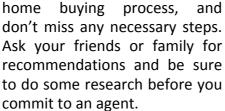
#### **Five Things Every Homebuyer Should Know**

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f you're thinking about buying a home, then you know there are a lot of steps needed in order to make sure you're informed and ready to make this major purchase. Before you sign mortgage papers, here are a few things to consider.

- 1. How long you're planning on living in the home. As you're searching for a new home to purchase, you should have a relative idea of how long you're planning on living in the home you buy. If you're planning on moving in just a couple of years, it might make more sense to rent rather than buy. Long term, the value of real estate investments is very solid, but this market has made spread things out a bit longer.
- 2. What type of neighborhood you want to live in. Knowing the type of neighborhood you want to live in is very important, and all home buyers should spend time thinking about this before they purchase a new home. Don't just focus on the price of a new home; make sure that your future home is located in a neighborhood where the home's value will rise. Determining a neighborhood fit also means schools for your children, and proximity to things like work and family.

3. It's worth it to work with a true mortgage professional. Real estate and mortgage professionals are just that: trained professionals. They know the ends and outs of the home buying business and can lead you down the best path for you. Working with a professional will help assure you have a smooth



- 4. Tax information on a home you're looking to buy. Along with your new home come taxes. You do not want to be surprised by your tax bills after you have already purchased a home, so be sure you inquire about taxes before signing on the dotted line.
- 5. How much your mortgage payment will be. Knowing ahead of time what your estimated mortgage payments will be will help you budget as efficiently as possible for your new home. Buying a home is likely one of the biggest purchases you will make in life. You want the best home to fit your lifestyle.





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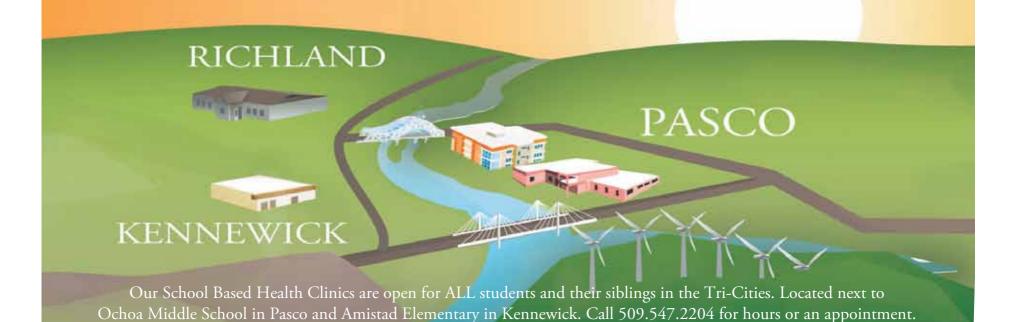
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#### STATE —

### Attorney General: CenturyLink should pay maximum penalty for six-hour 911 outage



SEATTLE, Washington

ashington State Attorney General Bob Ferguson urges the Utilities and Transportation Commission (UTC) to reject a proposed settlement and impose the maximum regulatory penalty of \$11.5 million on CenturyLink for a six-hour 911 outage that left the entire state without critical 911 services. The UTC will hold a hearing on Jan. 12 to consider penalties for the telecommunications company.

The 911 outage, which occurred April 9 – 10, 2014, was caused by a preventable coding error that caused 911 calls to fail once a total of 40 million calls had been logged by third-party software used to provide 911 service. Compounding the error, the software's back-up measures to reroute calls failed and it had insufficient warnings to alert technicians to the severity and extent of the problem. As a result, CenturyLink was slow to recognize and respond to the critical outage. When 911 operators, concerned by an unusually low number of incoming calls, reported suspected problems to CenturyLink, they were initially told the company was not aware of any problem.

During the outage, CenturyLink did not adequately communicate to the public, the

media, 911 call centers and the UTC about the problem and the extent to which 911 services were affected. The UTC investigation found that emergency call centers were not property notified and "were essentially left to their own devices to get the word out within the public safety community about the 911 outages."

Over 5,600 calls to 911 failed in Washington state during the six-hour outage, including calls from victims of assault and domestic violence, witnesses to car accidents and explosions, and patients suffering from chest pain and heart attacks. Alicia Cappola, an Everett mother, was home with her 5-year-old twins and was forced to arm herself with a kitchen knife to ward off an intruder after 37 unsuccessful attempts to get through to 911.

"It is simply unacceptable for millions of Washingtonians to be without access to essential 911 emergency services," said Ferguson. "The proposed settlement is woefully inadequate. Century-Link must be held accountable for this preventable service outage, their failure to timely communicate the problem, and the severe impact it had on public safety. The maximum penalty exists for a reason. If this egregious case is not the appropriate circumstance for it, I cannot imagine what would be."

