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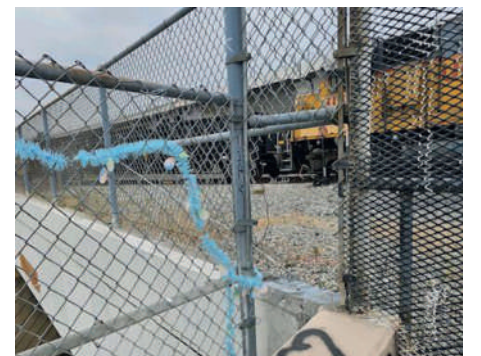
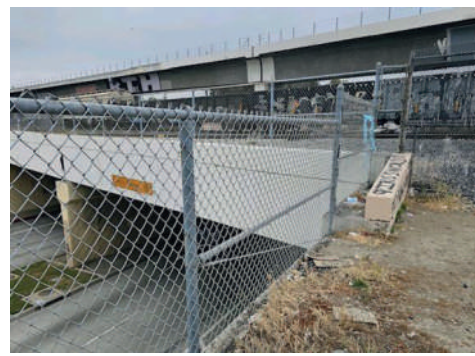
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A Call to Action for Railroad Track Awareness

With heavy hearts, the El Monte Union High School District and community of El Monte is grieving the devastating loss of an eleventh-grade student from Mountain View High School. Tragically, this marks the second student from the Mountain View High community to lose their life in a train accident within the past four months.

The untimely loss of yet another student has sent shockwaves through the community, prompting a renewed focus on student safety. The district remains steadfast in its commitment to prioritize the well-being of students, recognizing it as the utmost priority.

In response to these heartbreaking incidents, the El Monte Union High School District and City of El Monte are calling upon the entire community to engage in open and honest conversations about the significance of utilizing safe walking routes. Every individual, from parents to educators, has a role to play in emphasizing the



importance of safe commuting practices to students of all ages.

Maintaining awareness of one's surroundings is crucial when it comes to railroad safety. The use of earphones, headphones, or cell phone

devices while in public crossings is strongly discouraged. By removing these distractions, individuals can remain fully present and attuned to potential dangers, ensuring timely

TRAIN TRACKS >> PAGE #7

El Monte Increases Safety for Parks & Rec Facilities



The city of El Monte is taking steps to ensure a safe and enjoyable experience for residents and visitors in its parks and recreational facilities. In an effort to curb rule-breaking incidents and maintain a pleasant environment, El Monte's city code is being updated to include additional regulations governing conduct across approximately one dozen parks and recreational areas.

While El Monte's existing municipal code already prohibits various acts such as littering, defacing city property, disturbing the peace through noise, and unleashing dogs, among others, the recent amendment aims to expand upon these rules. The city council, during its May 7 meeting, voted to introduce several new prohibitions, including the use of skateboards, roller skates, inline skates, and other non-motorized multi-wheeled devices within park premises.

Additionally, parking or storing trailers or vehicles between the hours of 10 p.m. and 5 a.m. will be prohibited. The council also addressed concerns surrounding

camping or maintaining encampments within the parks, as well as smoking or vaping any tobacco or marijuana products.

These newly adopted restrictions were already being enforced in most El Monte parks, but incorporating them into the city's municipal code grants them greater weight and authority. By elevating these rules to the status of misdemeanors, the city aims to deter potential violators and ensure compliance.

El Monte officials have expressed their motivation behind these amendments, citing an increase in the number of individuals disregarding the existing rules. By establishing these regulations within the municipal code, the city intends to provide law enforcement with stronger tools to address rule violations and maintain the integrity of its parks and recreational facilities.

Violations of these newly added provisions will be classified as misdemeanors, and the penalties may include fines, imprisonment, or both. It is important for residents and visitors to familiarize themselves with these regulations to avoid any unintended consequences.

El Monte's parks and recreational spaces serve as important venues for community members to engage in various activities, spend time with family and friends, and enjoy the outdoors. The city's efforts to enhance the municipal code and enforce rules of conduct aim to preserve the quality and safety of these public spaces.

Students Working To Create A Better Environment



By Gabriela Angel

In today's world, where climate change and environmental degradation are pressing concerns, the role of education in fostering environmental awareness and action has never been more crucial. The Earth Club at Gidley School has introduced several opportunities for students to learn more about how to care for the environment starting with their school campus.

Students in the Earth Club are hard at work and dedicated to helping make their school and the earth a better place for themselves and everyone around them. "We like to help clean up our school, help the environment, and make our school life better," said 7th grader Lily K. A school club like Earth Club can play a pivotal role in shaping the younger generation, equipping their minds with the knowledge, skills, and passion to combat pressing environmental challenges. "Our goal for Earth Club is to teach students to be proactive for themselves and their environment," said club moderator Mr. Peter Lam.

Club members participate in

recycling, repurposing, and gardening, among other fun and useful projects. In Earth Club, students can choose which projects they would like to be involved in. "What's great about Earth Club is that we have the freedom to choose the projects we are most interested in," said Earth Club member, Katelyn A. Activities like recycling projects, planting, and gardening provide practical experience and a deeper understanding of responsibilities, and problem-solving. "We want [students] to learn and grow from the many different experiences they will encounter during Earth Club," Mr. Lam explained. Earth Club members have crafted their own garden, planting a variety of plants and flowers. This teaches students responsibility as they are in charge of watering and caring for their plants and flowers. "It teaches the students to care for the earth and to care about their school environment," Mr. Lam said.

