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A look back at 2008/Una mirada al 2008

## You can't help but get close

Uno no puede evitar que se convierta en algo personal



Guadalupe Center social worker Christina Jasso is one busy woman, answering the phone and receiving gifts from listeners of a local radio station for the center's Adopt-a-family program. Jasso said the Christmas program has helped distract her from the sadness she feels in her heart for a little girl name Kerry Magaña.

La trabajadora social del Guadalupe Center Christina Jasso es una mujer atareada, respondiendo al teléfono y recibiendo presentes de parte de los auditores de una estación radial local para el programa del centro Adopte-una-Familia. Jasso dice que el programa navideño ha ayudado a distraerla de la tristeza que siente en su corazón a causa de una jovencita llamada Kerry Magaña.

JOE ARCE AND JOSÉ FAUS  
HISPANIC NEWS

TRADUCE PATRICIO H. LAZEN  
HISPANIC NEWS

**C**hristina Jasso's work as Homeless Project Manager at Guadalupe Center has shown her a world that most of us avoid. She knows that the thing to do is not get emotionally involved in the cases that come your way. Try as hard as you can, Jasso knows that the heart has a different set of rules. Such was the case when she met Kerry Magaña and her family.

On this early December morning, Jasso was putting the final touches on the packages for a family in the Center's adopt-a-family Christmas

program. "I am supposed to be in charge of the homeless program, only we do a lot of different things here, so it is a catch-all for a lot of things," said Jasso. "We have adopted the family out and I can't wait to call mom and let her know her presents are here."

The call is the coda to a busy period for Jasso. It has also been a way to deal with the memory of the young girl whose struggle with leukemia touched her in ways she did not anticipate.

*Hispanic News* documented the two-year

"IT WAS A BAD TIME"/PAGE 2

**E**l trabajo de Christina Jasso como Administradora del Proyecto para los sin Hogar en el Guadalupe Center le ha mostrado un mundo que la mayoría de nosotros tratamos de evitar. Ella sabe que lo que se debe de hacer es no involucrarse emocionalmente en los casos que se le presentan. Traten tanto como les sea posible, Jasso sabe que el corazón tiene una lista diferente de reglas. Tal fue el caso cuando ella conoció a Kerry Magaña y a su familia.

En esa mañana de comienzos de diciembre,

Jasso le ponía los toques finales a los paquetes para una familia en el programa navideño del centro Adopte-una-Familia. "Yo estoy supuesta a estar a cargo del programa para los sin hogar, pero aquí hacemos muchas cosas diferentes, por lo que uno tiene que abarcar muchas cosas", dice Jasso. "Nosotros habíamos adoptado a una familia y estaba ansiosa de llamar a la mamá y decirle que sus presentes estaban aquí".

La llamada es la coda de un atareado periodo de tiempo para Jasso. También ha sido una manera de lidiar con la memoria de la jovencita

"FUE UNA MALA ÉPOCA"/PÁGINA 2

## Broken boiler brings out holiday spirit



Just days before the Christmas break, students at Our Lady of Guadalupe School found themselves wearing coats, gloves and hats in their classroom. The boiler gave out leaving the school without heat. The students still practiced for their Christmas program, which was eventually cancelled.

Justo días antes de las vacaciones de Navidad, los estudiantes de la Escuela de Nuestra Señora de Guadalupe se encontraron vistiendo chamarras, guantes y gorros en sus salones de clases. La caldera dejó de funcionar dejando a la escuela sin calefacción. Los estudiantes aún practicaron para su programa navideño, el que eventualmente fue cancelado.

## Caldera descompuesta hace salir el espíritu festivo

JOE ARCE AND MIGUEL M. MORALES  
HISPANIC NEWS

TRADUCE PATRICIO H. LAZEN  
HISPANIC NEWS

The pipes that carry the water into the boiler that provides heat for our Lady of Guadalupe School and Our Lady of Guadalupe Shrine and its offices gave up the ghost just before Christmas. The resulting chaos left students of the school located at 26th and Madison braving the cold on the last days before the holiday break.

"The classes are so cold," said Will Sainz, 10, who attends school at Our Lady of Guadalupe. Both he and schoolmate Maria Rojas are wearing their winter coats inside the school's computer classroom. "It's freezing in here," Maria said curling her fingers into her sleeves. She said the cold makes

"WE WILL WORK"/PAGE 3

Las cañerías que acarrean el agua hacia la caldera que surte la calefacción de la escuela y el santuario de Nuestra Señora de Guadalupe y sus oficinas expiraron justo antes de la Navidad. El caos resultante dejó a los estudiantes de la escuela localizada en las calles 26 y Madison desafiando el frío en los días anteriores a las vacaciones de las festividades.

"Las salas de clase estaban tan frías", dijo Will Sainz de 10 años y quien asiste a la escuela de Nuestra Señora de Guadalupe. Tanto él como su compañera de clase Maria Rojas están vistiendo con sus abrigos de invierno dentro del salón de clases de computadoras en la escuela.

"Está congelando aquí", dijo Maria mientras retraía sus dedos hacia el interior de sus mangas. Ella dijo que el frío dificulta su concentración.

Daniel Ryan, director ejecutivo del fondo Central City School Fund platicó con *Hispanic News*. El fondo es una herramienta de la Diócesis Católica de Kansas City-St. Joseph. Su misión es la de entregarle asistencia financiera basada en necesidades a familias de bajos recursos para que sus hijos puedan asistir a la Escuela Católica de la diócesis o al Centro de Educación Temprana de la Niñez en la Diócesis de Kansas City-St. Joseph. El fondo cubre los gastos operativos de St. Monica, Our Lady of the Angels, Our Lady of Guadalupe, Holy Cross, St. Stephen, St. Ann y Bishop John J. Sullivan Early Childhood Center.

Ryan dijo que Guadalupe Center, Inc. le ha permitido a la escuela conducirse sin dependencias en la misma calle mientras la caldera

"NOSOTROS"/PÁGINA 3

# "It was a bad time"

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journey of Magaña and her family as she battled with the leukemia that slowly sapped her strength but never her will. We reported on the many people that came together to organize a successful bone marrow drive for Kerry. The angels that came to her side, people like Michael Quijas, who were touched by Kerry's grace and demeanor in spite of the odds she faced.

We wrote about the endless bureaucracy that kept Kerry's grandmother in Honduras unable to get a visa to come to Kansas City and be with her granddaughter and help her daughter Claudia Sabra who struggled valiantly to be mother to Kerry in the hospital and mother to her two other children.

"You can't help but get close, especially with someone like Kerry who was the poster child for everything good in the world," recalled Jasso, marveling at Kerry's selflessness. "She wanted to educate other patients that came into the hospital and tell them what was going on and what to expect with chemo and what to expect when lumps of hair were coming out. She was the one who was there to help through that process. She even helped me and mom when mom was exhausted and couldn't do more."

Jasso worked hard, along with others, to help get the visa to bring Kerry's grandmother from Honduras. She was there

when she arrived in the airport and when she was finally able to visit her granddaughter in the hospital a few weeks ago.

"It was a bad time. It was traumatic but I was able to help a little bit, and even by helping a little bit it made a big difference to mom and it made a big difference for a couple of days for Kerry."

Jasso knows she has lifelong friends in Kerry's family. "Mom and grandma came out to my home the other day and brought me three stuffed animals that Kerry had collected," recalled Jasso fighting back the tears. "That means a lot from someone that has passed away. She said, 'you were close to her like an aunt would be.' Now I have the little thirteen-year-old call me Aunt Christina and that is very special."

Jasso credits her grandmother, Angel Fernandez who owned the old Las Chiquitas restaurant, with infusing her with a caring spirit. "My grandmother played a huge role. She had a Mexican restaurant for 51 years. She would not give people money out of the register but she would feed everyone that came in that did not have money. She would even bring them Thanksgiving dinner," recalled Jasso fondly.

"I think the culture is key. Grandma did it and grandma instilled that in us. You help as much as you can, don't cross the barriers, but give as much as you can and make people feel respected. ... I have only had three of these kinds of



Christina Jasso will long remember 2008. The poster board behind her desk is filled with news clippings of a young girl name Kerry Magaña who became more than just a client. Magaña's passing in 08' hit her hard both personally and professionally.