#### OUR FAITH —

#### The Immigrant's Remorse

By Dr. Joseph Castleberry

The people of Israel looked up and panicked when they saw the Egyptians overtaking them. They cried out to the Lord, 11 and they said to Moses, "Why did you bring us out here to die in the wilderness? Weren't there enough graves for us in Egypt? What have you done to us? Why did you make us leave Egypt? 12 Didn't we tell you this would happen while we were still in Egypt? We said, 'Leave us alone! Let us be slaves to the Egyptians. It's better to be a slave in Egypt than a corpse in the wilderness!"13 But Moses told the people, "Don't be afraid. Just stand still and watch the Lord rescue you today."—Exodus 14:10-13, NLT

It has never been easy to migrate, and the challenges and problems implicit in leaving behind everything one knows to confront new difficulties convince the great majority of peple to stay put. Many prefer to suffer under a known pharaoh rather than risking an escape to freedom. "Better the devil you know that they devil you don't" says the old proverb. Still, others find no devil worth serving, and many of those call themselves immigrants.

Nevertheless, the road to freedom presents dangers, and many times the scenario involves soldiers and armed police. The fear of the Israelites arose from undeniable realities. Poor Moses, as a leader, had to stand up strong against the fear of the people. The relevance of his words of faith continues, three thousand years later: "Don't be afraid. Just stand still and watch the Lord rescue you today."

If as the leader of a family you hear the remorse of your loved ones, and if they



accuse you of having acted foolishly in the decision to immigrate—or if you yourself question such a decision—don't cave in. It may seem better to remain in slavery in Egypt than to die in the desert, but that is a false dilemma. You will not die in the desert. Listen to the counsel of Moses. The "Egyptians" you see now, you will never see again. You will solve these problems, and better days await you. The LORD will fight for you when you hold on to your faith.

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Dr. Joseph Castleberry is president of Northwest University in Kirkland, Washington. He is the author of The New Pilgrims: How Immigrants are Renewing America's Faith (Worthy Publishing). Follow him on Twitter @DrCastleberry and at http://www.facebook.com/Joseph. Castleberry.





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#### NATIONAL

#### U.S. and Cuba to resume scheduled flights

WASHINGTON (AP)

The United States and Cuba have agreed to restore scheduled commercial airline service for the first time in more than five decades in a deal allowing 110 round-trip flights a day between the former Cold War foes.

Announced a year to the day after the two countries embarked on a process of normalizing ties, the latest accord will not go into effect immediately but should eventually increase tourism and business on the communist-ruled island.

Under the pact, U.S. airlines will be able to sell tickets on their websites for flights to Cuba but they must first apply for permission from U.S. regulators to fly specific routes. Charter flights operated by U.S. carriers already connect the countries.

The United States and Cuba have agreed to allow 110 round-trip flights on U.S. airlines to Cuba per day, according to Thomas Engle, deputy assistant secretary for transportation affairs at the U.S. State Department.



An American Airlines airplane prepares to land at the Jose Marti International Airport in Havana, Cuba, on September 19, 2015.

That includes 20 flights to Havana and 10 to each of the other nine international airports in Cuba, he said, adding that no date has been set for final signing of the aviation pact but that nothing was expected to derail it.

There will likely be a 60-to-90 day process during which U.S.-based air carriers will submit proposed routes, suggesting scheduled flights would not begin until the first few months of 2016 at the earliest.

The decision to restore ties, made by U.S. President Barack Obama and Cuban President Raul Castro a year ago, in part reflected Washington's judgment that its policy of isolating Havana politically, economically and diplomatically had failed.

While U.S. officials still criticize Cuba for human rights, they now believe promoting political and other freedoms is more likely to be achieved through engagement.

Although the agreement will eventually make it easier to travel back and forth between the countries, the U.S. ban on general tourism to the Caribbean island remains in force.

U.S. travelers still must meet at least one of 12 criteria to visit, such as visiting family in Cuba or taking part in educational tours or journalistic activity.

Obama's decision to relax travel restrictions to Cuba earlier this year has led to a boom in U.S. citizens' visits to Cuba, which are up 71 percent this year, with 138,120 Americans arriving through November.

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#### - FILM

#### Drug lords real and fictional plentiful in pop culture

(AP)

e thought his story was movie material. After all drug lord Joaquin "El Chapo" Guzman, the leader of Sinaloa cartel, had been captured twice and escaped, and that, along with his ruthlessness, made him a name known in pop culture. But it was those Hollywood dreams that helped Mexican marines track him down in Los Mochis, a seaside city, and capture him Friday.

Guzman might yet become a Holly-wood subject. The Hollywood Reporter reported last summer that director/producer Ridley Scott and Fox were teaming up to adapt the fictional book, "The Cartel," into a movie.

Drug lords — both fictitious and real— have long captured attention as lead characters in movies and TV.

A look at some notable drug lords in popular culture:

"Narcos"

The current Netflix series tells the story of real-life Colombian drug lord

Pablo Escobar, portrayed by Wagner Moura.

"Breaking Bad"

A TV series about fictional meth cook and would-be kingpin Walter White, portraved by Bryan Cranston, which ran from 2008 to 2013. White was a high school chemistry teacher, but when diagnosed with cancer, he turned to producing methamphetamine with a former student. The series was set in Albuquerque, New Mexico.

"American Gangster"

Denzel Washington starred in this 2007 movie as Frank Lucas, who takes over after his boss dies and becomes a key heroin drug lord in Harlem.