In addition to the beautiful growing garden with flowers, students have also been able to take part in planting and harvesting a selection of fruits and vegetables. Katelyn noted, "We get to eat the food we plant, which is cool!" Some of the food the students have grown includes strawberries and potatoes. Besides planting and gardening, members took part in painting rocks, making art with bonsai and flowers, and putting

EARTH CLUB >> PAGE 7



Honors Dedicated Parent Volunteers



On May 16, El Monte Union School District came together to celebrate and express gratitude to its remarkable parent volunteers during a special recognition luncheon. The event served as an opportunity to recognize the invaluable contributions these dedicated individuals have made to the district and its students.

The parent volunteers were treated to a delectable meal, adding a touch of delight to the occasion. As a token of appreciation, each volunteer received a special District swag bag, including cozy blankets and lunch bags. These thoughtful gifts served as a small gesture of gratitude for the immense impact these parents have had on the El Monte Union community.

During the event, each volunteer was individually honored with

certificates of recognition, highlighting their commitment and selflessness. The certificates served as a testament to the significant role these volunteers play in supporting the district's educational mission.

El Monte Union School District recognizes the crucial role that parent volunteers play in enhancing the educational experience of its students. Their tireless dedication and selfless service contribute to a nurturing and supportive environment for all learners.

The district's parent volunteers have played a vital role in various aspects of the school community, from assisting in classrooms and organizing events to providing valuable insights and resources. Their unwavering commitment to the students and their education has made a lasting impact on the entire El Monte Union community.

El Monte Union School District remains committed to fostering strong partnerships with parents and continues to recognize the essential role they play in the educational journey of their children. The district looks forward to continued collaboration with these incredible parent volunteers, as together, they strive to provide the best possible educational experience for all students.

District Recognizes Student Board Member



El Monte Union School District recently bid farewell to Sofia Hernandez, a senior at Rosemead High School, who served as the 2023-24 Student Board Member. Hernandez was honored for her exceptional dedication and contributions during her last meeting on May 15.

In recognition of her outstanding service, Hernandez received a certificate of recognition, a District scholarship, and an award that acknowledged her remarkable commitment to her role as Student Board Member. Additionally, to support her college journey, she was presented with UC San Diego merchandise.

Sofia Hernandez's tenure as the Student Board Member has left a lasting impact on the El Monte Union community. Throughout the academic year, she actively participated in

board meetings, representing the student body and voicing their concerns and interests. Her valuable input and perspective have helped shape important decisions that directly affect students' lives.

By serving as the bridge between the student body and the school board, Hernandez demonstrated exceptional leadership skills and a genuine passion for making a positive difference in her district. Her dedication and unwavering commitment to promoting student welfare have earned her well-deserved recognition.

As Sofia prepares to embark on her college journey, the El Monte Union School District congratulates her on her accomplishments and wishes her every success in her future endeavors. Sofia's dedication and contributions as the Student Board Member have set a high standard for future student representatives.

The El Monte Union community is grateful for Sofia Hernandez's service and the impact she has made during her time as the Student Board Member. Her commitment to advocating for student voices and her unwavering dedication to improving the educational experience for all will be remembered and celebrated.

Seniors Honored with Scholarships by EKG Foundation

An evening brimming with joy, celebration, and a shared commitment to education unfolded as 50 exceptional El Monte Union seniors were honored with scholarships by the esteemed EKG Foundation.

The spirited senior scholarship banquet, held on May 16, brought together students, families, and community partners to recognize and support the outstanding achievements of these deserving individuals.

In a remarkable collaboration, the EKG Foundation and C.B.M. Towing Inc. joined forces to transform this scholarship program into reality. The partnership served as a stark testament to their steadfast commitment in empowering the students of El Monte Union High Schools by making substantial investments towards their future.

At the core of the EKG Foundation lies the enduring legacy of Edward-Kenneth F. Guerrero, a distinguished alumnus of Arroyo High School.

Guerrero's profound impact on the El Monte community continues to resonate, inspiring the foundation to honor his memory through this merit-based scholarship program.

The scholarship recipients, representing the six El Monte Union high schools, are graduating seniors with diverse backgrounds.

The impressive accomplishments and unwavering commitment to academic excellence were acknowledged during the banquet as each student received a \$400 scholarship, a testament to their dedication and hard work throughout their educational journey.

Heartfelt speeches resonated throughout the evening, acknowledging the students' accomplishments and emphasizing the importance of education in shaping their lives.

Representatives of the EKG Foundation expressed their pride in the recipients and their unwavering commitment to investing in the potential of El Monte Union's brilliant minds.

For the EKG Foundation, investing in education is an investment in the future of El Monte. These scholarships serve as stepping stones, enabling students to access higher education and unlock doors to a brighter future.

Class of 2024 COMMENCEMENT CEREMONIES

El Monte-Rosemead Adult School

7 p.m., Wednesday, May 29 – Rosemead HS Auditorium

Adult Transition Center

10 a.m., Wednesday, June 5 – Adult Transition Center

Fernando R. Ledesma High School

5 p.m., Wednesday, June 5 – Fernando R. Ledesma HS Campus

Arroyo High School

7 p.m., Wednesday, June 5 – Arroyo HS Stadium

El Monte High School

7 p.m., Wednesday, June 5 – El Monte HS Stadium

Mountain View High School

7 p.m., Wednesday, June 5 – Mountain View HS Stadium

Rosemead High School

7 p.m., Wednesday, June 5 – Rosemead HS Stadium

South El Monte High School

7 p.m., Wednesday, June 5 – South El Monte HS Stadium

Health & Fitness

Navigating the Storm: Anger Management in Teenagers



The teenage years are crucial in the growth of children. Unfortunately these are the years where children experience some of their most challenging encounters. This particular period in a child's life can take them down many paths, some of them not so pleasant.