*Christina Jasso recordará el 2008 por mucho tiempo. El panel para afiches detrás de su escritorio se encuentra lleno de recortes de noticias de una jovencita llamada Kerry Magaña quien se convirtió en más que un cliente. El fallecimiento de Magaña en el 2008 le golpeó fuerte tanto en lo personal como en lo profesional.*

cases and I am going to be able to take this to my grave and be able to say that I was able to help a little bit."

Jasso knows that no matter how much she gave, she got infinitely more in return. "I learned that someone at 15 years of age can impact many people. She was truly special and now mom is a friend ... They are the nearest family and I hope to be able to meet many people like her and help them. They end up being family."

Jasso added that the family has also become close to the

Guadalupe Center and its staff. "You should see them. Claudia and her mom have nicknamed this place the miracle workers place. We try to do miracles on a daily basis but sometimes it does not happen but with her, thank God we were able to get grandma here. It was a huge sense of relief. ... I think that was the best part out of the whole thing, that and meeting Kerry. ... This helps me to get ready for another year. ... I am ready for 09 and ready to take on whatever comes through the door."

# "Fue una mala época"

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cuya lucha con la leucemia la conmovió de maneras que ella no atinó a anticipar.

Hispanic News reportó la saga de dos años de Magaña y su familia mientras ella batallaba con una leucemia que lentamente

socavaba sus fuerzas, pero no así su determinación. Nosotros hicimos reportajes referentes a las muchas personas que se congregaron para organizar un exitoso beneficio para inscribir a donantes de médula ósea. Los ángeles que se le acercaron, personas como Michael Quijas, quienes fueron conmovidos por la gracia y comportamiento de Kerry a pesar de las probabilidades que enfrentaba.

Nosotros escribimos respecto a la interminable burocracia que mantuvo a la abuela de Kerry en Honduras sin poder obtener una visa para venir a Kansas City y estar con su nieta y ayudar a su hija Claudia Sabra quien luchaba valientemente para ser la madre de Kerry en el hospital y ser la madre de sus otros dos hijos.

"Uno no puede evitar que se convierta en algo personal, especialmente con alguien como Kerry, quien era como un símbolo de todas las cosas buenas en el mundo", recuerda Jasso, maravillándose del altruismo de Kerry. "Ella quería educar a otros pacientes que venían al hospital y ponerlos al tanto de lo que estaba sucediendo y qué esperar de la quimioterapia y qué esperar cuando el cabello se les comenzara a caer. Ella era quien estaba allí para ayudarlos a pasar por ese proceso. Ella incluso me ayudó a mí y a mamá cuando ella estaba exhausta y ya no podía hacer más".

Jasso trabajó con ahínco junto a otros para ayudar a obtener la

visa para traer a la abuela de Kerry desde Honduras. Ella estuvo allí cuando ella llegó al aeropuerto y cuando ella finalmente pudo visitar a su nieta en el hospital hace unas pocas semanas.

"Fue una mala época. Fue traumático, pero fui capaz de ayudar un poquito e incluso el ayudar un poquito significó una gran diferencia para mamá y significó una gran diferencia para Kerry por unos pocos días".

Jasso sabe que tiene amigas para toda la vida. "Mamá y abuela vinieron a mi casa el otro día y me trajeron tres animales de peluche que Kerry había coleccionado", recuerda Jasso tratando de contener las lágrimas. "Eso significa mucho para alguien que ha fallecido. Ella dijo, 'tú fuiste tan cercana a ella como una tía lo hubiera sido'. Ahora la pequeña de trece años me llama Tía Christina y eso es muy especial".

Jasso le reconoce a su abuela, Ángela Fernández quien era propietaria del restaurante Las Chiquitas, por haberle infundido ese espíritu solidario. "Mi abuela jugó un tremendo rol. Ella tuvo un restaurante mexicano por 51 años. Ella no le daba dinero a la gente de su caja registradora, pero alimentaba a cada uno que viniera y no tuviera dinero. Incluso ella les daba cenas de Día de Acción de Gracias", Jasso recuerda con cariño.

"Creo que la cultura es clave. Abuela lo hizo y nos inculcó eso. Uno ayuda tanto como sea posible, no cruzan las barreras, sino que den tanto que puedan y hagan que la gente se sienta respetada. ... Yo he tenido solamente tres de este tipo de casos y voy a poder llevarme este hasta la tumba y poder decir que pude ayudar un poquito".

Jasso sabe que sin importar cuánto ella haya dado, ella obtuvo infinitamente más a cambio. "Aprendí que alguien de 15 años de edad puede impactar a mucha gente. Ella fue verdaderamente especial y ahora mamá es una amiga... ellos son la familia más maravillosa y espero conocer a muchas personas como ella y ayudarlas. Ellos acaban siendo familia".

Jasso agregó que la familia también se ha acercado más al Guadalupe Center y a su personal. "Ustedes debieran verlos. Claudia y su madre han apodado el lugar como el lugar de los trabajadores milagro. Nosotros tratamos de hacer milagros a diario, pero alguna veces no suceden sino con ella, gracias a Dios que pudimos traer a la abuela acá. Fue una inmensa sensación de alivio. ... Creo que esa fue la mejor parte de todo el asunto, eso y el haber conocido a Kerry. ... Esto me ayuda a prepararme para otro año. ... Estoy lista para el 2009 y lista para enfrentar cualquiera sea lo que cruce la puerta".

## LETTER TO THE PUBLISHER

### The Importance of Honesty on Loan Applications

ARKADI KUHLMANN

The American economy is unimaginably complicated, so it's not surprising that equally informed and honest experts have drastically different opinions on what caused the current crisis.

Pundits, policy makers, and the public do seem to agree, though, on at least one contributing factor - dishonesty on mortgage applications. Many people bought homes they couldn't afford using loans they weren't qualified for. The ensuing foreclosures didn't just wreck the lives of mortgage holders - it brought suffering to millions of other Americans in the form of collapsing financial firms and a hamstrung economy.

The take home message for individual Americans is one that I'm confident most folks already know: always be completely honest on credit applications.

There are countless ways to stretch the truth. The most widespread are padding one's income, overstating assets, hiding outstanding debts, and misrepresenting the source of the down payment or personal employment history.

These aren't heinous crimes. Everyone is tempted to fudge the numbers -- a little white lie might mean a home with a pool, or an upgrade to a V12 engine, or an extra thousand dollars of purchasing power on a credit card.

And brokers often have a financial incentive to encourage customers to take out loans beyond their means. The broker gets a higher commission, but doesn't bare the cost in the event of a default.

Lenders themselves have cooked up types of loan applications that all but beg

the applicant to lie. Take the "stated income" loan, where the applicant doesn't have to provide official verification of their reported annual income.

Stated income loans were originally created for the self-employed and other workers that might have a hard time getting income documentation. Until the subprime mortgage crisis made front page news, though, these loans were routinely being offered to people they weren't intended for - often simply so they could falsify their income.

There are, of course, substantial civil and criminal penalties for lying on a credit application. In some states it's a felony carrying lengthy jail terms and hefty fines.

And if a loan holder defaults, he doesn't just lose the collateral - he takes a huge hit to his credit score, which means reduced access to cheap loans in the future.

Honesty on a loan application pays off in the long run. It forces us to be frank about our finances. What can we really afford? Where should we be looking to cut expenses? Are we saving enough? Can we buy that new car or bigger home and still live comfortably? Or pay for what's absolutely essential, like medical bills?

These aren't easy questions. The answers aren't always pleasant. But actually dealing with them is much healthier than lying to ourselves, our families, or our loan officer. Honesty forces us to operate within our means -- and shows exactly where we need to improve our finances if we really do want to make a big-time purchase on credit.

*Arkadi Kuhlmann, the CEO of Savings, is president and CEO of ING DIRECT USA.*

## New Year's Resolution

I became aware at the outdoor concert in the fall that the Tony Aguirre Community Center's (TACC) Summer Camp is not attended by children who live on the Westside. I was alarmed to hear this news. My dad would have been extremely disappointed with this situation. I spoke to John Fierro, park board chairman and Zeke Amador, chair of the Tony Aguirre Community Center's Advisory Committee.

