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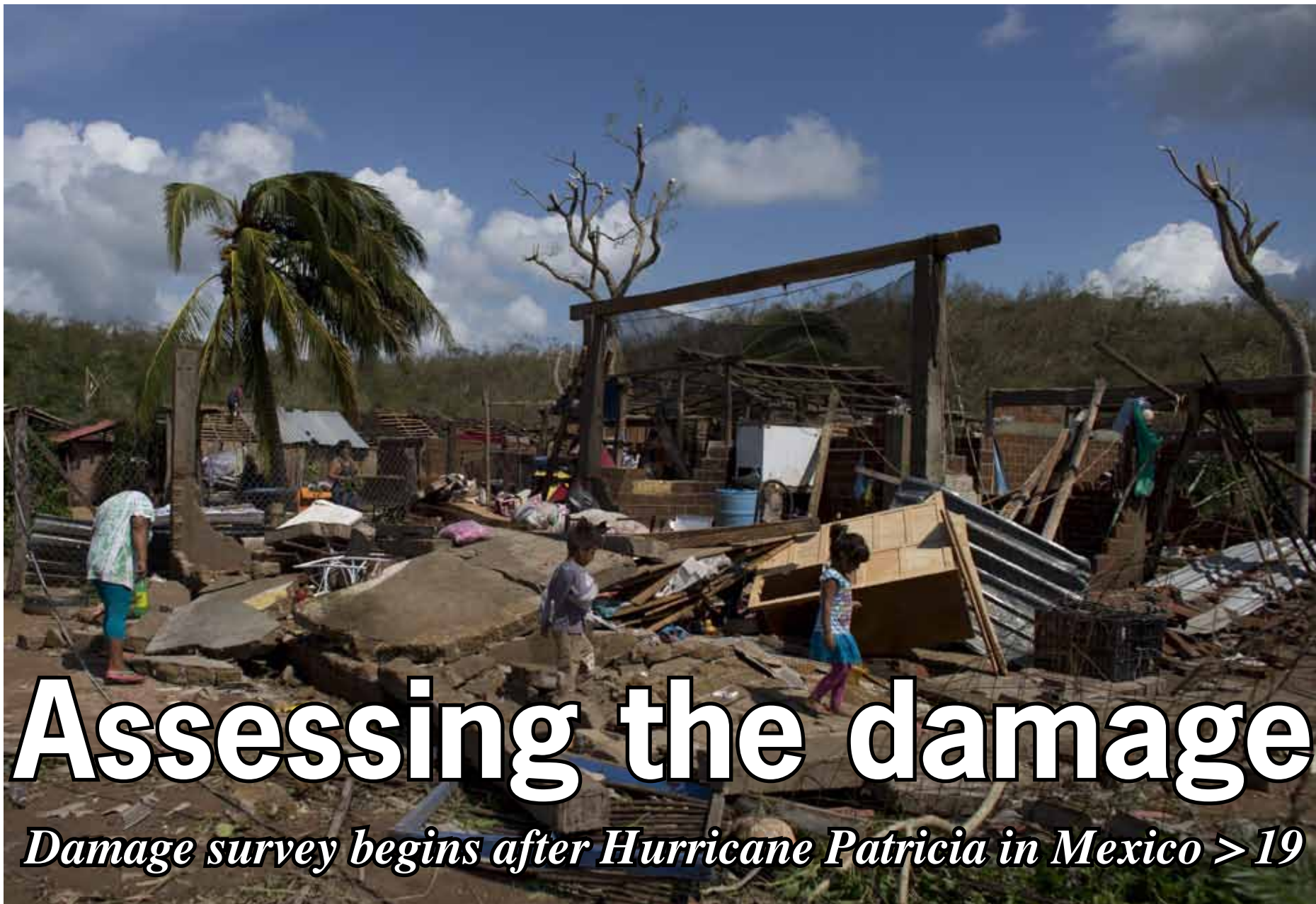
Don't forget to set your clocks back this Sunday

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October 30th, 2015



Assessing the damage

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LATIN AMERICA

Damage survey begins after Hurricane Patricia

EL REBALSE, Mexico (AP)

The town square in El Rebalse is now an island amid Hurricane Patricia's floodwaters, a place for Maria Santana Vazquez and her husband to rest Sunday after wading through water, at times chest deep, trying to return home.

