

The Mid Valley News

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Citizens Business Bank Celebrated for Backing 2024 Housing for All Program

The South El Monte branch of Citizens Business Bank has been honored with the prestigious Community Impact Award at the 2024 Housing for All event, recognizing the bank's ongoing dedication to community development and support for affordable housing. The event, hosted by the Rio Hondo Community Development Corporation (RHDC), brought attention to critical issues around housing affordability and provided resources to help low-income individuals and families in the San Gabriel Valley.

Accepting the award on behalf of Citizens Business Bank was Board Member Joseph Ramirez, Vice President and Center Manager of the South El Monte branch. In his remarks, Ramirez highlighted the bank's commitment to supporting local efforts aimed at improving economic opportunities for families in need. The Community Impact Award reflects the bank's active role in fostering positive change through partnerships with organizations like RHDC.

RHDC is a local nonprofit dedicated to providing affordable



housing and economic development opportunities to low-income households. The 2024 Housing for All event focused on educating low-income residents about the benefits and opportunities associated with affordable housing, with a specific goal of empowering families with the

knowledge and resources to navigate the complexities of securing affordable housing. Additionally, the event aimed to build a sense of community among attendees by offering opportunities for networking, sharing personal

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The American Military Museum: A Living Tribute to Our Armed Forces



Located 12 miles east of downtown Los Angeles, the American Military History Museum, also known as Tankland, offers a unique glimpse into the nation's military legacy. Situated on 7.5 acres in the Whittier Narrows Recreation Area, this nonprofit museum is home to over 175 military vehicles and outdoor exhibits that span from 1933 to the present day. Tankland provides an interactive environment where visitors can explore and engage with historical military equipment up close, offering a meaningful connection to the past.

Since 1962, the museum has been dedicated to preserving U.S. military history. Its founder, Donald Michelson, a former Quartermaster Officer who served during World War II, opened the museum with a mission to honor the countless veterans and active-duty personnel who have fought to protect the nation. Michelson first opened the museum at the Exposition Park Armory near the University of Southern California (USC) before relocating it to Bell, California. In

1978, it moved to its current location in Los Angeles County, where it has grown into the largest military history museum and restoration center in the Western United States.

Tankland's expansive outdoor display complex takes visitors on a journey through time, tracing the evolution of military equipment that has shaped the course of world history. Among the museum's impressive collection are 25 tanks, including WWII Sherman tanks, M-60 tanks, and mobile anti-aircraft guns. In addition, the exhibits feature troop transports, jeeps, field ambulances, 8-inch Howitzers, naval landing craft, fixed naval guns, bombs, missiles, and Humvees. There is also a Huey helicopter gunship from the Vietnam War and an original anti-aircraft gun emplacement from the USS Missouri battleship. The museum's collection primarily showcases U.S. military equipment, providing a close-up look at the tools and vehicles that played pivotal roles in key military conflicts.

The museum's exhibits offer an immersive experience, inviting visitors to explore history in an interactive setting. While walking among these iconic machines, guests can reflect on the courage and sacrifice of the men and women who used them in defense of the country. Tankland's mission extends beyond education and remembrance—it also seeks to inspire future generations by preserving these historical artifacts and the stories they

MUSEUM >> PAGE 7

Historic Funding Secured for Puente Hills Regional Park Redevelopment



The U.S. Department of the Interior announced today that \$254.68 million will be invested into local park redevelopment projects across the country, with \$15 million earmarked for the Puente Hills Regional Park in Los Angeles County. Built on the site of the former Puente Hills Landfill, once the largest in the United States, the new park will reclaim 142 acres of land, marking a significant transformation from an industrial site to a vibrant public space.

Supervisor Hilda L. Solis, who has championed the conversion of the landfill into a park for years, celebrated the announcement. Growing up in unincorporated La Puente near the landfill, Solis recalls the negative impact it had on her neighborhood, particularly the garbage trucks and foul odors. As a State Assemblymember, she worked to close the landfill and turn it into a public space, a goal she is now seeing come to fruition.

"This \$15 million grant is a tremendous step forward," Solis said. "I remember those garbage trucks leaving a stench throughout my neighborhood. I vowed to do everything I could to close the landfill and restore its lands. The creation of

this park is the fulfillment of that promise."

In 2016, in collaboration with the Los Angeles County Department of Parks and Recreation, the region's Sanitation Districts, and former Los Angeles County Supervisor Don Knabe, Solis helped launch the Puente Hills Landfill Park Master Plan, which was unanimously approved by the Board of Supervisors. This plan laid the groundwork for converting the site into the county's first new regional park in more than 35 years.

Once complete, the Puente Hills Regional Park will provide not just green space but also recreational, educational, and cultural opportunities for residents. Solis also thanked President Joe Biden, Vice President Kamala Harris, and Secretary of the Interior Deb Haaland for their roles in securing this investment, as well as Governor Gavin Newsom for supporting Los Angeles County's efforts to develop the park.