In this Tuesday, August 23, 2011 file photo, actor Al Pacino arrives at the "Scarface" Legacy Celebration Event in Los Angeles, California.

"The Wire"

Russell "Stringer" Bell and Avon Barksdale, portrayed by Idris Elba and Wood Harris, respectively, play kingpins in this show about different facets of crime and life in Baltimore, including the inner workings of drugselling street gangs. The series aired from 2002 to 2008

"New Jack City"

In the 1991 film, Nino Brown, portrayed by Wesley Snipes, becomes a powerful crime lord with a growing drug business. Even friends and associates aren't safe from his wrath. In the end, Brown is killed after leaving a courtroom. The movie also starred Ice-T.

"Scarface"

Al Pacino plays Tony Montana in this 1983 movie that's become legendary even among those who haven't seen

it. He plays a Cuban immigrant in Miami who enters a life of crime and eventually, takes over a drug cartel and inevitably, spirals out of control. Perhaps the most memorable line of the movie: "Say hello to my little friend."





#### ——— POLITICS —

#### Radical turnaround for Rubio on immigration

BEDFORD, New Hampshire (AP)

arco Rubio is increasportraying immigration as a national security issue rather than a question of what to do with millions of people in the country illegally, a sign of his evolving stance on a topic that remains one of his liabilities with conservative voters.

"The issue is not the same one we had a few years ago," Rubio told voters recently in New Hampshire. "This issue's different now; we have radical jihadist groups that are using our immigration system against us."

As he seeks to emerge as a top contender in the GOP's crowded presidential field, Rubio still finds himself explaining his past support for an immigration overhaul bill that included a path to citizenship.

Texas Sen. Ted Cruz, one of his chief rivals, tries to use the bill to brand Rubio as too soft on the issue. And on the campaign trail, Rubio is often asked about immigration, either by skeptical voters or those simply seeking an explanation of where he stands.

"He still hasn't made up with me yet regarding the Gang of Eight," said David Merritt, a Massachusetts voter who came to see Rubio in Atkinson, New Hampshire. Merritt's comments refer to the immigration bill Rubio co-authored. "I'm not 100 percent sure that I trust him," Merritt said.

The overhaul bill passed the Senate, with Rubio's help, but he later backed off the proposal as it began to draw fire from the conservative right. Asked to explain, he says he now favors a one-piece-at-atime approach.

He says the federal government needs to boost border security and modernize the legal immigration system before it deals with the 11 million people here illegally. He says the government must do better at tracking the millions who overstay visas and must make mandatory the e-verify system, an Internet-based program that allows employers to check the eligibility of prospective employees through federal databases.

But in recent weeks, Rubio also has shifted the conversation, starting the immigration segment of his stump speech by painting gaps in the U.S.-Mexico



Marco Rubio speaks during a campaign event in Raleigh, North Carolina, on January 9, 2016.

border and the existing legal immigration system as a national security threat. And he's taken to telling voters that the Islamic State group is actively recruiting fighters to send to the United States posing as doctors, students and investors.

"Radical jihadist groups, the same people who carried out the attacks in Paris, who inspired the attacks in California, are trying to use our immigration system against us," Rubio said Thursday to a crowd packed into a Bedford home.

"They've already gotten someone into this country as a fiancee," he said, referring to Tashfeen Malif, the wife accused in the California shootings. A Pakistani citizen, she was allowed into the country in 2014 to marry a U.S. citizen. The FBI said after the shooting that Malif and her husband had been radicalized for some

time, but the FBI also said recently there's no evidence of outside actors in coordinating the shooting.

Rubio says if the government doesn't know "100 percent" who someone is or why they are coming into the United States, they won't be allowed in under his administration.

#### **Dave Says**

#### A frank discussion about credit cards

Dear Dave,

I don't understand why you don't like it when people properly manage their credit cards and pay them off every month. By doing this, you pay no interest and in my case I even got a free trip to Europe from using my credit card. Please explain. — Patrick

#### Dear Patrick.

I truly doubt that I can explain it to your satisfaction, but here goes. First, the credit card company did not give you a free trip to Europe. They're not going to lose money on every transaction, year after year. The fallacy is that you feel like you've outsmarted a multi-billion dollar company that studies human behavior at incredible levels. You maybe, possibly came out ahead against them during that particular calendar year, but even that's debatable.

Over the course of your life, you'll spend more when using credit cards as opposed to cash.

In a good way, you are very unusual. You're not playing over in the stupid zone like most people who use credit cards. But both I and the credit card companies have found that, on average, your behavior would put you in a class of less than one-half of one percent of their customers. Can 0.5 percent of people handling snakes manage not to get bitten? Sure. But that doesn't mean I'm going to start recommending snakes! — Dave

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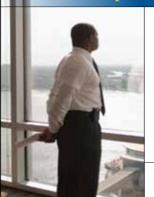
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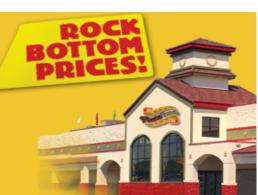


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