Teen children who are forced to deal with upsetting circumstances often lash out. Developing a reckless

attitude is common in many teen children. When teens turn to emotions of anger and begin to act out, it might be time to seek anger management for teen children.

As a teenager, trying to cope with the diverse situations which continuously present themselves can be emotionally strenuous. This strain unleashes many thoughts and feeling including anger.

Anger is a natural response when

somebody pushes a person's buttons. However, what the person chooses to do with those feelings makes the difference. Anger management for teen children teaches self-awareness and self-control. Anger is an extremely powerful emotion.

If dealt with incorrectly, anger can cause actions or reactions which are very hurtful and painful. Learning to deal with these emotions at a young age will definitely affect adult life. It is essential to seek anger management for teen children when there is evidence of anger issues.

Handling anger is all about empowerment, being capable of accessing the situation and making positive decisions rather than acting on impulse.

It is easy to lash out at the first sign of opposition but it takes self-control to act in a sensible and logical manner. This may seem to be a lot to expect of teen children but if approached in the right way, it can be accomplished. This may require one-on-one counseling, support group meetings or attending a retreat for teens with anger problems.

The method for success is important however, the end result is what really matters.

Teaching a teenager, self-awareness as part of anger management for teen children, requires teaching the individual that they have the ability to evaluate situations which make them angry.

Encouraging the teen to take notice of their feelings during irritating

incidents is essential in anger management for teen children. Helping them to understand the importance of thinking during an actual confrontational encounter will make a difference.

A teenager who is quick to anger also needs lessons in self-control. It is one thing to evaluate the upsetting situation but the self-control factors into the teenager's reaction.

Teaching teen children to think before they act is imperative in anger management for teen children. Encouraging them to stop and think, take a few seconds between their initial feelings of anger and their reaction will certainly produce positive results.

Self-awareness and self-control go hand in hand when involved in a provoking situation. Anger management for teen children teaches the individual to evaluate their emotions, the situation and the actual reasons for the opposition.

Taking a few seconds to mull these thoughts over in their mind will have an impact on their action or reaction. Dealing with teenagers who have anger problems can be a challenge but there are many resources available regarding anger management for teen children.

The process of teaching anger management strategies to teens may be a battle but the rewards are worth the effort. If the challenge means a teenager is prevented from harm and pain, it is definitely worth it.

A Dark Side of Anger: The Link Between Anger and Health

Anger is an intense emotion experienced by individuals across the globe. While it is a normal human reaction to certain situations, prolonged and uncontrolled anger can have severe consequences on our mental and physical well-being. In this article, we delve into the negative effects of anger on health, shedding light on its hidden consequences and providing insights into managing this powerful emotion.

Cardiovascular Health:

Anger triggers a surge of adrenaline and other stress hormones, causing a rapid increase in heart rate and blood pressure. Prolonged and recurring episodes of anger have been linked to an increased risk of cardiovascular problems, such as hypertension, heart attacks, and stroke. The constant strain on the cardiovascular system can lead to the development of arterial plaque, resulting in atherosclerosis, a condition that narrows and hardens the arteries.

Weakened Immune System:

Chronic anger weakens the immune system, making individuals more susceptible to infections, viruses, and other illnesses. Stress hormones released during anger suppress the production of antibodies and hinder the body's ability to fight off pathogens. Consequently, frequent episodes of anger can leave individuals more vulnerable to ailments ranging from the common cold to more serious conditions like

autoimmune disorders.

Mental Health Disorders:

Anger has profound implications on mental health. Individuals who struggle with uncontrolled anger are at a higher risk of developing various mental health disorders. Chronic anger is closely associated with depression, anxiety, and substance abuse problems. The cycle of anger and negative emotions can disrupt sleep patterns, impair concentration, and lead to feelings of isolation and low self-esteem.

Relationship Strain:

Anger can erode the fabric of interpersonal relationships. Frequent bouts of anger and explosive outbursts can damage trust, create resentment, and strain friendships, romantic partnerships, and familial bonds. Individuals who struggle with anger management may find themselves isolated, lacking social support, and experiencing difficulty in maintaining healthy connections with others.

Digestive Issues:

The digestive system is also affected by chronic anger. Anger activates the body's fight-or-flight response, diverting blood flow away from the digestive organs. This can lead to a decrease in digestive enzyme production, impairing digestion and absorption of nutrients. Moreover, anger-related stress can disrupt the delicate balance of the gut microbiome, potentially triggering digestive disorders such as irritable bowel syndrome (IBS) and acid reflux.



Increased Risk of Accidents:

Anger can cloud judgment and impair decision-making abilities, leading to an increased risk of accidents. Anger-induced aggression and recklessness can result in dangerous behavior, both on the road and in other settings. Road rage incidents and workplace altercations are unfortunate examples of the consequences of uncontrolled anger, which can cause physical harm to oneself and others.