We decided to form a subcommittee of the Advisory Committee to create an annual event which will take place in May of 2009 that will bring together all of the previous members of Tony's teams and will raise funds for the Westside children's attendance of the summer camp and other programs of the community center. We are in the early stages of the planning for this event and would love to have participation of anyone

interested. One proposal from our group is centering on a dinner that will honor members of the community that meet the standards of Tony's FISH acronym.- Friendship, Intelligence, Sportsmanship, and Honor.

We also need names and contact information of all team members through the years. A special email address has been set up to receive names and addresses. It is Tonyslegacy@att.net.

My New Years resolution is to raise funding for 50 children from the Westside to attend the Summer Camp at the TACC in 2009 and bring those together who were recipients of Tony's caring coaching through the years.

*Sandy Aguirre Mayer  
Kansas City, MO*

## Hispanic News

Your News Source

- Joe Arce**  
PUBLISHER
- José Faus**  
EDITOR
- Joe Arce**  
**L. Ivonne Bruner**  
**Debra DeCoster**  
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**John Silva**  
REPORTERS/Writers
- Gemma Torno**  
DESIGN/LAYOUT
- Richard Ware**  
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FOUNDERS & OWNERS

**KC Hispanic News**  
2918 Southwest Blvd.  
Kansas City, Missouri 64108  
816- 421-5247  
816- 472-5246  
Fax 816- 931-6397  
E-mail kchnews@swbell.net  
www.kchispanicnews.com



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## HCF Awards \$7 Million in Safety Net Grants

The Health Care Foundation of Greater Kansas City (HCF) approved nearly \$7 million in safety net health grants. The grants were awarded to 51 organizations in the HCF service area that seek to improve access to health care for the uninsured and underserved.

As testimony to the struggling economy, the increasing number of uninsured and rising health care costs, HCF received 93 requests that totaled

over \$19 million, the highest amount of safety net funds requested since HCF began grant making in 2005.

"It is clear through the number of applications we received that the need for HCF funding is greater now more than ever before. Non-profits are in a position where they are providing more services to more people while having less resources," said Mary Lou Jaramillo, chairperson of the

HCF Board of Directors. "We are pleased to award these grants to help agencies provide needed health care services to low-income individuals and families."

All grant applications were reviewed by HCF staff and outside reviewers. Based on the recommendations of the outside reviewers, the HCF board approved grants to cover new initiatives and expand existing programs.

The Health Care Foundation of Greater Kansas City strives to improve access and quality of health for the uninsured and underserved in Kansas City, Missouri, Cass, Jackson and Lafayette counties in Missouri and Allen, Johnson and Wyandotte counties in Kansas. Since it began grant making in 2005, HCF has awarded nearly \$72 million to agencies addressing health needs in the community. For more information, visit [www.healthcare4kc.org](http://www.healthcare4kc.org).

# "We will work this out" "Nosotros resolveremos esto"

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it hard for her to concentrate.

Daniel Ryan, executive director of the Central City School Fund talked with *Hispanic News*. The fund is a tool of the Catholic Diocese of Kansas City-St. Joseph. Its mission is to provide needs-based financial assistance to low-income families so that their children may attend a diocesan Catholic School or Early Childhood Center in the Diocese of Kansas City-St. Joseph. The fund covers the operational expenses of St. Monica, Our Lady of the Angels, Our Lady of Guadalupe, Holy Cross, St. Stephen, St. Ann, and Bishop John J. Sullivan Early Childhood Center.

Ryan said Guadalupe Center, Inc. has allowed the school to hold classes at their facility down the street while the boiler is being replaced. "They've just been champions for us," he said. "However, we need to get back into our school."

Connie Bowman, principal of Our Lady of Guadalupe School, said the boiler troubles began Dec. 11 with a simple leak that soon revealed pipe damage. On Dec. 12, the feast day of Our Lady of Guadalupe, Bowman was told the boiler wasn't worth repairing. It needed to be replaced at a cost of \$60,000. She said the bad news on the feast day actually turned out to be a blessing.

"If it had to happen, we're just thankful it didn't happen over the holiday break because we may not have known for a few more days because no one would be in the building," she said. "At least this way we have two weeks off, which is two of the three weeks we're waiting for the new boiler. Then we'll have just one week - hopefully just one week - after we get back from the break for them to install it. Then we can get back to business as usual."

Bowman said the school caught another break. The cost for the new boiler came in at \$15,000 less. The new boiler is identical to the one being replaced therefore there isn't the need for extensive pipe replacement and refitting. The new cost for the boiler is \$45,000. Ryan said that now that they've secured a better price, they have to figure out how to pay for it.

"The school doesn't have \$23,000 sitting in a checking account somewhere ready for this," Ryan said explaining that there is no emergency fund. Ryan said all money from the fund provides for the school's administration and student scholarships. "Every child at Guadalupe gets a scholarship from the Central City School Fund," he said. "We need to help the school come up with the money so that it can keep on educating the kids here."

In order to help the school meet its obligation, CCSF set up a separate account that allows community members to contribute to the school's boiler fund. "We'll make sure that money gets to the school to cover their debt," Ryan said. "The school does such fantastic work for the kids, as is, they don't need this extra burden on their neck and we're going to do everything we possibly can to prevent them from having to worry about it."

Complicating the situation is the fact that Our Lady of Guadalupe Shrine is a separate entity run by volunteers, Our Lady of Guadalupe Shrine Inc., that maintains the shrine.

"The school's portion of the funding is \$22,500, which is their goal," explained Ryan. "At this point, we have had massive success. There has been a huge outpouring of community support from all over the area, both the Westside and people from small towns surrounding Kansas City have mailed in money. Right now we are at about 20,000, we received a couple of checks today and we

are close to our goals"

For the moment, the fund will raise the money necessary to pay for the complete cost of the boiler. "The main thing is to get the boiler working so that both facilities are able to do their work in the neighborhood. I am confident that we will be working together to make sure that that happens. I am not sure where we will wind up and where they will wind up initially but obviously both entities are providing vital service to the community and that is what we want to continue more than anything else," said Ryan.

Ramona Arroyo, president of Our Lady of Guadalupe Shrine Inc., admitted the group faces a tough task. "As far as I know the boiler was fairly new, I thought. I just figured, 'oh, oh, we are in trouble.' I figured the diocese would be the ones that would pay for it. It sounded like a landlord/tenant thing. They own the building the least they could do is pay for it and fix it. Now it is going to be a big expense."

Arroyo added that the group does not have the funds to pay for the boiler. The small operating fund helps pay the insurance, gas and lights. "We have also had a bunch of major repairs as far as the stairs, the cement cracks. We had sewer problems and we have an office. With the rain and snow, the foyer ceiling came off and we had to fix that. It gets awful expensive."

Arroyo is relying on a healthy dose of faith and friends to deal with the cost. "I am going to have to ask the Guadalupeños (a community support group for the shrine) to help us out to raise some funds, maybe have some taco and enchilada dinners. The Guadalupeños have always come through. The blessed mother has been with us for nineteen years. She is not going to let us down."

Indications are that a solution will be worked out. "I am sure that we can work together. ... We are all working toward the same goal in the end," said Ryan.

To contribute online to the Our Lady of Guadalupe Boiler Fund visit [centralcityschoolfund.org](http://centralcityschoolfund.org) or send donations to:

**Central City School Fund - Our Lady of Guadalupe Boiler Fund**

301 East Armour Suite 600

Kansas City, MO 64111

Those interested in supporting Our Lady of Guadalupe Shrine can contact the organization at (816) 842-6146.

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está siendo reemplazada. "Ellos simplemente han sido protectores para nosotros", dijo él. "Sin embargo, necesitamos regresar a nuestra escuela".