"This project shows the power of federal, state, and local partnerships working together to create lasting change," Solis said. "We're turning a former landfill into something that will serve future generations, offering them spaces to enjoy and grow."

The redevelopment of the Puente Hills Landfill is a rare opportunity for Los Angeles County to reclaim a significant piece of land, transforming it from a symbol of

REGIONAL PARK >> PAGE 7



EMUHSD Celebrates Major Milestone with Ribbon Cutting



The El Monte Union High School District (EMUHSD) will mark a significant milestone in the evolution of South El Monte High School (SEMHS) this Thursday, September 26, with a ribbon-cutting ceremony celebrating the completion of a campus-wide modernization project. The event will take place at 5 p.m. on the school grounds, located at 1001 Durfee Ave., and will be attended by local dignitaries, school officials, students, and community members.

The SEMHS Modernization Project, funded through Measure D and HS bonds alongside District Deferred Maintenance Funds, includes comprehensive renovations aimed at enhancing the learning environment for students. The project's upgrades include redesigned landscaping and outdoor seating areas, refurbished classrooms, and a newly enhanced library and administration building. Additionally, state-of-the-art technology has been integrated throughout the campus to create flexible, future-ready learning spaces.

The ceremony will feature speeches from SEMHS Principal Dr. Jorge Morales, Associated Student Body President Gabriela Garcia, EMUHS District Superintendent Dr. Edward Zuniga, and Board of Trustees President Ricardo Padilla. Following the formal proceedings, attendees will enjoy a taco celebration.

According to EMUHS, the project was designed to support student success and readiness for both college and career pathways. By modernizing facilities across the District, including SEMHS, the District hopes to provide students with environments that foster innovation and collaboration.

The modernization is part of a broader district-wide initiative to improve educational spaces. The EMUHS Board of Trustees, which approved the project, emphasized the importance of creating adaptable spaces that meet the evolving needs of today's students.

The event on Thursday is open to the community, offering an opportunity for parents, students, and local residents to see firsthand the significant enhancements made to the high school campus.

For those in the South El Monte

community, this modernization represents a major investment in the future of local education, further establishing the school as a cornerstone for academic excellence and community pride.

What is Measure D?

Measure D is a bond measure passed by voters within the El Monte Union High School District (EMUHSD) to provide funding for critical school infrastructure improvements. Approved in November 2008, Measure D authorized the district to issue \$148 million in bonds, specifically aimed at modernizing and upgrading facilities across its campuses, including South El Monte High School.

The measure's funds are designated for improving outdated classrooms, upgrading technology, enhancing safety systems, and creating spaces that support both academic and vocational programs. These funds are not used for administrative costs, ensuring that the money directly benefits the students and the educational environment.

How Measure D Has Impacted EMUHS:

Measure D has been a significant factor in the district's ability to renovate older campuses, many of which had not seen major upgrades in decades. The bond has supported:

- **Classroom and Lab Renovations:** Ensuring students have access to modern learning environments equipped with the latest technology and infrastructure.

- **Safety Improvements:** Upgrades to fire alarms, security systems, and general campus safety, providing a safer learning environment.

- **Energy Efficiency:** The installation of energy-efficient systems, reducing operational costs and supporting sustainability initiatives.

- **Athletic Facilities:** Improvements to gymnasiums, sports fields, and outdoor areas, which foster both physical health and community engagement.

Accountability and Oversight:

A Citizens' Oversight Committee is in place to monitor the use of Measure D funds, ensuring that the projects align with the goals and commitments made to voters. Independent audits are conducted to guarantee transparency in spending.

The modernization project at South El Monte High School is one of many improvements across the district funded by Measure D. By investing in infrastructure and upgrading technology, Measure D is helping the district provide a 21st-century education for its students, improving both college and career readiness across all campuses.



Modernization Features:

- Enhanced courtyard landscapes and seating areas
- Upgraded classrooms, library, and administration building
- State-of-the-art technology installations

Funded by Measure D and HS along with District Deferred Maintenance Funds as part of EMUHS's commitment to upgrading facilities across its school sites.



Lions Dominate Homecoming



The El Monte High School Lions roared to victory on September 13, defeating Whittier High School 42-6 in a Homecoming game that brought together current students, alumni, and the wider community.

The game, which marked the final contest on El Monte High's current field before upcoming district modernizations, was a fitting send-off to the beloved home turf.

The Lions dominated from the start, securing their win in front of a packed crowd eager to celebrate not just the game but the traditions and history of El Monte football.

The night was filled with special tributes, including the retirement of jerseys belonging to some of the school's most accomplished football alumni, a testament to the program's rich history.

One of the evening's highlights was the halftime show, where the Homecoming King and Queen were crowned, drawing cheers from the audience.

For now, the Lions remain focused on continuing their strong season, with the Homecoming win serving as a boost for both the team and the El Monte High School community.

Arroyo Hosts College Night

El Monte Union High School District's Districtwide College Night, held on September 9 at Arroyo High School, drew a large crowd of students and families eager to explore future academic opportunities.