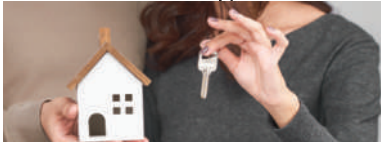
Premature Aging:

The constant state of tension and stress caused by anger can accelerate the aging process. Prolonged exposure to stress hormones can lead to cellular

damage, oxidative stress, and inflammation, all of which contribute to premature aging. Wrinkles, dull skin, and other signs of premature aging may become more prominent in individuals who frequently experience anger.

While anger is a natural human emotion, it is crucial to recognize and manage its negative effects on our health.

Practicing anger management techniques, seeking professional help, and adopting healthy coping mechanisms can greatly alleviate the detrimental effects of anger, promoting a happier and healthier life.



Real estate REPORT



5 Things to Consider When Refinancing

(StatePoint) Mortgage rates have recently hit near-record lows and Freddie Mac predicts rates will remain low for the foreseeable future.

If you haven't already taken advantage of the low-rate environment to refinance your home, experts say it's worth considering.

"There are lots of reasons to refinance your home mortgage when rates go down," says Liz Bryant, national sales manager for Wells Fargo Home Lending. "Lower rates can reduce your payment, shorten the overall length of your loan or provide you access to cash that you can use for home improvements or other expenses."

It may make sense to refinance if



your goal is to reduce your monthly payment as well as the interest you will pay over the life of the loan. Reducing your payment will free up money for saving, investing or spending in other ways.

Refinancing can shorten the length of your loan, for example, by reducing your loan from a 30-year repayment period to 15 or even 10. That can allow you to pay the loan off faster and reduce the amount of interest you pay.

Some homeowners refinance to tap into available equity. This can be useful if you're paying for a large project like a home renovation or are making another large purchase.

If you have built up equity in your home, you may want to consider refinancing to remove mortgage insurance. However, if you have a government-backed mortgage, you will need to refinance to a conventional loan to remove your mortgage insurance.

Finally, if you want to move out of an adjustable-rate mortgage and into a fixed-rate one, refinancing may make sense. Depending on rates, your payment could be higher, but doing so will protect you against rising rates in the future.

Bad Habits That Increase Your Electricity Bill



Many homeowners are surprised to learn how much energy their electronic devices use. If you're looking for

ways to conserve energy and spend less on your utility bills, here are three habits that you should break immediately.

Watching television and movies on gaming consoles. Video game consoles use 30 to 45 percent more power than televisions. In addition, running one high-definition gaming console requires the equivalent amount of energy as running 10 Blu-Ray devices. You're better off using your console for nothing but gaming.

Leaving your electronics plugged in all the time. This is a common habit, but did you know that many electronic devices use up to 40 percent of the energy required for their functioning, even when they're turned off?

Unplugging your toaster and coffee maker after breakfast and removing chargers from outlets once devices are charged will help you conserve energy.

Not thinking through purchases. Laser printers use nearly twice as much power as inkjet versions.

Before buying one, ask yourself if the increase in energy consumption over traditional models is worth it.

Similarly, a 55-inch flat-screen TV uses twice as much energy as a 32-inch model. Consider whether the upgrade in size is worth it.

The bottom line is that you should evaluate your needs and make purchasing decisions accordingly.

In sum, to save energy at home you should evaluate what electronics you use and how you use them. Doing so will allow you to save on your utility bills and may even extend the lifespan of your devices.

Many homeowners are surprised to learn how much energy their electronic devices use. If you're looking for ways to conserve energy and spend less on your utility bills, here are three habits that you should break immediately.

Helpful Settings...

Televisions, computers, printers and other devices may come equipped with a "sleep," "power saving" or "standby" feature.

You can reduce power usage in your home by engaging this function when the item isn't in use.

In addition, you can change some settings, such as screen brightness, to improve energy efficiency of the device.

To DIY or Not DIY: Questions for Your Next Renovation



Do I have the tools?

If the job requires special gear, think twice. Purchasing equipment is expensive and certain power tools and machines may not be easy to use for a novice.

Do I have the time?

You may be capable of completing the renovation, but if it takes too much of your personal time, it may not be worth it.

While a number of home projects can be completed by the average DIYer, others should be left to the professionals.

When deciding whether you should do it yourself or delegate, ask yourself these three questions:

Do I have the skills?

If you can't confidently say that you know what you're doing, hire a professional.

In general, cosmetic upgrades can be successfully completed by those without much experience. However, any renovation that involves plumbing, electrical work or the structure of your home, should be left to the professionals.

DIY vs. Professional PROPERTY MANAGEMENT

Being a landlord isn't easy, especially for someone with a day job, but it is sometimes a hard lesson to learn. In an effort to save money, many landlords attempt to manage their properties on their own. Unfortunately, this could result in far more expense and time than anticipated, leaving the landlord with large bills and unhappy tenants. As a DIY Landlord, the best decision is to hire a professional.