Connie Bowman, directora de la escuela de Nuestra Señora de Guadalupe, dijo que los problemas con la caldera comenzaron el 11 de diciembre, el día de la festividad de Nuestra Señora de Guadalupe, a Bowman se le dijo que no valía la pena reparar la caldera. Tenía que ser reemplazada a un costo de \$60,000. Ella dijo que las malas noticias durante el día de festividades se tornaron en realidad en una bendición.

"Si tuvo que ocurrir, simplemente estamos agradecidos que no sucedió durante las vacaciones de las festividades ya que no nos hubiéramos enterado por algunos días más puesto que nadie se encontraba en el edificio", dijo ella. "A lo menos de esta manera tenemos dos semanas libres, lo que significa que son dos de las tres semanas que tendremos que esperar por la nueva caldera. Entonces tendremos casi una semana - esperamos que solamente sea una semana - después de que regresemos de las vacaciones para que ellos la instalen. Luego podremos regresar a nuestra rutina".

Bowman dijo que la escuela tuvo otro respiro. El costo de la nueva caldera acabó costando \$15,000 menos. La nueva caldera es idéntica a la que está siendo reemplazada, por lo consiguiente, no existe la necesidad de hacer un extenso reemplazo de cañerías y poner nuevos accesorios. El nuevo costo para la caldera será de \$45,000. Ryan dijo que ahora que ellos se han asegurado de un buen precio, ellos tendrán que ingeniárselas de cómo pagar por ella.

"La escuela no tiene \$23,000 en una cuenta de cheques que esté lista para esto", Ryan dijo explicando al mismo tiempo que no tienen un fondo de emergencia. Ryan dijo que todo el dinero proveniente del fondo se ocupa en la administración de la escuela y las becas estudiantiles. "Cada niño en Guadalupe recibe una beca de parte de la Fundación Escolar Central City", dijo él. "Nosotros tenemos que ayudar a la escuela a salir con el dinero para que pueda mantenerse educando a los niños aquí".

Para poder ayudar a la escuela a cumplir con su obligación, CCSF abrió una cuenta separada que les permite a los miembros de la comunidad contribuir al fondo para la

caldera de la escuela. "Nos aseguraremos que ese dinero vaya a la escuela para cubrir su deuda", dijo Ryan. "La escuela hace un trabajo fantástico para los muchachos, como si ellos no necesitaran esta carga extra en sus espaldas y vamos a hacer todo lo que nos sea posible para prevenir que tengan que preocuparse por ello".

Complicando la situación está el hecho de que el Santuario de Nuestra Señora de Guadalupe es una entidad separada operada por voluntarios. Santuario Nuestra Señora de Guadalupe Inc., es la entidad que mantiene el santuario.

"La porción de los fondos para la escuela son \$22,500, lo que es su meta", explicó Ryan. "Hasta este punto, hemos tenido un éxito masivo. Ha habido una gran concurrencia de apoyo de parte de la comunidad de toda el área, tanto del Westside como de personas de pueblos pequeños que rodean a Kansas City y quienes han enviado su dinero por correo. En estos momentos nos encontramos cerca de los \$20,000, recibimos algunos pocos cheques hoy día y estamos cercanos a nuestros objetivos".

Por el momento, el fondo recaudará el dinero necesario para pagar por el costo completo de la caldera. "Lo principal es hacer que la caldera funcione para que ambos recintos sean capaces de realizar sus trabajos en el vecindario. Tengo confianza de que estaremos trabajando juntos para asegurarnos de que esto suceda. No estoy seguro inicialmente dónde acabaremos y dónde ellos acabarán, pero obviamente que ambas entidades le están entregando servicios vitales a la comunidad y eso es lo que queremos continuar más que ninguna otra cosa", dijo Ryan.

Ramona Arroyo, presidenta de Santuario Nuestra Señora de Guadalupe Inc., admitió que el grupo enfrenta una difícil tarea. "Hasta donde yo sé, la caldera era relativamente nueva, pensé. Acabo de darme cuenta, 'ho, ho, estamos en aprietos'. Se me ocurrió que la Diócesis serían quienes tendrían que pagar por ello. Me sonaba como a una cosa relacionada a casero/inquilino. Ellos son los propietarios del edificio y lo menos que podrían hacer es pagar por ello y repararlo. Ahora será un gasto mayor".

Arroyo agregó que el grupo no tiene los fondos para pagar por la caldera. El pequeño fondo de operaciones ayuda a pagar por el seguro, el gas y la electricidad. "También hemos tenido un montón de reparaciones mayores como las escalinatas, el cemento se resquebraja. Hemos tenido



Our Lady of Guadalupe School students sitting in the computer lab were in agreement - it was tough to study in a cold classroom.

Los estudiantes de la Escuela de Nuestra Señora de Guadalupe sentados en el laboratorio de computadoras estaban de acuerdo - es duro estudiar en un salón de clases frío.

problemas con el alcantarillado y tenemos una oficina. Con la lluvia y la nieve, el cielo del vestíbulo se desprendió y tuvimos que repararlo. Se encarece demasiado".

Arroyo se está confiando en una saludable dosis de fe y amigos para copar con el costo. "Voy a tener que pedirle a las Guadalupeñas (Un grupo de apoyo para el santuario) para que nos ayuden a recaudar algunos fondos, a lo mejor hacer algunas cenas de tacos y enchiladas. Las Guadalupeñas siempre han respondido. La bendita madre ha estado con nosotras por 19 años. Ella no nos va a fallar".

Indicaciones son que una solución será alcanzada. "Estoy

seguro de que podemos trabajar juntos. ... Todos estamos trabajando hacia el mismo objetivo al final", dijo Ryan.

Para contribuir vía Internet al Fondo de la Caldera para Nuestra Señora de Guadalupe, visite [centralcityschoolfund.org](http://centralcityschoolfund.org) o envíe las donaciones a:

**Central City School Fund - Our Lady of Guadalupe Boiler Fund**

301 East Armour

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Aquellos interesados en cooperar con el Santuario de Nuestra Señora de Guadalupe pueden contactarse con la organización en el (816) 842-6146.

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## This Holiday Season, Remember the Importance of Drug Labels

GUEST WRITER PETER PITTS

These days, getting the entire family around the same table is a rarity. That's why the holiday season is a perfect time to sit down with loved ones and talk about the many issues that too often go ignored. One issue that's worthy of discussion? The importance of reading drug labels.

Americans today have access to more cutting-edge pharmaceuticals than ever before. But medicines carry risks. Failing to pay attention to a drug's label -- by taking more than the recommended dosage or mixing with the wrong medicines -- can lead to serious side effects.

Right now, only the Food and Drug Administration (FDA) has the authority to approve drug labels. This helps consumers by ensuring that labels in all 50 states contain the same warnings about potential side effects and instructions for safe usage.

## En temporada de fiestas: es importante leer las etiquetas de advertencia

Hoy en día, raramente conseguimos reunir a toda la familia alrededor de la misma mesa. Por eso, no hay mejor momento que durante las fiestas para juntarse con los seres queridos y hablar de los muchos asuntos que, con demasiada frecuencia, pasan desapercibidos. ¿Qué tema valdría la pena tocar? La importancia de leer las etiquetas de advertencia que caracterizan a los medicamentos.

Actualmente, los ciudadanos estadounidenses tienen acceso a una mayor cantidad de productos farmacéuticos innovadores que nunca. Pero los medicamentos conllevan riesgos. Si no prestamos atención a las advertencias contenidas en la etiqueta del medicamento (sí, por ejemplo, tomamos una dosis mayor que la recomendada, o mezclamos medicamentos incompatibles) corremos el riesgo de sufrir efectos secundarios graves.

Hasta el momento, la única institución que cuenta con la autoridad de aprobar las etiquetas que acompañan los medicamentos es la Administración de Alimentos y Medicamentos (Food and Drug Administration - FDA). Este hecho representa una ayuda para los consumidores, porque garantiza que las etiquetas de todos los medicamentos distribuidos en los 50 estados

contengan las mismas advertencias con respecto a posibles efectos secundarios y las mismas instrucciones para su uso correcto.