Representatives from a variety of colleges and universities, including California State Universities (CSUs), Universities of California (UCs), community colleges, and private institutions, were on hand to provide valuable information about admissions, financial aid, and academic programs.

Students were able to meet one-on-one with recruiters to ask questions, gather brochures, and learn about scholarships, campus life, and other opportunities.

Workshops offered guidance on the college application process and maximizing financial aid options. Parents also benefited from learning how to support their children in preparing for college.

Parents, too, found the event beneficial, as they explored ways to support their children in preparing for the academic demands of college life. Many families expressed appreciation for the chance to gather resources and insights, helping them feel more confident about the next steps in their students' educational journeys.

The event highlights El Monte Union's commitment to college readiness, empowering students with the tools needed for success.

Health & Fitness

The Benefits of Regular Exercise



Regular exercise is not only essential for maintaining physical fitness but also plays a crucial role in improving mental health and overall well-being. Engaging in moderate exercises can be a great way for beginners to kickstart their fitness journey. In this article, we will explore five moderate exercises suitable for beginners, along with the specific benefits they offer. Additionally, we will provide actual and verifiable outdoor locations in the City of El Monte, Baldwin Park, and Rosemead for performing these exercises.

Make sure to consult with a healthcare professional before starting any exercise program, especially for individuals with pre-existing medical conditions or injuries.

Walking: Walking is a low-impact exercise that provides numerous health benefits. It helps to strengthen muscles, improve cardiovascular fitness, and boost mood. For beginners in El Monte, the Whittier Narrows Recreation Area is an ideal location with its scenic trails and beautiful surroundings. Lace up your shoes and enjoy a refreshing walk amidst nature.

Cycling: Cycling is not only a fun activity but also a great cardiovascular exercise. It improves leg strength, increases stamina, and helps with weight management. The San Gabriel River Trail in Baldwin Park offers a picturesque route for cyclists of all levels. Whether it's a leisurely ride or an intense workout, this trail provides the perfect

backdrop.

Yoga: Yoga combines physical poses, breathing exercises, and meditation to promote flexibility, balance, and relaxation. For beginners, the Rosemead Park is an excellent spot to practice yoga in a serene environment. Unwind, stretch, and find your inner peace as you reap the benefits of improved flexibility and reduced stress.

Swimming: Swimming is a full-body workout that improves cardiovascular endurance, builds strength, and enhances lung capacity. The El Monte Aquatic Center features a state-of-the-art swimming pool, providing a safe and welcoming environment for beginners. Dive in and experience the refreshing benefits of swimming in a controlled and supervised setting.

Strength Training: Strength training, including bodyweight exercises and using resistance bands, helps to build muscle, increase bone density, and boost metabolism. The Baldwin Park Recreation Center offers outdoor fitness stations equipped with various exercise equipment suitable for beginners. Strengthen your muscles and sculpt your body while enjoying the fresh air and sunshine.

Regular exercise brings a multitude of benefits for beginners and individuals of all fitness levels. Engaging in moderate exercises not only improves physical health but also enhances mental well-being. Whether it's walking, cycling, yoga, swimming, or strength training, each exercise offers unique advantages.

The Whittier Narrows Recreation Area, San Gabriel River Trail, Rosemead Park, El Monte Aquatic Center, and Baldwin Park Recreation Center provide actual and verifiable locations for beginners to perform these exercises.

Start your fitness journey today and unlock the incredible benefits of regular exercise for a healthier and happier life.

Smoking-Related Health Problems in Teenagers



As they navigate their way through adolescence, teenagers may be susceptible to peer pressure and societal influences that can lead them down the path of smoking.

This article aims to provide an empathetic and informative overview of the smoking-related health issues that teenagers may face.

Teenagers who smoke are at a higher risk of developing various respiratory problems. Smoking damages the delicate tissues in the lungs, leading to chronic coughing, wheezing, and shortness of breath. Conditions such as bronchitis and pneumonia become more prevalent in teenage smokers, making it harder for them to participate in physical activities or enjoy a healthy lifestyle.

While it may take years for smoking-related cancers to develop fully, the habit can significantly increase the risk of various types of cancer in teenagers. Lung cancer is the most well-known, but smoking can also contribute to cancers of the throat, mouth, esophagus, and bladder. The long-term consequences of smoking at such a young age can be devastating and life-altering.

Teenagers who smoke are more likely to experience cardiovascular problems. Smoking damages blood vessels, leading to the build-up of plaque, which can cause heart attacks and strokes. It also increases blood pressure and heart rate, putting additional strain on the cardiovascular system.

The harmful chemicals in cigarettes hinder the growth of lung tissues, reducing lung capacity and function. This impairment can have lasting effects, leading to reduced athletic performance and increased susceptibility to respiratory infections.

Smoking can exacerbate mental health issues such as anxiety and depression. Research suggests that teenagers who smoke are more prone to mood disorders and may find it harder to manage their emotional well-being.

Smoking-related health problems in teenagers are a serious issue that needs attention and intervention. As a society, it is essential to provide support, education, and resources to help prevent and address teenage smoking.