All around, kids swam, a dog paddled and just before noon two high-clearance army transport trucks arrived — the first outside help since Patricia, the hemisphere's strongest hurricane on record, roared in Friday night and washed out the only paved road into town.

While Mexico for the most part was relieved that the storm caused no fatalities and only marginal damage in the resort of Puerto Vallarta and the principle port of Manzanillo, the sparsely populated zone of Pacific coast where Patricia delivered its fury was only beginning to assess the full damage Sunday.

President Enrique Pena Nieto said Saturday that 3,000 to 3,500 homes were damaged and about 8,650 acres of farm-



A military convoy travels towards the town of El Rebalse after reports of serious flooding. However, another route is needed due to thick mud near the village of Cihuatlan, in the Mexican state of Jalisco, on Sunday, October 25, 2015. **ON THE COVER:** Residents walk through the debris of homes destroyed by Hurricane Patricia, in Chamela, Mexico.

land were hurt. But that was before anyone from the government arrived in El Rebalse, a town surrounded by banana plantations that Associated Press journalists tried to reach on foot before hitching a ride on the army trucks.

Banana trees as far as the eye could see were snapped in half, and large bunches of the fruit moldered in the intense sun.

"They're going to lose a whole year,"

Santana's husband, Artemio Sanmeron Sanchez, said of the plantations where everyone in town made their living.

Then the couple slipped back into the water and waded off. Already they had slogged from the neighboring town, Cihuatlan, where they evacuated. They assumed their home of 15 years was destroyed.

In the surrounding Cihuatlan Valley, less than 6 miles (10 kilometers) from the Pacific, between 1,800 and 2,000 people depend directly on agriculture for livelihoods, said Narciso de Jesus Ramirez

Rubio, a banana grower and president of the municipal small landowners association. That's not counting their families.

He was annoyed that, in his mind, Pena Nieto had played down the damage. He said that only with government help could the owners of the mango and banana plantations hope to get their fields producing again in a year's time. Work to build levees to contain the nearby Marabasco River began three years ago, but were not completed, he said.

"This is total destruction," Ramirez said as he watched soldiers work to make a washed out section of road passable. "Agriculture along with tourism is the principle source of employment."

The Mexican navy put out a statement Sunday that it had 5,791 sailors and marines, 192 vehicles, seven aircraft, three vessels and eight mobile kitchens working to reach those affected by the mega-storm.

Patricia made landfall as a powerful Category 5 hurricane, having peaked at sea with winds up to 200 mph then coming ashore Friday evening with winds of 165 mph.

After the wind and rain subsided, the river entered through a gap behind the banana plantation where Martha Gutierrez and her husband had lived and worked for nine years. It was 1:20 a.m. and the family scrambled to another house with a second story. They hadn't evacuated before the storm because they wanted to care for their animals. In the end, five of their six pigs drowned, and their house was destroyed.

"We have nothing to eat," Gutierrez said.

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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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TRADITIONS

The tradition of Day of the Dead

By Fernando Aceves
Tú Decides correspondent

More than 500 years ago, when the Spanish Conquistadors landed in what is now Mexico, they encountered natives practicing a ritual that seemed to mock death. It was a ritual that the indigenous people had been practicing for at least 3,000 years. A ritual the Spaniards would try unsuccessfully to eradicate.

Today, that ritual is known as Día de los Muertos, or Day of the Dead. Although the ritual has since been merged with Catholic theology, it still maintains the basic principles of the traditional Aztec ritual, such as the use of skulls.