No obstante, es posible que esta situación cambie pronto. El Tribunal Supremo de Justicia está a punto de fallar sobre una causa que hará época, relacionada con el control de las etiquetas de los medicamentos. El asunto sobre el cual se ha de pronunciar el Tribunal Supremo de Justicia es si la última palabra sobre lo que se haya redactado en la etiqueta de advertencias de los medicamentos por receta corresponde a los científicos expertos pertenecientes a la FDA o a jurados locales.

Todo esto se originó con Diana Levine, una mujer del estado de Vermont que acudió a una clínica por una jaqueca. En el curso del tratamiento, un ayudante clínico le administró el fármaco antiemético Fenargán. Trágicamente, el asistente inyectó incorrectamente el fármaco, a pesar de que había una advertencia explícita en la etiqueta. Como consecuencia, Diana Levine perdió parte del brazo.

Levine entabló juicio contra el médico, su asistente y la clínica. Todos ellos pagaron daños y perjuicios. Pero también demandó a Wyeth, la empresa que produce Fenargán. Un jurado de Vermont dictaminó

que, si bien la etiqueta del Fenargán había sido aprobada por la FDA, Wyeth debería haber prohibido el método de administración que se utilizó en Levine.

Esta situación puso a Wyeth entre la espada y la pared. Si acataba la ley de Vermont, la empresa se vería obligada a prohibir un determinado método de administración del medicamento. Pero si cumplía con dicho requisito, la empresa se encontraría en contradicción con la FDA.

Si el Tribunal Supremo falla contra Wyeth, es posible que de allí en adelante se exija que los medicamentos exhiban etiquetas diferentes en cada estado. En ese caso, las etiquetas se asemejarían a complejos descargos legales.

Sea cual sea la decisión del Tribunal Supremo de Justicia, es bueno que este caso nos recuerde cuán importante es leer atentamente las advertencias contenidas en las etiquetas de los medicamentos y seguir sus instrucciones. No hay mejor momento para asegurarnos de que nuestros seres queridos lo hagan, que durante las próximas fiestas.

*Peter J. Pitts es el Presidente del Centro por la medicina en el interés público (Center for Medicine in the Public Interest) y ex Vice-Comisionado de la FDA.*

That may soon change. The Supreme Court is about to decide a landmark case about drug labels. The question before the Court is whether expert scientists at the FDA or local juries should have the final say regarding what's written on a prescription drug's warning label.

It all goes back to Diana Levine, a Vermont woman who went to a clinic because of a migraine. In the course of her treatment, a doctor's aide administered the anti-nausea drug Phenergan. Tragically, the drug was improperly injected despite an explicit warning label. Levine ended up losing her arm.

Levine sued the physician, the assistant, and the clinic. Each settled. But she also sued Wyeth, the company that produces Phenergan. A Vermont jury ruled that even though Phenergan's label had been approved by the FDA, Wyeth should have prohibited the method of administration used in Levine's treatment.

*Peter Pitts is President of the Center for Medicine in the Public Interest and a former FDA Associate Commissioner.*

## Providence Saint John Appoints Bernice Perez to Board of Directors



**Bernice Perez**, executive administrator with Schlitterbahn Vacation Village, Kansas City, Kan., has been appointed to the Board of Directors of Providence Medical Center, Kansas City, Kan., and Saint John Hospital, Leavenworth, Kan.

"As a new member of the Wyandotte County community, it is very exciting to see the growth and development in the area," Perez says. "I am a firm believer in giving back to the community, and my role as a board member will give me an opportunity to do just that, allowing me to participate in discussions on community needs, the quality of health care and patient safety, among other issues."

Currently, Perez is overseeing the daily operations and administrative needs of the Schlitterbahn project, including working closely with general contractor Turner Construction and HSC Construction Crew. She moved to the area in December 2006.

"We are very excited that Bernice is joining our board," says Mike Dorsey, Providence

Saint John president/CEO. "She brings a fresh perspective to the organization that we believe is important as Providence and Saint John continue to grow our services to meet the health care needs of Wyandotte and Leavenworth counties."

"Even though I haven't been in the area very long, I am concerned for the welfare of the community and its residents," Perez adds. "I have been very well received and welcomed to Kansas City, Kan. I believe Schlitterbahn has chosen a great place to build its Vacation Village."

Perez is originally from Post, Texas, but moved here from South Padre Island, Texas, where she served as the executive services coordinator to the city manager and public relations manager for the city of South Padre Island from 2003 to 2006. She has also worked in human resources for a number of organizations.

Perez earned her bachelor's degree in business administration from Texas Tech University, Lubbock, Texas. She also received her certification in human resources from San Antonio College, San Antonio, Texas. She is a member of the Kansas City Kansas Chamber of Commerce.

Away from the office, Perez enjoys spending time with her family, including her daughter, and three grandchildren who live in Kansas City, Kan.; and her daughter who lives in Dallas, Texas. She also likes water and snow skiing and Tae Kwon Do.

The Providence and Saint John Board is comprised of business, academic, public service, medical and hospital management leaders. This group is responsible for overseeing all operations and strategy relating to Providence and Saint John in Kansas City and Leavenworth, Kan. and is involved in policy development, performance improvement and organizational management/planning.

## MO Department of Labor Hires More Workers to Assist the Unemployed

### The Missouri Department of Labor and Industrial Relations' Division of Employment Security (DES)

has taken a number of steps to deal with the increased volume of work it currently is experiencing in the state's Regional Claims Centers. These steps include hiring experienced part-time workers to assist with the workload; hiring and training new staff; extending work hours from 7:30 a.m., to 5:30 p.m., Monday through Friday; and working overtime daily and on Saturdays. In addition, the DES is currently in the process of hiring 35 emergency temporary helpers, and is utilizing staff from other sections within the DES to assist with the workload.

Earlier this month, the U.S. Department of Labor released data that indicated a net total of 533,000 jobs lost in November, pushing the national unemployment rate to 6.7 percent.

The current high rate of unemployment in Missouri and the passage of federal extended unemployment benefits have greatly increased the number of calls into the Regional Claims Centers, which are operated by the DES. The increased volume of work the DES is experiencing has caused difficulty for Missourians attempting to reach a claims representative, and has delayed the processing of claims.

"The increase in jobless claims being filed is not just exclusive to Missouri; this is a nationwide trend," said Spencer Clark, DES Acting

Director. "The Department's changes are an attempt to adapt to a nationwide economy that saw 533,000 lost jobs last month -- the biggest drop in 34 years."

The fastest way for claimants to file for unemployment benefits is to file online at [www.moclaim.com](http://www.moclaim.com). The Internet site is available 24 hours a day, seven days a week and can be used to file most regular claims for benefits. Federally extended unemployment benefits cannot be filed online.

Missourians not filing an initial unemployment claim should contact a Regional Claims Center at one of the telephone numbers below:

- Jefferson City** 573-751-9040
- Kansas City** 816-889-3101
- Springfield** 417-895-6851
- St. Louis** 314-340-4950
- Toll-Free** 800-320-2519

The automated telephone system can be used to obtain most claim information without holding for a representative. The system can be used to obtain information on the claim effective date and balance; the most recent week claimed, previous weeks claimed and the status of those weeks; and information on the status of an appeal.

If payment has been issued, the automated system provides the date and method of payment. If a benefit week is denied, the automated system provides the reason benefits were denied. The automated system also provides information when a claim

cannot be processed due to an outstanding issue. When an individual is separated from an employer for any reason other than a lack of work, the reason for separation can affect the payment of benefits. Until an investigation can be completed, the automated system will provide the message that the claim is pending.

Under normal work conditions, it takes approximately 3-4 weeks to complete the investigation process when an employee is separated for a reason other than lack of work. However, under the atypical conditions the DES is experiencing, it currently is taking approximately 6-8 weeks for this determination of eligibility process. Missourians should note, however, that after the filing of an initial claim, there is no delay in the processing if the employee is laid off due to a lack of work and no other issues are raised. The claims process is delayed when the reason for separation is other than lack of work or another issue presents itself that requires the claim to be adjudicated.

"I advise individuals to avoid using the phone lines as much as they can," said Clark. "Initial claims can be filed, and many questions can be answered at [www.moclaim.com](http://www.moclaim.com)."