If you or someone you know is struggling with smoking addiction, it is important to seek professional help and guidance. Quitting smoking is a challenging journey, but with the right support, it is possible to overcome this harmful habit and improve overall health and well-being.

Why Managing Stress Matters



Stress is a common part of life, experienced by people of all ages and backgrounds. Here's why managing stress is important and how it can positively impact various aspects of life.

Chronic stress can lead to serious health issues, including heart disease, hypertension, obesity, and diabetes. When stressed, the body releases hormones like cortisol, which can disrupt normal bodily functions.

By managing stress through techniques such as exercise, mindfulness, and proper nutrition, individuals can reduce their risk of stress-related illnesses and promote overall health.

Stress often exacerbates mental health conditions such as anxiety and depression. Prolonged exposure to stress can lead to emotional exhaustion, difficulty concentrating, and irritability. Managing stress through relaxation techniques, therapy, and social support can improve mood, enhance resilience, and foster a more positive outlook on life.

High stress levels can impair focus and productivity, leading to decreased performance in both personal and professional realms. By managing stress effectively, individuals can enhance their ability to concentrate, make better decisions, and increase their overall efficiency.

Stress can strain relationships, leading to misunderstandings and conflicts. When individuals are overwhelmed, they may withdraw or react negatively to those around them.

By managing stress, people can communicate more effectively, empathize with others, and strengthen their connections with family and friends, fostering a supportive environment.

Learning to manage stress equips individuals with essential coping strategies that can be applied to various challenges in life. Developing skills such as time management, problem-solving, and emotional regulation can help individuals navigate difficult situations more effectively, promoting a sense of control and confidence.

In today's fast-paced world, managing stress is more important than ever. Embracing practices like mindfulness, regular exercise, and seeking support can make a significant difference in navigating the stresses of daily life. Taking proactive steps to manage stress is not just beneficial—it's essential for a healthier, happier future.



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Real estate REPORT



How to Prepare Severe Weather



(StatePoint) Severe weather can have a sizable impact on your home and your savings. Taking steps to prepare can help you maintain peace of mind should a hazard impact you. Freddie Mac offers the following preparation tips for homeowners:

Protect Your Investment

A home insurance policy is an important layer of protection, generally providing you with the funds needed to repair a damaged property to its condition prior to an incident. Here, coverage can vary greatly depending on the company and plan you choose. To avoid surprises, it's important to review your policy carefully and make sure you understand what is and is not covered. For example, flooding is not generally covered by homeowner's insurance, so if you live in an area at risk of flooding, consider a separate flood insurance policy. Working with your insurance agent or broker can help you determine the types of plans and coverage that make sense for your budget, property and possessions.

Keep in mind that after a disaster strikes, you will need to list your possessions and verify any losses for an insurance claim. Taking a home inventory beforehand will make the process much easier.

Establish a Saving Strategy

Create an emergency fund with a goal of saving enough money for three to six months of regular expenses. It's best to keep your emergency fund separate from your regular savings account unless there's an extreme need. While this can be challenging for any family, households that have emergency budgets in place tend to be better

prepared to face disaster. Any resources you can put away will help you be more resilient if the time comes.

Secure Your Home

Regular home maintenance can help protect against the dangers of natural disasters, such as flooding and hurricane-force winds. Cleaning gutters and drains, for example, can prevent water from collecting around your home. You should also be sure you have a sump pump in good working order, and that your foundation and roof are in good condition. If a storm is in the forecast, clear your lawn of items that may be damaged, destroyed, lost, or cause damage to your home. You should also cover windows and shut off utilities. Many of these precautions can also protect against tornadoes, which can develop quickly and often arrive without warning.

Make Safety Upgrades

Before buying a particular house, you may want to consider the area's history of natural disasters, and take stock of the home to ensure it's up to code and has the safety features needed to protect you and your family.

Whether you're a current or prospective homebuyer, you can reference information provided by the Federal Emergency Management Agency (known as FEMA) to help you assess which hazards could impact your home, and identify relevant safety upgrades that can strengthen its defenses.

For example, earthquake damage may be mitigated by installing flexible gas line connections to prevent leaks and fires and by securing exterior structures like decks, porches, garages and carports.

Homes at risk of storm surge could benefit from reinforced garage doors that can withstand water and high winds, storm shutters, high-impact glass windows, and flood-resistant insulation and flooring.

Natural disasters are hard to predict. But being prepared can help you weather the storm, both physically and financially.

Federal Reserve Implements First Rate Cut in Four Years



In a strictly political move in the middle of election season, the Federal Reserve announced a 50 basis point (bps) cut in interest rates, marking the first reduction in four years. This decision reflects the central bank's growing confidence in the sustainability of easing inflation trends. The unanimous vote by all 19 Federal Reserve officials underscores a collective commitment to adjusting policy in response to the evolving economic landscape.