People don wooden skull masks called calacas and dance in honor of their deceased relatives. The wooden skulls are also placed on altars that are dedicated to the dead. Sugar skulls, made with the names of the dead person on the forehead, are also very popular.

The Aztecs and other Meso-American civilizations kept skulls as trophies and



displayed them during the ritual. The skulls were used to symbolize death and rebirth. The skulls were used to honor the dead, whom the Aztecs and other Meso-American civilizations believed

came back to visit during the monthlong ritual.

Unlike the Spaniards, who viewed death as the end of life, the natives viewed it as the continuation of life.

However, the Spaniards considered the ritual to be sacrilegious, and in order to make the ritual more Christian, they moved it so it coincided with All Saints' Day and All Souls' Day (Nov. 1 and 2), which is when it is celebrated today. Previously it fell on the ninth month of the Aztec Solar Calendar, approximately the beginning of August, and was celebrated for the entire month.

In rural Mexico and Central America, people visit the cemetery where their loved ones are buried. They decorate gravesites with marigold flowers and candles. They bring toys for dead children and bottles of tequila to adults. They sit on picnic blankets next to gravesites and eat the favorite food of their loved ones.

In the United States and in Mexico's larger cities, families build altars in their homes, dedicating them to the dead. They surround these altars with flowers, food and pictures of the deceased. They light candles and place them next to the altar.

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FINANCIAL LITERACY

The benefits of joining a credit union

If you're tired of paying fees to cash your checks, then it may be time to consider a new direction when it comes to your money. The question is, do you choose a bank or a credit union? While many people are familiar with banks, many, still, have questions about credit unions. Are they a safe place to keep your money? How are they different from banks? Just how does one join a credit union? We've provided some answers to commonly asked questions and hope that you see the true benefits of being a credit union member.

Why should I keep my money in a credit union?

Credit unions provide a safe place to keep your money. Keeping your funds in a credit union allows for protection against fire, theft, and loss that can occur in your home. At Gesa Credit Union, your funds are protected and even insured up to \$250,000 by the National Credit Union Association. That means that if the institution ever closed, the insuring organization would return your money.

Why choose a credit union?

Credit unions are not-for-profit financial cooperatives that belong to their members, not to shareholders as you find with many national banks. This means that employees of credit unions are dedicated to working for the welfare of their members rather than achieving the best possible return from their customers.

Like other not-for-profit organizations, credit unions receive certain tax exemptions allowing them to pass along the savings to their members through lower rates and fees.

Credit unions have a social mission to help the communities in which their members live. Credit unions follow the "People Helping People" model. They work closely with organizations that make a difference and improve the lives of their members.

Who can join a credit union?

Anybody can join a credit union. Each credit union serves what's called their "field of membership" which is the commonality between the members. You may be eligible to join based on your employer, geographic location, family, or membership in a group. And remember – once a member, always a member! If you change jobs or even move out of the area, you can retain your membership and all of the many benefits.

What other benefits do credit unions offer?

Owning – Credit unions are democratically operated by its members. Each member has one vote to elect members of the board of the credit union, which oversees the operations of the credit union. That vote allows you to have an active voice to represent your needs and those of your family. At Gesa, our board of directors is a voluntary

board where elected members give their time to continue the credit union movement.

Better Service – Because the purpose of the credit union is to provide its members with affordable financial services, not to maximize profits, service levels are often higher. With the member as the focus, you can trust representatives will give you the best advice on your financial options.

Lower Interest Rates – Due to its not-for-profit status, credit unions typically offer lower interest rates for cars, homes, and other loans. Credit unions provide savings options

that typically deliver a higher dividend rate than other financial institutions.

Free Financial Information – Because credit unions want their members to be financially responsible, many offer free financial education through seminars and workshops. Information can often be found online.

For more information about the options of financial services available in your community, visit a local Gesa Credit Union branch. For a complete listing of branches and more information, visit gesa.com.