The DES provides payment of unemployment insurance benefits to workers who become unemployed through no fault of their own, and plans to operate under the extended work hours for an indefinite period.

## Social Security Improves Disability Program

Social Security is making the disability process much faster for people with rare diseases and cancers.

That's because Social Security has begun the first phase of its Compassionate Allowances initiative -- a way to expedite the processing of disability claims for applicants whose medical conditions are so severe that their conditions obviously meet Social Security's standards.

The improvements to the disability determination process are the result of a

series of public hearings where Michael J. Astrue, Commissioner of Social Security, received information from leading experts on cancers and rare diseases. Social Security also has been receiving technical assistance from the National Institutes of Health to ensure that the compassionate allowance initiative is based on sound, up-to-date medical science.

"Getting benefits quickly to people with the most severe medical conditions is both the right and the compassionate thing to do," Commissioner

Astrue said. "This initiative will allow us to make decisions on these cases in a matter of days, rather than months or years."

Social Security is launching this expedited decision process with a total of 50 conditions. Over time, more diseases and conditions will be added. A list of the first 50 impairments - 25 rare diseases and 25 cancers -- as well as more information about Compassionate Allowances can be found at [www.socialsecurity.gov/compassionateallowances](http://www.socialsecurity.gov/compassionateallowances).

## El Seguro Social mejora el programa de incapacidad

El Seguro Social está mejorando el procedimiento de incapacidad para que sea más rápido para las personas que sufren de enfermedades raras o cáncer.

Eso se debe a que el Seguro Social ha tomado el

primer paso en la iniciativa de aprobación de beneficios por compasión -- una manera de acelerar el proceso de las reclamaciones de incapacidad de personas cuyas condiciones médicas son tan severas que obviamente cumplen con los estándares del Seguro Social.

Las mejoras al procedimiento de determinación de incapacidad son el resultado de una serie de audiencias respecto a los beneficios por compasión durante los cuales el Comisionado del Seguro Social, Michael J. Astrue, recibió información de expertos

destacados en los campos de enfermedades raras y cánceres. Al mismo tiempo, el Seguro Social ha recibido ayuda de los Institutos Nacionales de Salud para asegurar que la iniciativa de aprobación de beneficios por compasión se base en ciencia médica que es sólida y actualizada.

Hacer que los beneficios lleguen rápidamente a las

personas con padecimientos médicos severos es algo justo y compasivo que debemos hacer, dijo el Comisionado Astrue. «Esta iniciativa nos permitirá tomar decisiones en estos casos en solamente días o semanas en vez de meses o años.»

El Seguro Social está lanzando este proceso de aceleramiento de decisiones con un total de 50 padecimientos. A través

del tiempo, se añadirán más enfermedades y padecimientos. Podrá encontrar una lista de los primeros 50 padecimientos -- 25 enfermedades raras y 25 cánceres -- al igual que más información sobre las aprobaciones por compasión en: [www.segurosocial.gov/compassionateallowances](http://www.segurosocial.gov/compassionateallowances) (solamente disponible en inglés).

## Study finds 1 in 3 Hispanic Households caring for older loved one

A study released by UnitedHealth Group's Evercare® and the National Alliance for Caregiving (NAC) finds more than one third of Hispanic households (36 percent) have at least one family member caring for an older loved one. That is a larger percentage than the 21 percent for all U.S. care-giving households.

The Evercare Study of Hispanic Caregiving in the U.S., the largest comprehensive look at Hispanic caregivers, also revealed that care giving caused a major change to the working situation of Hispanics, which could have dramatic personal implications as the current fiscal crisis continues to unfold in the United States. Additionally, the emotional and physical tolls of care giving might also affect the local and national economies, given that more than eight million Hispanics provide care to older loved ones nationwide.

The study indicated that additional resources and tools—in Spanish—are necessary to help participants care for their loved ones. Seventy-three percent of Hispanic caregivers think it is very or somewhat important that care giving information be provided in Spanish, with 56 percent saying it is very important. Eighty percent of Hispanic caregivers indicated training sessions that teach care-giving skills would be helpful, while more than

seven in 10 would find online training in care giving skills to be helpful.

"Family caregivers are an essential part of our health care system yet very often they need additional training and support for the critical role they play," says Ana T. Fuentevilla, M.D., Medical Director for Evercare/Ovations National Support Team. "Understanding the specific cultural needs and issues of caregivers in the Hispanic community is an important part of how we design our specific health plans and services for our members. Through programs such as Evercare Solutions for Caregivers, we can help these caregivers maintain their own health and stay on the job."

Caregiving has also caused a major change to the working situation of many Hispanics. The study found that more than four in 10 Hispanic caregivers (41 percent) have changed their work situation, by either cutting back on hours, changing jobs, stopping work entirely, or taking a leave of absence. This is compared to 29 percent among non-Hispanic caregivers.

In fact, two-thirds of Hispanics were employed at some point while they were care-giving (66 percent), whereas only 52 percent are currently working, a decline of 14 percentage points. Although the notable proportion of Hispanic caregivers who made

major employment-related changes while care giving might lead one to believe that they would be less satisfied with the balance between care giving and work, they are actually more highly satisfied than non-Hispanic caregivers. Nearly half of Hispanic caregivers (47 percent) report being very satisfied with their home/work balance, compared to 36 percent of non-Hispanic caregivers.

The study found that diabetes afflicting their loved one is the top health condition for which Hispanics become caregivers—twice the number of those who said old age, cancer, or arthritis are the health conditions most affecting their care recipients. Diabetes in the Hispanic population is a growing concern, a 2007 Centers for Disease Control and Prevention national examination survey indicated that Mexican Americans are twice as likely as non-Hispanic whites to be diagnosed with diabetes by a physician—and that they are 50 percent more likely to die from diabetes as non-Hispanic whites. Additionally, the Evercare/NAC Study found that 23 percent of Hispanics said their loved one also was suffering from Alzheimer's disease or a related dementia.

The Evercare/NAC Study revealed that Hispanics spend 17 percent more time on care-giving than non-Hispanics do—37 hours a week compared to 31 hours a week for non-



For many Latino/Hispanic families culture plays a major role when it comes to providing care and shelter for their elderly relatives. Many families take on the responsibility of caring for them into their golden years.

Para muchas familias latinas/hispanas la cultura juega un importante rol cuando se trata de proveer cuidado y asilo para sus familiares de edad avanzada. Muchas familias se toman la responsabilidad de cuidarlos durante sus años dorados.

Hispanics. Hispanic caregivers also perform activities that are more strenuous for their loved ones than non-Hispanic caregivers. In fact, Hispanic caregivers perform 17 percent more Activities of Daily Living (ADLs) including bathing, feeding, and other personal care tasks—than non-Hispanic caregivers.

However, while Hispanic caregivers provide more care, more than half reported little or no stress from care-giving. In fact, a significant number (35 percent) indicated that care-giving is not at all stressful—compared to 22 percent of non-Hispanic caregivers who reported the same. This is an important cultural finding given that more than four out of 10 Hispanic caregivers reported living with their loved one (compared to more than three out of 10 non-Hispanics who are co-residents)—a situation that in previous studies has typically increased caregiver

stress levels.

A significant number of Hispanic caregivers (26 percent) are caring for two older loved ones at the same time. Additionally, among Hispanics, care-giving is most often performed by a female for an older female loved one while they are also caring for children under the age of 18—the typical "sandwich generation" profile. In fact, in the Hispanic community, 53 percent fall into the sandwich generation versus only 34 percent of non-Hispanic caregivers. While Hispanic caregivers are predominantly female (74 percent), they are also younger than non-Hispanic caregivers (on average 43 years of age, compared to 49 years of age for non-Hispanics).

The Evercare/NAC Study revealed that 84 percent of Hispanic caregivers believe that their role is a family obligation or honor and part of their cultural upbringing. In addition, 70 percent think that it would

bring shame on their family not to accept their care-giving role, compared to 60 percent of non-Hispanics. Religion also plays a part in providing strength for Hispanic caregivers—93 percent indicated that religion helps them deal with the role of care-giving, 83 percent of non-Hispanic caregivers agree.