TO DO LIST:

- WORK WITH PM TO FINALIZE TENANT CHOICE
- PAY FOR ANY NEEDED REPAIRS, let the property management company do the work!
- UNDERSTAND BASIC LANDLORD AND TENANT RIGHTS
- GET THE RIGHT INSURANCE

Leasing

- SET THE RENT: Identify similar units in the neighborhood and determine a rent that is acceptable.
- ADVERTISE: Advertise on sites and in the paper. Consider an on-site sign. Consider a realtor to handle the paperwork to complete your advertisement. Consider a realtor to handle the paperwork to complete your advertisement.
- PHONE SCREEN APPLICANTS: Before meeting applicants, it is important to call the applicants during 30-60 minutes to make sure they are suitable.
- SHOW THE PROPERTY: Whether it be through open houses or private showings, be sure to make your property available.
- SCREEN TENANTS: Background and credit checks are used to ensure tenants take care of your property and pay on time. Check to ensure that you can track and verify the status that they have not been paid.
- SET LEASING POLICIES: security deposit, and fees. Plan ahead to make sure you are prepared to handle any situation.

Maintenance

- MAINTAIN BUILDING'S MAJOR SYSTEMS ON REGULAR SCHEDULE: From changing furnace filters to cleaning gutters, something always needs attention.
- MAINTAIN LANDSCAPING: be prepared to step in on weekends to mow the lawn.
- MAKE MINOR REPAIRS: Whether it be replacing a lock or fixing a broken window, these "minor" repairs can add up.
- CONTRACT WITH SERVICE PROFESSIONALS AS NEEDED: Is there a plumbing leak? Be ready with the fastest response for the repair.

Legal Knowledge

- Consult your lawyer with fair housing laws
- Learn how to deal a landlord-tenant lease
- Answer important Questions Property:
 - What constitutes a safe, sanitary, "habitable" environment
 - Which responsibilities for what repairs
 - Landlord's right of entry
 - How to legally evict a tenant or conduct an eviction

Administrative

- COLLECT RENT: carefully file and file a landlord's but sometimes clearing a debt late payment is required.
- Keep records for accounting and for purposes
- Force the right to strategy
- Get the right insurance

Tenant Management

- Be available 24/7 to handle emergencies
- Return tenant phone calls quickly
- Deal with lease violations
- Not on good terms through incentives

FACTS:

- As of March 2023, home prices are down more than 30% from their peak.
- More than 1.3 million homeowners are paid to come back on the market in a month.
- With an average ROI of 8+%, rental properties are allowing many investors, including Warren Buffet.
- The average rent in America for a 1-bedroom apartment is \$846/month.
- \$1020 less a month.

SOURCE: National Apartment Association, National Real Estate Association, National Rental Management Association, National Multifamily Housing Council, National Apartment Association, National Real Estate Association, National Rental Management Association, National Multifamily Housing Council.

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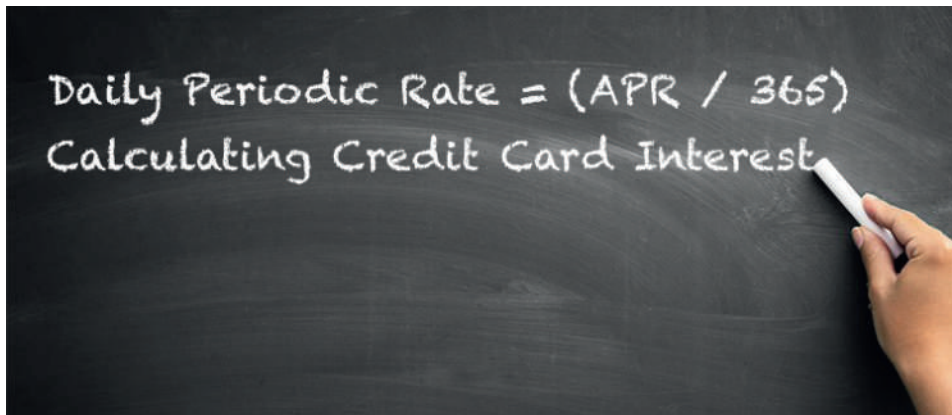
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Eye On Finance

Why Financial Education Should Be Taught in Schools



Anyone who's ever struggled with a difficult class in high school has asked the question, Will I ever actually use this stuff after I graduate?

Now that you're probably on this side of graduation with school-aged kids of your own, you know they probably won't factor equations, diagram sentences, or need to remember what E stands for in $E=mc^2$ on a daily basis. But one thing is for sure: They will need to know how to handle money wisely—and the sooner the better!

Financial literacy classes teach students the basics of money management: budgeting, saving, debt, investing, and giving. That knowledge lays a foundation for

students to build strong money habits early on and avoid many of the mistakes that lead to lifelong money struggles.

As a country, we've seen where a lack of personal finance education can lead. Millions of Americans struggle every day with their money, living paycheck to paycheck and relying on credit cards for necessities, only to wind up deep in debt and short on hope.

Beyond that, many Americans are finding that they can't buy homes, invest for retirement, or save for their child's college fund because of their own student loan debt, massive car payments, and general lack of financial planning.

But it doesn't have to be that way. A

lot of the money problems Americans are facing could have been avoided if financial literacy was taught earlier, in school. That's why we think more schools should offer financial literacy courses as part of their graduation requirements.

So what advantages are there to learning money principles as a student rather than as an adult? Well, students who learn personal finance principles early have the most time to apply what they know, getting the most out of their knowledge. Even better, many personal finance students apply what they learn right away—while they're still in school.

For example, according to a survey conducted by Ramsey Research in 2016, nearly two out of three high school students who had taken a

personal finance course reported they were already earning an average of \$3,000 a year.

A high majority of the same group said they were in the habit of creating monthly budgets for their money. And 20% already owned a car they paid for themselves! That's why the basics of personal finance should be taught in high schools everywhere, right alongside other basics like reading and math.