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STATE

Washington voters will weigh in on anti-tax measure

OLYMPIA, Washington (AP)

There has been no shortage of efforts to limit Washington state lawmakers' ability to raise taxes over the years, both legislatively and on the ballot. The latest ballot measure before voters gives lawmakers a choice: send a constitutional amendment to voters that would reinstate a two-thirds legislative majority requirement to raise taxes or else see a cut in the state sales tax.

Initiative 1366 would decrease the 6.5-percent state sales tax to 5.5 percent unless the Legislature approves a constitutional amendment before April 15 that voters would weigh in on later that year. Currently, taxes can be raised through a simple-majority vote of the Legislature.

Opponents of the measure call it legislative blackmail, and say it will likely not pass constitutional muster if approved by voters. But initiative sponsor Tim Eyman, who has a long history of anti-tax efforts, insists he's merely seeking to end the "tug of war on this policy."

"The voters keep voting for it, and the



In this February 9, 2015, file photo, initiative promoter Tim Eyman waits for his turn to speak before the Senate Ways and Means Committee at the Capitol in Olympia, Washington.

Legislature and the courts say we don't like these things," Eyman said. The initiative "has the potential to protect every taxpayer forever from tax increases from Olympia."

Any such amendment would face a

daunting road to passage, given that many Democrats oppose a two-thirds rule and in order for a constitutional amendment to make it to the ballot, two thirds of the Legislature must approve it. Republicans control the Senate, but with a 26-23

majority don't have the votes required to pass such a measure. Democrats currently control the House with a 51-47 majority.

That means the more likely outcome if the initiative passes is that the state will see a dip in revenues from a cut in the state sales tax, Democratic Sen. David Frockt said.

Frockt, who had been a plaintiff in a lawsuit seeking to keep the measure off the ballot, said that with lawmakers facing court-ordered requirements on things like education funding, the risk of losing state revenue would be devastating.

The state Office of Financial Management has estimated that the initiative would reduce revenue to the state budget by \$8 billion through the middle of 2021, if its tax-cut element becomes law.

Recent polling showed split support from voters. Independent pollster Stuart Elway found support for Initiative 1366 has seen a dip in support, dropping from 49 percent in July to 42 percent in October. According to the survey, 42 percent are opposed to the measure, while 16 percent are undecided.



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POLITICS

Bush, Rubio step up jabs as 2016 rivalry heats up

PORTSMOUTH, New Hampshire (AP)

Jeb Bush and Marco Rubio are on course for a collision.

There once was mutual public defence. But that has eroded as the Florida Republicans battling for the presidential nomination have come to see the other as the main threat to lofty ambitions: Bush claims the party establishment's mantle, Rubio wants to be the party's fresh national face.

Bush now routinely compares Rubio's background to Barack Obama's before the Democrat became president. Rubio says it's "time to turn the page," a reference that strikes as hard at Bush's long family legacy as it does at Democrat Hillary Rodham Clinton.

The rise of GOP outsiders such as Donald Trump and Ben Carson has increased the stakes for Bush and Rubio as they try to become the mainstream alternative. Whoever wins this internal contest will show whether experience or fresh leadership is the bigger priority for GOP centrists.

From Bush, there's a sense of urgency

in his contention that Rubio, in his first Senate term, has not proved his leadership credentials. The ex-governor and his team are frustrated, too, that this shortcoming they attribute to Rubio has not become more of a liability for him.

It's part of the mantra Bush has repeated since the Republicans' second debate in California a month ago, when Rubio won praise for staying above the fray. He has since drawn nearly even with Bush in national polls, although both remain in the high single digits.

"We've got a president that the people supported based on the fact that he was an eloquent guy," Bush said in Iowa last week. "And he had nothing in his background that would suggest he could lead."

Though describing Obama, it's a slight to Rubio. He delivers a compelling story about his parents' flight from Cuba and his working class background, but he has been in the Senate less than five years and has missed much of its business this year while campaigning for president.