"There's been an enormous explosion of media and policy attention being paid to family care-giving issues," said Gail Hunt, president and CEO of the National Alliance for Caregiving. "I would hope that out of this Evercare/Alliance study, we would move beyond just awareness of the fact that there are Hispanic caregivers and that they need services, to actually developing the services that they need. Two of the services the Alliance feels are important are respite care and a caregiver assessment to help family members understand their needs as well as the needs of their loved one."

## Nuevo Estudio descubre que 1 de cada 3 hogares Hispánicos cuida a un ser querido adulto

TRADUCE PATRICIO H. LAZEN  
HISPANIC NEWS

Un estudio publicado por la organización Evercare® de UnitedHealth Group y la National Alliance for Caregiving (NAC) descubrió que más de una tercera parte de los hogares hispanos (36 por ciento) tiene por lo menos a un miembro de la familia que cuida a un ser querido adulto. Eso es un porcentaje mayor al de todos los hogares en los Estados Unidos.

El estudio Evercare Study of Hispanic Caregiving in the U.S.—el examen más grande y detallado de los proveedores de cuidados hispanos—también reveló que la provisión de cuidados causaba grandes cambios en la situación de trabajo de los hispanos, lo cual podría tener consecuencias personales considerables ante la crisis fiscal que ocurre actualmente en los Estados Unidos. Además, el peso emocional y físico de cuidar a alguien también puede tener un impacto en las economías locales y la nacional, puesto que más de ocho millones de hispanos en todo el país se encargan de cuidar a sus seres queridos.

El estudio indicó que los participantes necesitaban herramientas y recursos adicionales—en español—para ayudarles a cuidar a sus seres queridos. El 73 por ciento de los proveedores de cuidados

hispanos considera que es de suma o moderada importancia recibir información de provisión de cuidados en español, de los cuales un 56 por ciento indica que es algo muy importante. El 80 por ciento de los proveedores de cuidados hispanos indicó que sería útil contar con sesiones de entrenamiento que les enseñara a proveer cuidados; y más de 7 de cada 10 consideran que sería útil recibir entrenamiento por Internet sobre la provisión de cuidados.

"Los proveedores de cuidados forman una parte esencial de nuestro sistema de servicios médicos, pero muchas veces necesitan entrenamiento y apoyo adicional para poder desempeñar el papel tan importante que juegan," señala Ana Fuentevilla, directora médica del Equipo de Apoyo Nacional de Evercare y Ovations. "Comprender las necesidades y aspectos culturales específicos de los proveedores de cuidados en la comunidad hispana es un elemento importante cuando diseñamos los planes y servicios específicos de tratamientos médicos para nuestros miembros. A través de programas tales como el programa de soluciones para proveedores de cuidados Evercare Solutions for Caregivers, podemos ayudar a estas personas a mantenerse sanas y seguir trabajando".

La provisión de cuidados

ha causado cambios grandes en la situación laboral. El estudio descubrió que más de 4 de cada 10 proveedores de cuidados hispanos (41 por ciento) han tenido que cambiar su situación de trabajo ya sea recortando horas, cambiando de trabajo, dejando de trabajar por completo o tomando un permiso de ausencia. Esto se compara con un 29 por ciento de los proveedores de cuidados que no son de origen hispano.

De hecho, dos terceras partes de los hispanos tenían un trabajo en algún punto mientras cuidaban a alguien (66 por ciento), mientras que ahora sólo el 52 por ciento está trabajando: una reducción de 14 puntos porcentuales. Aunque una proporción considerable de los proveedores de cuidados hispanos han hecho cambios grandes en sus trabajos a raíz de la necesidad de cuidar a un ser querido, lo cual nos podría hacer pensar que se sienten menos satisfechos con el equilibrio en sus vidas de proveer cuidados y trabajar, en realidad se sienten mucho más satisfechos que los proveedores de cuidados que no son de origen hispano. Casi la mitad de los proveedores de cuidados hispanos (47 por ciento) indicó que se sentían muy satisfechos con el equilibrio que tenían entre el hogar y el trabajo, en comparación con el 36 por ciento de los proveedores de cuidados que no eran de origen hispano.

El estudio descubrió que la diabetes que afecta a un ser querido es la enfermedad principal por la que los hispanos comienzan a cuidar a alguien; lo cual representa el doble de la cantidad de personas que indicó que la razón principal que afectaba a algún ser querido era la vejez, el cáncer o la artritis. La preocupación de la diabetes en la población hispana aumenta cada vez más. Una encuesta de exámenes nacionales de los Centros para el Control y la Prevención de Enfermedades indicó que los mexicano-americanos tenían casi el doble de probabilidad de que un médico los diagnosticara con diabetes y también un 50 por ciento de mayor probabilidad de morir a causa de la misma enfermedad, en comparación con personas blancas que no son de origen hispano. Además, el estudio de Evercare y NAC descubrió que el 23 por ciento de los hispanos indicó que su ser querido también padecía de Alzheimer o algún tipo relacionado de demencia senil.

El estudio de Evercare y NAC reveló que los hispanos invierten 17% más tiempo en la provisión de cuidados: 37 horas por semana, en comparación con 31 horas por semana de las personas que no son de origen hispano. Los proveedores de cuidados hispanos además se encargan de actividades más agotadoras en el cuidado de sus seres queridos que los proveedores de cuidados que no son de origen hispano. De hecho, los proveedores de cuidados hispanos se encargan de un 17 por ciento más de las actividades de la vida diaria—bañar, alimentar y otros cuidados personales—que las personas que no son de origen hispano.

Sin embargo, aunque los hispanos se encargan de proveer más cuidados, más de la mitad indicó que sentía poco o nada de estrés al cuidar a un ser querido. De hecho, un número considerable (35 por ciento) indicó que la provisión de cuidados no resultaba ser estresante; en comparación con un 22 por ciento de proveedores de cuidados que no son de origen hispano que reportaron lo mismo. Este es un descubrimiento cultural importante, pues más de 4 de cada 10 proveedores de cuidados hispanos indicaron vivir con el ser querido que cuidan (en comparación con más 3 de cada

10 proveedores de cuidados que no son de origen hispano y que son co-residentes), una situación que, según estudios anteriores, generalmente aumenta los niveles de estrés para las personas que proveen los cuidados.

Un número considerable de proveedores de cuidados hispanos (26 por ciento) cuida a dos seres queridos adultos al mismo tiempo. Además, entre los hispanos, muchas veces es la mujer la que cuida a otra mujer adulta, al mismo tiempo que cuida a niños menores de 18 años: el clásico perfil de la "generación del sándwich". De hecho, en la comunidad hispana, el 53 por ciento se encuentra en la "generación del sándwich", en comparación con sólo un 34 por ciento de proveedores de cuidados que no son de origen hispano. Los proveedores de cuidados hispanos son en su gran mayoría mujeres (74 por ciento), y además son más jóvenes que los proveedores de cuidados que no son de origen hispano (en promedio 43 años de edad en comparación con 49 años para los que no son de origen hispano).

El estudio de Evercare y NAC reveló que el 84 por ciento de los proveedores de cuidados hispanos considera que su papel es una obligación familiar o un honor que forma parte de su legado cultural. Además, el 70 por ciento considera que sería vergonzoso para su familia no aceptar la responsabilidad de cuidar a un ser querido, en comparación con un 60 por ciento de las personas que no son de origen hispano. La religión también juega su parte en la provisión de cuidados de los hispanos: el 93 por ciento indicó que la religión les ayuda a enfrentar su labor de cuidados, y el 83 por ciento de los proveedores de cuidados que no son de origen hispano estuvieron de acuerdo.

"Hemos visto una enorme explosión en la atención de los medios y la política en los temas de provisión de cuidados de la familia," indicó Gail Hunt, presidenta y CEO de la National Alliance for Caregiving. "Quisiera pensar que, a raíz de los resultados de este estudio de Evercare y la NAC, hagamos más que simplemente darnos cuenta de que existen proveedores de cuidados hispanos que necesitan servicios, para poder crear los servicios que necesitan. Dos de los

servicios que la NAC considera importantes son la asistencia temporal y las evaluaciones de los proveedores de cuidados, para ayudarles a los miembros de la familia a comprender sus propias necesidades y las de sus seres queridos".