The latest meeting of the Federal Open Market Committee (FOMC) revealed that 18 officials supported the 50 bps cut, while one opted for a more conservative 25 bps reduction. This decisive action signals a shift in focus toward the labor market, with indications that further rate cuts may occur before the year concludes. The Fed's latest year-end projections suggest that additional cuts are likely, with two more reductions expected before 2024 ends.

As the Federal Reserve navigates the complexities of a changing economy, its attention has turned to employment trends, reflecting a broader strategy to support job growth while managing

inflation. The central bank anticipates a total decline of 100 bps by 2025, indicating a proactive approach to monetary policy as it adapts to economic conditions.

Following the announcement, interest rates experienced a slight uptick, but experts believe this is a temporary reaction. The prevailing expectation is that the declining trend in interest rates will likely resume as inflation continues to ease and job growth begins to slow. The Fed's recent actions underscore its commitment to fostering a stable economic environment that supports both consumers and businesses.

In the coming months, the Federal Reserve will closely monitor inflation indicators and employment data to inform its policy decisions. As the labor market evolves, the central bank remains poised to take further action if necessary, balancing the need for economic growth with the imperative to maintain price stability.

The recent rate cut and projections for future reductions highlight a pivotal moment in U.S. monetary policy, with potential implications for consumers, businesses, and the overall economy. As the Federal Reserve navigates these changes, the focus remains on fostering a sustainable recovery while addressing the challenges presented by inflation and employment dynamics.

Report as of

September 2024

California Latest Market Data

CALIFORNIA ASSOCIATION OF REALTORS®

How the market is doing*

* Daily Average for week ending September 21, 2024

479 Closed Sales per day ⁺	554 Pending Sales per day ⁺	719 New Listings per day ⁺
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How REALTORS® did in the previous week**

3.6% 23.1% Closed a sale	-1.9% 21.4% Entered escrow	1.7% 25.6% Listed a property
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What REALTORS® think will happen in the week ahead**

-17.9% 19.5% Sales will be up	-20.5% 18.6% Prices will be up	-12.8% 33.9% Listings will be up
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*Data based on weekly statistics collected from MLSs across California.
**Survey results collected at start of the current quarter.
Bigger Blue font represents share of survey respondents
Smaller font (green/red) reflects % change from previous quarter.

Source: California Association of REALTORS®

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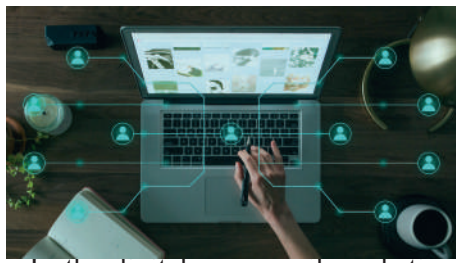
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Eye On Finance

Email Marketing: The Money Is in the List



In the digital age, email marketing has become a powerful tool for individuals and businesses to effectively connect with their target audience. Building a profitable opt-in list can provide a significant boost to your income and help you achieve financial freedom. In this article, we will explore some quick and easy ways to build a profitable opt-in list that can generate additional income for you and your family.

Before beginning your email marketing journey, it is crucial to define your target audience. Understanding their needs, interests, and preferences will enable you to create valuable content and tailor your email campaigns accordingly. Conduct market research, analyze demographics, and utilize tools like Google Analytics to gain insights into your target audience.

To entice people to subscribe to your opt-in list, it is essential to provide them with valuable content. Create lead magnets such as e-books, whitepapers, or exclusive access to webinars that address their pain points or offer valuable information. By offering something of value, you can convince your audience to willingly share their email addresses with you.

The sign-up form is the gateway to building your opt-in list. Make sure your sign-up forms are strategically placed on your website, landing pages, and blog posts. Keep the form simple, asking for only essential information like name and email address. A clutter-free and visually appealing sign-up form can significantly increase your conversion rates.

Pop-up and slide-in forms are effective tools to capture visitors' attention and encourage them to subscribe. However, it is crucial to use them strategically and avoid annoying your audience. Implement exit-intent pop-ups or timed slide-ins to offer a last-minute incentive or highlight the value they will receive by subscribing.

Social media platforms are

excellent channels to promote your opt-in list. Share links to your sign-up forms across your social media profiles and encourage your followers to join your list. Create compelling posts and visuals that showcase the benefits of subscribing and include a strong call-to-action to drive conversions.

Partnering with influencers in your niche can significantly boost your opt-in list. Identify influencers who have a substantial following and align with your target audience. Request them to mention your opt-in list in their content or collaborate on a joint project that can help you reach a wider audience and gain more subscribers.

Once you have built your opt-in list, focus on creating engaging email campaigns that provide value to your subscribers. Personalize your emails by addressing recipients by their names and segment your list to send targeted content. Use captivating subject lines, compelling copy, and visually appealing designs to capture attention and drive conversions.

Building a profitable opt-in list goes beyond simply acquiring subscribers. It is crucial to nurture and engage with your audience to establish a long-term relationship. Send regular newsletters, exclusive offers, and personalized content. Encourage feedback, respond to inquiries promptly, and make your subscribers feel valued.