Evidence of the tension between the Florida politicians was on display Thursday



In this Aug. 6, 2015, file photo, Republican presidential candidates Marco Rubio, left, and Jeb Bush talk during a break during the first Republican presidential debate at the Quicken Loans Arena in Cleveland, Ohio.

when Rubio's campaign, minutes after the Bush organization announced raising \$13.4 million in the last quarter, boasted it had more cash on hand. Rubio reported having nearly \$11 million in his coffers compared with Bush's \$10 million.

"Lying about budgets. Guess Marco picked up something in the Senate," Miller tweeted Friday.

They are competing for many of the same voters. Each has won statewide election — Bush twice, Rubio once — in Florida, a hefty

prize in the presidential election.

They also have pull among Hispanic voters, whom Republicans want to draw away from Democrats. Both men speak fluent Spanish.

Yet both have been surpassed in the early months of the primary campaign by the billionaire Trump and retired neurosurgeon Carson. Those challengers have ridden dissatisfaction with the government to a lead in national and early state polls with four months before Iowa leads off the 2016 voting.

Rubio is more subtle than Bush as the two men draw distinctions between each other, but his meaning is unmistakable.

In New Hampshire recently, Rubio said the election is "a generational choice" and political leaders in both parties are "out of touch." Rubio is 44, Bush is 62.

"We will not change direction if all we do is keep electing the same kind of people," Rubio said in Portsmouth. "This election cannot be one of those elections where we just promote the next person in line, where we just vote for the person the experts tell us we have to vote for."

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IMMIGRATION

Number of babies born in U.S. to unauthorized immigrants declines



By Jeffrey S. Passel and D'Vera Cohn,
Pew Hispanic Center

About 295,000 babies were born to unauthorized-immigrant parents in 2013, making up 8% of the 3.9 million U.S. births that year, according to a new, preliminary Pew Research Center estimate based on the latest available federal government data. This was a decline from a peak of 370,000 in 2007.

Births to unauthorized-immigrant parents rose sharply from 1980 to the mid-2000s, but dipped since then, echoing overall population trends for unauthorized immigrants. In 2007, an estimated 9% of all U.S. babies were born to unauthorized-immigrant parents, meaning that at least one parent was an unauthorized immigrant.

The 14th Amendment to the U.S. Constitution, adopted in 1868, grants an automatic right of citizenship to anyone born in the United States. But in recent years, some politicians have called for repeal of birthright citizenship, including Republican presidential candidate Donald Trump, who says that so-called anchor babies are a magnet for illegal immigration.

A Pew Research survey in February 2011 found that a majority of Americans (57%) opposed changing the Constitution to end birthright citizenship, while 39% favored such a change. That same survey found that most Americans (87%) said they were aware of the constitutional guarantee of birthright citizenship.

There were an estimated 11.3 million

unauthorized immigrants living in the U.S. in March 2013, according to a preliminary Pew Research estimate. They make up 4% of the population, but their share of births is higher because the immigrants include a higher share of women in their childbearing years and have higher birth-rates than the U.S. population overall.

These estimates are based on data from the U.S. Census Bureau's Current Population Survey and American Community Survey, using the widely accepted "residual methodology" employed by Pew Research for many years.

Most children of unauthorized immigrants in the U.S. are born here, and therefore are citizens. In 2012, there were 4.5 million U.S.-born children younger than 18 living with unauthorized-immigrant parents. There also were 775,000 children younger than 18 who were unauthorized immigrants themselves and lived with unauthorized-immigrant parents. These totals do not count U.S.-born children of unauthorized immigrants who do not live with their parents.

The nation's unauthorized immigrants are more likely than in the past to be long-term residents of the U.S., and are increasingly likely to live with U.S.-born children. In 2012, there were 4 million unauthorized-immigrant adults who lived with their U.S.-born children, both minor and adult. They made up 38% of unauthorized immigrant adults. By comparison, in 2000, 2.1 million unauthorized-immigrant adults, or 30% of this group, lived with their U.S.-born children, minor and adult.