Think about the jump start your child could get on life if, when they graduated high school, they were already in the habit of budgeting, saving regularly and spending wisely! They could have thousands of dollars saved in the bank as well as a paid-for car and the beginnings of a retirement fund.



Smart Money Moves: Why Everyone Needs Financial Education

In an ever-changing and complex world, financial literacy has become a vital skill for individuals of all ages. Financial education is the process of acquiring knowledge and understanding about money management, budgeting, investing, and personal finance. With the right financial education, individuals can make informed decisions, achieve their financial goals, and secure a better future for themselves and their families. In this article, we will explore the numerous benefits of financial education and why it is essential in today's society.

Empowering Individuals with Knowledge

One of the primary advantages of financial education is that it empowers individuals with the necessary knowledge and skills to make informed financial decisions. By understanding concepts such as budgeting, saving, debt management, and investing, individuals gain the confidence to take control of their financial lives. They become better equipped to navigate through financial challenges and make sound decisions that align with their long-term goals.

Building Strong Financial Foundations

Financial education plays a crucial role in building strong financial foundations. It teaches individuals how to create and manage budgets,

track expenses, and save for emergencies and future goals. By learning these fundamental skills early on, individuals can develop healthy financial habits that will benefit them throughout their lives. They can avoid the pitfalls of debt, live within their means, and build a solid financial future.

Making Informed Financial Decisions

Financial education equips individuals with the ability to analyze and evaluate financial products and services. They can better understand the implications of taking on debt, the advantages of different types of investments, and the importance of insurance. Armed with this knowledge, individuals can make informed decisions that align with their financial goals and avoid scams or predatory financial practices.

Breaking the Cycle of Debt

One of the most significant benefits of financial education is its potential to break the cycle of debt. Many individuals fall into debt due to a lack of understanding about credit, loans, and interest rates. With financial education, individuals learn how to manage and reduce debt effectively. They gain insights into debt repayment strategies, the importance of maintaining a good credit score, and the potential consequences of excessive borrowing. By understanding the consequences of debt and acquiring the



tools to manage it, individuals can take control of their financial well-being and avoid the burden of overwhelming debt.

Navigating a Complex Financial Landscape

Today's financial landscape is filled with a myriad of investment options, retirement plans, and insurance products. Without the necessary financial education, it can be challenging to navigate this complex terrain. Financial education equips individuals with the knowledge and tools to evaluate different investment opportunities, understand retirement planning options, and protect themselves through insurance. It ensures they can make wise financial choices and avoid falling victim to financial fraud or mismanagement.

Creating a Culture of Financial Responsibility

Financial education has the potential to create a culture of financial responsibility at both the individual

and societal levels. By instilling financial literacy in the younger generation, we can promote responsible financial behavior, reduce financial stress, and foster a society that values long-term financial well-being. When individuals have the knowledge and skills to manage their finances effectively, it benefits not only themselves but also their families, communities, and the overall economy.

In an era of increasing financial complexity and uncertainty, financial education is more important than ever.

From breaking the cycle of debt to navigating a complex financial landscape, the benefits of financial education are far-reaching and can positively impact individuals, families, and society as a whole.

Investing in financial education today is an investment in a brighter and more financially secure future.

Three Dot Lounge...

Cracker Barrel

by Mike McClure



Working OverTime

by Cynthia Huizar



...so the other day a friend asked if I knew anything about "National Poppy Day". He knew every year around Memorial Day he would see Vets outside of the store giving out little poppies.

I told my friend yes, that the Friday before Memorial Day is National Poppy Day and that Poppy Day is celebrated around the world.

The American Legion Family brought it to the United States by asking Congress to designate it. The red poppy is a nationally recognized symbol of sacrifice worn by Americans since World War I to honor those who served and died for our country in all wars. It is to remind Americans of the sacrifices made by our veterans while protecting our freedoms and it was inspired by the poem "In Flanders' Fields" written by John McCrae after visiting the battlefield.

"In Flanders Fields"

In Flanders fields the poppies blow
Between the crosses, row on row

That mark our place; and in the sky
The larks, still bravely singing, fly
Scarce heard amid the guns below.

We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
Loved and were loved, and now we lie,
In Flanders fields.

Take up our quarrel with the foe:
To you from failing hands we throw
The torch; be yours to hold it high.
If ye break faith with us who die
We shall not sleep, though poppies grow
In Flanders fields.

In Honor and Remembrance of all
who have died in the services of our
Nation.



So much to do...

I got a call from my friend Emily. I met Emily and her partner Michelle shortly after my husband died a few years ago. They were facilitating an on-line live program for widows and others who had lost loved ones.

They are what is called "Purpose and Life" coaches. They were a great support for me and we became friends. They encouraged me to write my book and get on with my life.

For many of us it is easy to give up when life hands us a blow but I wasn't willing to give up life. With their support and that of my friends and family I got busy and found the love I wanted.