Tracking the performance of your email campaigns is essential to optimize your efforts. Keep an eye on metrics such as open rates, click-through rates, and conversion rates. Test different subject lines, content formats, and call-to-action buttons to identify what resonates best with your audience. Use analytics tools to gain insights and make data-driven decisions.

Building a profitable opt-in list can be a game-changer for individuals seeking additional income. By following these quick and easy steps, you can create a valuable asset that allows you to connect with your target audience, provide them with valuable content, and generate income through email marketing.

Remember, building a successful opt-in list requires time, effort, and a commitment to providing value to your subscribers. Stay consistent, adapt to the changing needs of your audience, and watch your income grow as your list expands.

Investing Basics



When it comes to investing, many first time investors want to jump right in with both feet. Unfortunately, very few of those investors are successful. Investing in anything requires some degree of skill. It is important to remember that few investments are a sure thing – there is the risk of losing your money!

Before you jump right in, it is better to not only find out more about investing and how it all works, but also to determine what your goals are. What do you hope to achieve with your investments? Will you be funding a college education? Buying a home? Retiring? Before you invest a single penny, really think about what you hope to achieve with that investment. Knowing what your goal is will help you make smarter investment

What Is Your Investment Style?



Knowing what your risk tolerance and investment style are will help you choose investments more wisely. While there are many different types of investments that one can make, there are really only three specific investment styles – and those three styles tie in with your risk tolerance. The three investment styles are conservative, moderate, and aggressive.

Naturally, if you find that you have a low tolerance for risk, your investment style will most likely be conservative or moderate at best. If you have a high tolerance for risk, you will most likely be a moderate or aggressive investor. At the same time, your financial goals will also determine what style of investing you use.

If you are saving for retirement in your early twenties, you should use a conservative or moderate style of investing – but if you are trying to get together the funds to buy a home in the next year or two, you would want to use an aggressive style.

Conservative investors want to maintain their initial investment. In other words, if they invest \$5000 they want to be sure that they will get their initial \$5000 back. This type of investor usually invests in common stocks and bonds and short term money market accounts.

An interest earning savings account is very common for conservative investors.

decisions along the way!

Too often, people invest money with dreams of becoming rich overnight. This is possible – but it is also rare. It is usually a very bad idea to start investing with hopes of becoming rich overnight.

It is safer to invest your money in such a way that it will grow slowly over time, and be used for retirement or a child's education. However, if your investment goal is to get rich quick, you should learn as much about high-yield, short term investing as you possibly can before you invest.

You should strongly consider talking to a financial planner before making any investments. Your financial planner can help you determine what type of investing you must do to reach the financial goals that you have set. He or she can give you realistic information as to what kind of returns you can expect and how long it will take to reach your specific goals.

Again, remember that investing requires more than calling a broker and telling them that you want to buy stocks or bonds. It takes a certain amount of research and knowledge about the market if you hope to invest successfully.

A moderate investor usually invests much like a conservative investor, but will use a portion of their investment funds for higher risk investments. Many moderate investors invest 50% of their investment funds in safe or conservative investments, and invest the remainder in riskier investments.

An aggressive investor is willing to take risks that other investors won't take. They invest higher amounts of money in riskier ventures in the hopes of achieving larger returns – either over time or in a short amount of time. Aggressive investors often have all or most of their investment funds tied up in the stock market.

Again, determining what style of investing you will use will be determined by your financial goals and your risk tolerance. No matter what type of investing you do, however, you should carefully research that investment. Never invest without having all of the facts!

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What is Your
Digital Score?

midvalleymedia.net

Three Dot Lounge...

Working OverTime

by Cynthia Huizar



So much to do, we just got back from our trip to Salt Lake City, Utah. We drove there for my great-grandson DJ's one year birthday party. Interesting trip, along the way we stopped at the Valley of the Fire on the Moapa Indian reservation, it was awesome.

This little known gem is about an hour North of Las Vegas off of Highway 15. Profe and I like to take side trips when we go on visit with relatives. He was in the bus charter and tour business when he was younger and knows a lot of these little gems. Sometimes I am not sure if he is making up the stories or not, but he has told me the story of Little Mouse, a renegade Southern Paiute, who was wanted for many crimes including murder.

As the story goes, Little Mouse would hide in the red rock canyon where the authorities couldn't find him. He was so dangerous that according to Profe they put together a posse of over a hundred men to go in after him. The posse was made up of soldiers, lawmen, some tribesmen and a few outlaws.

He was known to hang out at a spot now named Mouse's Tank, a tank being a hollowed out natural catch basin that would have water in it, so that's where they concentrated their efforts to catch or kill him. They did finally shoot him a few miles away from his hiding place at the tank. So Profe's story turned out to be true, we went there and I saw the tank, now I still have lots of his stories to check out, I guess it means more traveling, lol.

Our trip ended up at the Great Salt Lake, Profe had told me about it, about how there was so much salt in the water you couldn't sink. Again I thought he might be pulling my leg but we drove out there and sure enough he was right.