From my balcony

A 'greater' challenge

Dr. Lorena Barboza Ch.
lorena.barboza@gmail.com

Interesting statistics: today, Japan is the only country where 30 percent of the population is greater than 60 years of age; in India, nearly two-thirds of the people are under 30. According to the United Nations (UN), the world should prepare itself for the impact that an aging population will have, particularly in developed nations.

In 10 years time, over 1 billion people on Earth will be over the age of 60, representing huge challenges in well-being, pensions, health assistance, abuse, abandonment and violence against the elderly. This according to the UN-published study: "Aging in the 21st Century: A celebration and a challenge."

Not long ago, longevity was looked at in a positive way, attributing it to a nation's strides in nutrition, sanitation, health, education and economic factors that consolidated into the well-being of its population. However, the UN and the organization that contributed to the study, HelpAge International, say that this demographic change is not being handled well, because in many countries with large young populations, governments haven't adopted policies that benefit senior citizens.

HelpAge has suggested that more countries come up with pension plans that will ensure the economic independence and reduce poverty among seniors, pointing out that simply approving laws is not enough.

The changes are dramatic. Traditionally, people in India lived in large families and the elderly were taken care of. Today, the norm is to have smaller families and many of the elderly are kicked out, according to Sanjoy Majumder of BBC Delhi.

In Bolivia we have the opposite, and according to the UN, it is the perfect example to follow for the rest of the developed world. Every Bolivian over 60 years of age receives a monthly pension equivalent to \$30 per month.

Let us hope that the countries of the world will value their aging residents. Have a happy week, and God Bless!

Dr. Barboza invites you to visit her blog: hablandonosentendemos.podbeam.com, and to listen to "Creando con CBC" every Wednesday at 5:00 p.m. on "Mi Favorita" 92.5FM



► Lorena Barboza

Dave Says

Helping them budget

Dear Dave,

My husband and I live on a budget and are getting out of debt. Our daughter is in high school, and we've been teaching her about your plan. Is it realistic to expect a 16-year-old with a part-time job and a hand-me-down car to make and live on a budget?



Dave Ramsey

— Marcie

Dear Marcie,

Anyone who has an income can make and live off a budget. Your daughter is at a great time in her life to learn how to prioritize spending, saving and giving — and making her money behave!

Even in her situation, when she's still living at home with you guys, there are plenty of things she can include in a budget. Think about it: She needs gas for the car, basic maintenance and insurance ... things like that. She'll also want a little spending money, and she might even have ideas of going to college. So sit down with her and show her how to make out a budget to figure out the upcoming month's expenses before the month begins. Make sure she knows how to properly balance and reconcile her bank account, too.

Of course, at this point it's still your responsibility as parents to provide her with the basic necessities. But I love your attitude and your willingness to teach her how to handle money intelligently. The sooner she learns some basic money management principles, the sooner she'll be able to handle her finances in the real world responsibly.

— Dave

* Dave Ramsey is America's trusted voice on money and business and the CEO of Ramsey Solutions. He has authored five New York Times best-selling books. The Dave Ramsey Show is heard by more than 8.5 million listeners each week on more than 550 radio stations. Dave's latest project, *EveryDollar*, provides a free online budget tool. Follow Dave on Twitter at @DaveRamsey and on the web at daveramsey.com.

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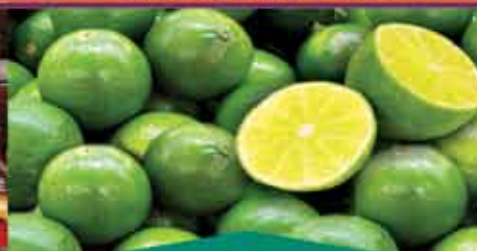
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