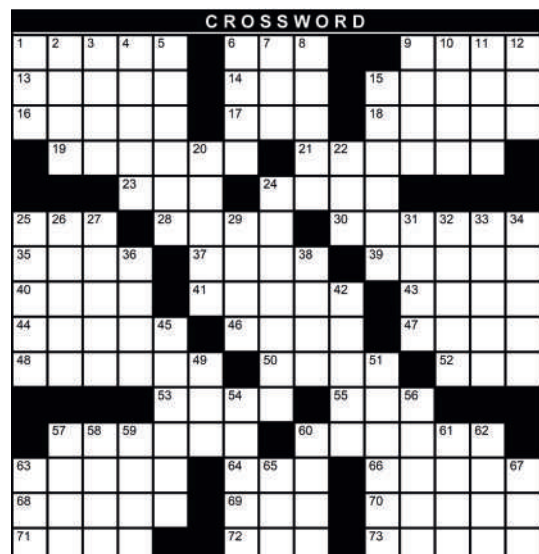
Emily and Michelle have asked me to write a testimonial for their program. They want to go from live-on-line to a self-study course so that they can reach more people. I love being of service and helping others, particularly women. So of course I told them yes.

Just the other day my friend Joann

told me about how some of her relatives are fighting over the estate of her sister that just passed away, trying to get some of the inheritance. They have been ignoring her emails so I advised her to make sure she kept a journal of all of her conversations so that if they ended up in court she would have them. Courts love to see a paper trail.

When we are in grief we don't think about little things, we trust people and expect others to be fair and this isn't always the case. This is why I am eager to help Emily and Michelle, the more information we can get out to those in need the better.

Speaking of the love I wanted, Profe and I are off to Sonoma for the week-end. Bye.



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THEME: FICTIONAL FATHERS

ACROSS

1. Ice cream treat, pl.
6. Albanian money
9. Desertlike
13. Like Bananas Foster
14. Paleozoic _____
15. O. Henry's specialty
16. Printer brand
17. Always, to a poet
18. Extended family member
19. *"Breaking Bad" father
21. *"The Lion King" father

23. Unit of length of yarn
24. "____ Me Maybe"
25. * ____ Anderson, he knew best?
28. The Supremes, e.g.
30. Subject matter, pl.
35. Same as ayah
37. Plural of #14
39. Like less processed grain
40. Kind of shark
41. U.S. Airline
43. Short for "and elsewhere"
44. Opposite of digest
46. Flabbergast
47. Like Gulf Stream

48. Most achy
50. Not much (2 words)
52. Reggae's cousin
53. Rapunzel's abundance
55. Maintenance closet staple
57. * ____ Rock of "Everybody Hates Chris"
60. *"Finding Nemo" father
63. Golfer's sun protection
64. Aloha prop
66. Only daughter of Michael Jackson
68. Not active
69. Emergency Medical Services
70. In the cooler (2 words)
71. *Opie's father
72. Egyptian boy king, for short
73. Button on electrical outlet

- 1983 hit " ____ Chameleon"
9. Solo at LaScala
10. Fish eggs, pl.
11. Cuzco valley empire
12. Yellow #5, e.g.
15. Stream of revenue
20. Dog- ____ pages
22. Final, abbr.
24. Medicated shampoo ingredient (2 words)
25. * ____ Evans Sr. of "Good Times"
26. Idealized image
27. "Prepare to meet your ____!"
29. Wraths
31. Exclamation in a stinky room
32. Smidgins
33. *"National Lampoon" father
34. 1965 march site
36. Garden staple
38. Half a ticket
42. Carl Jung's inner self
45. Casual top
49. T, in Greek
51. Lethargy
54. Speck in the ocean
56. Heathrow craft
57. Same as genie
58. Pre-owned
59. Type of parrot
60. Atomizer output
61. Van Gogh's famous flower
62. On Santa's gift list
63. Roman road
65. Down Under runner
67. Group of dishes

Riddles

What can you catch but not throw?

What do you get if you put a radio in the fridge?

What lies in bed, and stands in bed? First white then red. The plumper it gets the better the old women like it?

What has a head yet it never weeps, has a bed but never sleeps, can run but can not walk, and has a bank but not a penny to its name?

When young, I am sweet in the sun.
When middle-aged, I make you happy.
When old, I am valued more than ever.

1		8						9
7	9		1	4				
		3		2		4		
	8				2	5		
				8				
		5	3					2
		6		3		8		
				9	5		4	6
4						3		7

**TRAIN TRACKS
FROM PAGE 1**

response and avoiding tragic accidents.

Attempting to beat a train at a crossing is a grave and senseless risk that should never be taken. It is critical to comprehend that trains require an extensive distance to come to a complete stop, sometimes spanning a mile or more. The allure of saving a few moments is never worth the irreversible consequences that can follow.

Trains are often quieter and faster than anticipated, capable of running on any track at any time, from either direction. A crucial aspect of railroad safety is to always expect a train. Complacency is not an option when lives are at stake. Remain vigilant and acknowledge the potential presence of trains.

Walking on or beside railroad tracks is both illegal and extraordinarily hazardous. These tracks are designed for the exclusive use of trains, and any trespassing

poses a significant risk to personal safety.

It is essential to comprehend that the only safe place to cross tracks is at designated public crossings, identified by crossbucks, flashing red lights, or gates. Any attempt to cross elsewhere is not only illegal but also life-threatening.

Engaging in recreational activities, such as walking, playing, or taking photos on or near railroad tracks, is strictly forbidden. These tracks are not a suitable backdrop for entertainment or personal endeavors. The potential consequences of such actions extend far beyond legal repercussions; they can result in severe injuries or even fatalities.