The lake is something like 75 miles long and 35 miles across. The only thing living in it is briney scrimp. The salt content is second only to the Dead Sea in Israel and is dense enough for someone to float on it. So again he was telling the truth, or at least close enough.

Next month we are off to Arizona, we are going to go to Bearizona and the Flintstones. So stay tuned. Oh don't worry I will finish the story about the birthday party next week.

Cracker Barrel

by Mike McClure



...so the other day I received an invitation to the ribbon-cutting ceremony to celebrate the completion of the South El Monte H.S. (SEMHS) Modernization Project. The project features renovations to the entire campus including redesigned landscaping and outdoor seating, upgraded classrooms, library, administration building, and state-of-the-art technology.

The SEMHS Modernization Project, funded by Measure D and HS bonds along with District Deferred Maintenance Funds, is part of El Monte Union High School district wide facilities improvements. Approved by the EMUHSD Board of Trustees, the project will create flexible spaces designed to enhance college and career readiness for students and their families.

Some of you will remember that the Mid Valley News endorsed the Measure HS and Measure D Bonds when they were put to the community. We promised you at the time that we would watch carefully how the money was used and report back to the community with any resulting spending. We have seen too many projects in other localities stray away from their stated purpose.

I am happy to report that throughout the EMUHSD modernization program which now spans several years, the District has always been transparent and has done an excellent job of systematically renovating all of the campuses in the District, not one school has been neglected, it's important to remember that our schools compete was other school in more affluent community for the students.

With declining populations of school-age kids many schools face possible closure due to declining enrollments, plus the students have the ability to transfer to other districts. That's why we endorsed the Bond Measures, our District can compete with any other district and our kids are able to stay in this community and receive the top notch education that they deserve which helps their hard working families stay involved in their education. We commend the excellent work that the EMUHSD has done.

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CROSSWORD

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- THEME: NBA**
- ACROSS**
- 1. Port city in Japan
 - 6. *Team ride
 - 9. Nordic native
 - 13. Equipped with feathers
 - 14. Cigarette deposit
 - 15. *Arena, e.g.
 - 16. Not odds
 - 17. Hawaiian welcome wreath
 - 18. Bone hollows
 - 19. *NBA headquarters location
 - 21. *Bill ___ NBA Finals Most Valuable Player award
 - 23. "Roses ___ red ..."
 - 24. *NBA centers typically have long ones
 - 25. Tarzan the ___ Man
 - 28. Cry like a baby
 - 30. 3.26 light-years
 - 35. "Off The Wall" shoe
 - 37. Living quarters
 - 39. Shop ___ slogan
 - 40. "I'm ___ you!"
 - 41. Got some shuteye
 - 43. Comme ci, comme ça
 - 44. Brandish
 - 46. Ski hill ride
 - 47. Contractor's work order
 - 48. *Basketball blocking move
 - 50. Swedish shag rugs
 - 52. Member of a "benevolent and protective order"
 - 53. Kind of cola
 - 55. Thrice-repeated dance step
 - 57. *Power ___ position
 - 61. *NBA team with most championships
 - 65. Deprive of armor
 - 66. Genetic acronym
 - 68. Plural of ostium

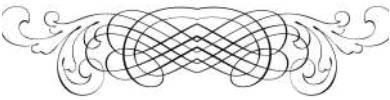
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Find Out How



- 69. Junk yard stuff
 - 70. Geisha's sash
 - 71. *Nickname for 61 Across
 - 72. Ooze
 - 73. *NBA Sixth ___ of the Year Award
 - 74. Type of leaf cabbage, pl.
- DOWN**
- 1. Bun baker
 - 2. " ___ me a seat"
 - 3. From square one
 - 4. Tanzania's northern neighbor
 - 5. Not absorb, nor repel
 - 6. Refuse to comply
 - 7. Wear and tear
 - 8. Bake an egg
 - 9. Sunglasses "glass"
 - 10. Cassino chip
 - 11. Not knit
 - 12. Church sound
 - 15. Lord's subordinate
 - 20. Good ___, book lovers' app
 - 22. Strike caller
 - 24. High school math class
 - 25. Declares to be true
 - 26. Sweat-inducing attack
 - 27. Come in!
 - 29. *The Stilt's first name
 - 31. David Schwimmer on "Friends"
 - 32. Breadth
 - 33. Art support
 - 34. *Shot ___, NBA countdown timer
 - 36. Cobbler's concern
 - 38. Fix a dog
 - 42. Vanish without this?
 - 45. Abscond
 - 49. Conjunction that joins alternatives and negatives
 - 51. Inferior goods
 - 54. Read-only disc
 - 56. Away from port
 - 57. Much ado
 - 58. One time
 - 59. Like pink steak
 - 60. Sandwich alternative
 - 61. Abel's big brother
 - 62. It will
 - 63. Give a ticket
 - 64. Fresh talk
 - 67. *Commissioned by Adam Silver

Riddles

What do you call a rabbit with fleas?

What bone has a sense of humor?

What kind of dog chases anything red?

What kind of dog has no tail?