The El Monte community must unite in a collective effort to address railroad safety comprehensively. Education, awareness campaigns, and stringent enforcement of regulations are paramount to preventing future tragedies. Let us honor the lives lost by committing ourselves to protecting the well-being of every individual in our community.

**EARTH CLUB
From Page 1**

together succulent plants.

When students recycle, they are given the task of visiting each classroom and collecting bottles or

cans from the designated recycling bins. Upon collecting the recyclables, the students separate the contents. The money earned from recycling is re-invested in the school. "Once we collect the recycling, our teachers take it to get recycled, and that money goes back into the school," explained sixth grader Hayley.

The several activities the Earth Club students are part of foster a sense of community and promote teamwork. "We all feel like a community joined together, and earth club allows us to show school spirit while doing fun projects," said Lily.

A special project earth club students can participate in and collaborate with other students is the designing and painting of a mural. Each year, students from Earth Club can create unique designs.

"We have been painting murals for a couple of years now because students wanted to add their personal touch to

their school," said Mr. Lam. Once the design is chosen, students can help paint the design at a designated spot on campus. Using the murals to encourage students, some of the inspiring messages include "In diversity, there is beauty and strength," "Know that you're not alone, Gidley is your home," and this year's motto, "Enjoy Life."

This year's mural was designed by Katelyn. When explaining the intentions behind the colorful and calming design, Katelyn explained, "I designed it because I wanted to do something fun to say 'hey! Life may be crazy, but there are still simple things that can be fun, and remember to take a break.'"

"Earth Club allows students to problem solve, experiment, and gain experiences through different decision-making processes," said Mr. Lam. Adding, "Overall it teaches them about life skills."

With the overall mission of the club in mind, the students of Gidley are able to learn so much while building a sense of community, having fun, and caring for their school and the earth.



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Puzzle Answers

1	4	8	6	5	3	2	7	9
7	9	2	1	4	8	6	3	5
6	5	3	7	2	9	4	8	1
3	8	1	9	7	2	5	6	4
2	7	4	5	8	6	9	1	3
9	6	5	3	1	4	7	2	8
5	1	6	4	3	7	8	9	2
8	3	7	2	9	5	1	4	6
4	2	9	8	6	1	3	5	7

M	A	L	T	S		L	E	K		A	R	I	D	
A	F	I	R	E		E	R	A		I	R	O	N	Y
X	E	R	O	X		E	E	R		N	I	E	C	E
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		L	E	A			C	A	L	L				
J	I	M		T	R	I	O		T	O	P	I	C	S
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E	G	E	S	T		S	T	U	N		W	A	R	M
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	J	U	L	I	U	S		M	A	R	L	I	N	
V	I	S	O	R		L	E	I		P	A	R	I	S
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A	N	D	Y			T	U	T		R	E	S	E	T

Merced Avenue Linear Park Unveiled

A remarkable park has emerged in El Monte, near the city's border with South El Monte, captivating locals with its unique design and purpose.

The Merced Avenue Linear Park, a 0.2-mile bike and walk path gracefully positioned in the median of Merced Avenue, has become a symbol of community collaboration and environmental consciousness.

The project, a joint effort between the city of El Monte, mobility non-profit Active SGV, and Alta Planning + Design, has been made possible through funding from the Safe Clean Water Program (Measure W).

At first glance, the park may seem unassuming, featuring an earthen walk path and a winding concrete two-way bike path. But its simplicity is complemented by thoughtful elements, including rainwater capture mechanisms, drought-resistant native plants, and a few tables and sanded tree stumps for visitors to rest on.

Cyclists can currently access the Rio Hondo bike path by venturing a short distance along Towneway Drive, just a few blocks away from the northern terminus of the park.

Additionally, buffered bike lanes across Merced, beyond Garvey Avenue, provide a route to another planned project at El Monte's border with South El Monte.

This exciting development is part of the protected Merced Avenue Greenway, which is set to span 1.1 miles in South El Monte, from Fern Street to Lerma Road. This planned

route will be in close proximity to the expansive Whittier Narrows Recreation Area, a popular destination connected to several existing bike paths.

Construction is currently underway on the southern portion of the Greenway, below Rush Street, according to ActiveSGV's Executive Director David Diaz. Although completion is not expected until possibly late next year, progress on this transformative project is well underway. However, a funding gap in the northern section of the Greenway poses a challenge that the project team continues to address. Despite these hurdles, the commitment to realizing the full potential of the Greenway remains resolute.

The Greenway project, funded by the Safe Clean Water Program, not only prioritizes connectivity but also incorporates stormwater capture elements. This commitment to sustainability further highlights the project's alignment with environmental stewardship.

In addition to the Greenway, plans are in motion to reconfigure Rush Street, South El Monte's bustling commercial and industrial corridor. Serving as the main east-west arterial road, Rush Street connects locals to major thoroughfares like Rosemead Boulevard and Santa Anita Avenue. The reconfiguration will enhance accessibility and connectivity, creating a seamless network for multimodal transportation.

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The San Gabriel Valley Family Center is a community based, not-for-profit organization serving the cities of El Monte, South El Monte and surrounding communities. It was founded in 1964 by members of the El Monte Civitan Club.

The Family Center conducts two food pantries, reaching over 350 local families each week. The Center fills an important role in helping to maintain community health by providing nutritious food to families in need.

The Center serves extremely low-income neighborhoods with high rates of poverty, unemployment and large number of elderly persons.

We invite you to visit our website for more information at www.sgvfamilycenter.org.



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