What shoes should you wear when your basement is flooded?

**CBB
From Page 1**

experiences, and fostering connections.

The event also sought to provide clear and comprehensive information about affordable housing programs, including eligibility criteria and the application process. A significant part of the event's mission was to dispel common misconceptions and myths surrounding affordable housing while promoting a deeper understanding of how it positively impacts both individuals and the wider community. By connecting low-income

**MUSEUM
From Page 1**

As a nonprofit institution, the American Military History Museum receives no government funding or corporate sponsorship. Its operations and the upkeep of its vast collection are made possible through the hard work of dedicated volunteers. Volunteers assist with the preservation, restoration, and maintenance of the museum's vehicles and equipment, ensuring that these battlefield heroes continue to be a powerful reminder of the past.

individuals with housing service providers, nonprofit organizations, and government agencies, the event helped attendees gain better access to affordable housing resources and services.

The recognition of Citizens Business Bank through this award underscores the institution's active engagement in community efforts that benefit the most vulnerable populations. The bank's support of initiatives like Housing for All plays a vital role in promoting economic resilience, expanding access to housing, and strengthening the social fabric of South El Monte and the surrounding areas.

Those interested in volunteering can contact the museum to learn how they can contribute their skills and time to this valuable cause.

For military history enthusiasts, veterans, and families, the American Military History Museum offers an extraordinary opportunity to connect with history in a tangible way. Through its extensive collection and commitment to preserving the legacy of those who served, Tankland remains a living tribute to the bravery and contributions of the U.S. Armed Forces.

**REGIONAL PARK
From Page 1**

industrial waste into a much-needed public park that will serve as a hub for the community. The grant ensures that this transformation moves forward, marking an important milestone in the region's development.



How Homeowners and Renters Should Respond After a Natural Disaster



(StatePoint) Nearly one-third of U.S. homes are at a high risk of damage from a natural disaster, according to CoreLogic.

September is National Preparedness Month. In observance of this month, Freddie Mac is offering homeowners and renters these tips for how to respond when disaster strikes:

Contact Your Insurer and Mortgage Servicer

Whether you rent or own, one of the first people you contact should be your insurance agent or mortgage servicer.

If you're a renter and your rental unit or property sustains damage, contact your renters insurance company to file a claim. Most policies cover damage from tornadoes, fires, hail and non-flood related water damage. You also should inform your property manager. Sharing pictures of damage may help them make insurance claims, if necessary. To ensure everyone is on the same page, keep a written record of any communications about plans to address damage.

If you're a homeowner, call your homeowners insurance agent. In addition to assessing your property's condition and reimbursing repair and replacement costs, many policies also cover additional living expenses if you are displaced, such as temporary housing, food, pet boarding and other household expenses. It's also critical to let your mortgage company or servicer know about your current circumstances and to learn about available disaster relief options.

Get Relief

Disasters can stress your finances, but there are ways to get help.

If you're struggling to make rent following a natural disaster, talk to your property manager about flexible payments. You should also look at your lease agreement for a rental abatement clause, which may allow you to pause or make partial rent payments if your unit is damaged. As you rebuild, you may also be eligible for programs like federal tax relief and financial assistance for energy bills.

If you're a homeowner, there are

relief options available to help if you're at risk of missing a mortgage payment due to a natural disaster. One such option is mortgage forbearance, which allows you to reduce or pause your payments for a specified period. Keep in mind that if you choose this option, you should be prepared for when forbearance ends and normal payments resume. You should also refer to the information about disaster assistance and resources provided by entities like FEMA, DisasterAssistance.gov, The U.S. Department of Housing and Urban Development and American Red Cross.

Be Aware of Scams

After a natural disaster, you may be a target for scam artists or predatory lenders seeking out people in distress. Help avoid becoming a victim by being aware of common schemes. These include high-interest loans for repairs, which may offer short-term relief, but end up costing you more in the long term. You should also be wary when prepaying contracts for repairs. Don't authorize any payments until all work is completed and you're satisfied with the final product. Finally, don't provide personal information to anyone claiming to be a government employee or disaster relief professional without verifying their identity. Remember that government employees will never ask you for financial information, such as a bank account number.

If you believe you've been a victim of a scam, report it immediately. First, call your creditors to cancel your credit cards. You can also request that creditors receive your written consent before changing your mailing address or sending a replacement credit card. Then, contact the credit bureaus to freeze your credit reports so that there's no activity unless you approve it. Finally, report the scam to consumer protection agencies like the Federal Trade Commission and the U.S. Department of Justice so that the culprit can't strike again.

After a natural disaster strikes and you and your loved ones are safe and accounted for, getting on the path to financial recovery is critical. Whether you are a homeowner or renter, there are resources to help you get back on your feet.

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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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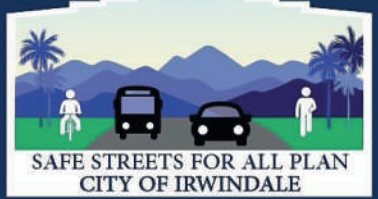
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