Thank you!



hn MOVIE REVIEW

# No Doubt About It



Meryl Streep and Philip Seymour Hoffman engage in a fierce moral battle full of ambiguity.

**MOLLY FLACK**  
**"Doubt"** is doubtlessly one of the best-acted films I have seen since I became a movie reviewer. Meryl Streep and Philip Seymour Hoffman are electric on the screen. And Amy Adams is not too shabby either.

John Patrick Shanley's expertly written and directed picture takes place in and is, indeed, filmed in his native Bronx neighborhood. The story centers on a parish priest, Mr. Hoffman as Father Brendan Flynn, who is suspected of inappropriate behavior by the school principal, an icy Ms. Streep as Sister Aloysius Beauvier. Interestingly, thanks to many years of Catholic priest indiscretions, the inappropriate behavior, which undoubtedly popped into your head just now, is likely of a predatory sexual nature. However, this film is so cunning that we can't even be sure that is the behavior. There are clues to indicate that

the initial suspicion is one of a physical altercation with a student, but not necessarily a sexual one. It is smart movie-making like this that kept me riveted to my theatre seat.

Amy Adams, portraying a young and very innocent nun and teacher, Sister James, is absolutely delightful to watch. She plays very well with her more seasoned co-stars. Sister James struggles with what she witnesses and initially shies away from conflict, but she matures much in the short time this film encompasses and is likely the character who does so the most.

While this film puts themes such as morality front and center, it also artfully dances around the very idea of righteous indignation and the very basic doubt we all sometimes dismiss simply in an effort to find closure in those perplexing, sticky, unpleasant situations that cannot be easily deciphered or even contained.

I would be remiss if I did not note the short but profound screen time honored by Viola

Davis. She portrays Mrs. Miller, whose son, Donald, is the new token black at St. Nicholas Catholic School. This film is set in the 60's and Donald and his mother feel every bit of the persecution of this time, some of it very close to home. We see Ms. Davis speak to only one other - Ms. Streep, but her carefully chosen words are indispensable.

I could have done without the feather metaphor in Father Flynn's homily, which is featured prominently in the film. It felt a bit contrived, a bit "Hollywood", but if this is the most negative thing I can come up with, that tells you quite a lot.

Lastly, let me leave you with the knowledge that this film will inspire conversation. And it will surely leave you with more questions than answers. Coupled with the pitch-perfect performances, it's well-worth your time and hard-earned \$10.

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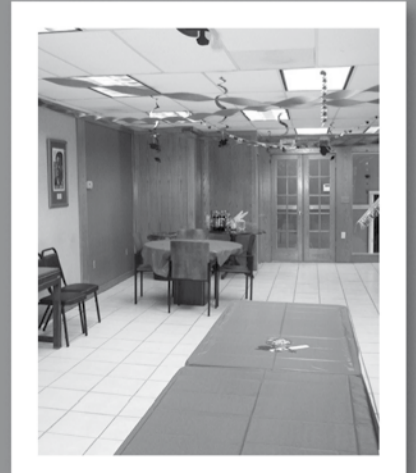


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## Base Gallery presents "Incognito" a group exhibition

**B**ase Gallery Presents "incognito" a group exhibit featuring artists from the Kansas City area curated by Kansas City artist and designer Luis J Garcia. The exhibit runs from January 9 to January 31.

The artists involved in this show include:

Erin Beier, Robert Gandy, Luis J Garcia, Joe Hoskins, Milosz Konefal, Reilly Hoffman, Joshua Rizer, Patrick Sullivan and Robert Tapley.

"The show Incognito is a show of true diversion of self. We mask pain, happiness and wealth. I leave it up to the artist to truly interpret the rest..." - Luis J Garcia.

The gallery will host an artists' reception First Friday, January

9, 2008 from 6pm to 9pm. Base Gallery is located at 2012 Baltimore, in the Crossroads, on the ground floor of the Leedy-Volkous Art Center building. Many of the artists will be on hand throughout the evening to discuss their works.

For additional information please contact Gallery Director/Curator, Luis Garcia at Base Gallery, 816-405-3562 or art@thebasegallery.com. The exhibit is open Wednesday through Sunday, 11am to 4pm or online at www.thebasegallery.com. Images are available upon request.

The Multicultural Median between art and community, Base Gallery is a division of Spyn llc (spynstudio.com), and is a multicultural & generational art gallery that welcomes diverse

genres, mediums and ideas. Base Gallery is the alternative and wants to showcase new and emerging talented artists locally, nationally and internationally.

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approximately 15 feet from every fuel-burning appliance and outside every sleeping area. Check the batteries monthly (when you check your smoke alarm batteries).

If someone who has been in a poorly ventilated room with a fuel-burning appliance begins to feel nauseous, drowsy or confused, or complains of a headache, move the victim to fresh air and call 9-1-1. If more than one person in the home suddenly feels ill for no apparent reason, or if a CO alarm goes off, get everyone outside immediately and call the fire department from a pre-arranged meeting place.

For more information about carbon monoxide poisoning, visit [www.safekids.org](http://www.safekids.org). Safe Kids Kansas, Inc. is a nonprofit Coalition of 67 statewide organizations and businesses dedicated to preventing accidental injuries to Kansas children ages 0-14. The lead agency for Safe Kids Kansas is the Kansas Department of Health and Environment.

5.) Visit the National Headache Foundation web site at [www.headaches.org](http://www.headaches.org) for more information and helpful tips

Nearly 30 million Americans suffer from migraine headaches, most commonly experienced between the ages of 15 and 55. Seventy to eighty percent of sufferers have a family history of migraine. Seventy percent of migraine sufferers are women. Less than half of all migraine sufferers have received a diagnosis of migraine from their healthcare professional. Migraine is often misdiagnosed as sinus or tension-type headache.

are treated in emergency rooms for CO exposure — not counting fire-related cases — and seven die. "Half of all CO poisoning deaths could be prevented by CO detectors," says Stegelman. "CO detectors are available at hardware stores for about \$20, a small price to pay to help detect odorless, poisonous gases in the home."

Safe Kids Kansas also recommends these precautions against CO poisoning:

- Prevent CO buildup in the first place. Make sure heating appliances are in good working order and used only in well-ventilated areas.
- Have fireplace flues and chimneys inspected before each heating season.
- Don't run a car engine in the garage, even to warm it up; move the car outside first.
- Install a CO detector

## Carbon Monoxide: Invisible Winter Hazard

### Safe Kids Kansas recommends home CO detectors

With the arrival of colder weather, Safe Kids Kansas reminds parents and caregivers that fuel-burning appliances such as supplemental space heaters and generators can cause dangerous levels of carbon monoxide (CO) to build up in the home.

"We all know it's essential to have working smoke alarms in every sleeping area, but what about carbon monoxide detectors?" says Jan Stegelman, Safe Kids Kansas coordinator. "Carbon monoxide is odorless and invisible. It can kill, and can also make a child seriously ill in small doses that might not noticeably affect an adult."

Each year, in the United States, nearly 4,000 children

## Survey results link headache and depression

**A** recent online survey conducted by the National Headache Foundation (NHF) further confirms the connection between headaches and depression. The survey found that 42% of respondents believe their headaches and depression are linked and 53% believe that their headaches came before the developed depression. The correlation between headache and depression has been documented extensively; however, researchers have yet to find evidence as to how these conditions are related.

According to the survey, 80% of respondents indicated they suffer from symptoms of depression but their healthcare provider has diagnosed only 52% with that condition.

"These statistics are similar to my own research in that the incidence of migraine and depression may be twice as high as previously believed," said Gary E. Ruoff, MD, Westside Family Medical Center, Kalamazoo, MI.

Nearly half of respondents reported never receiving medical treatment for depression, despite the great impact depression could have on migraineurs. The survey showed that 71% of respondents feel more depressed when suffering from a headache and 92% would consider life happier if they no longer suffered from headaches. Experts say that this unhappiness can be avoided.

"The identification and treatment of depression during its earliest stages may slow the progression of both migraine

and depression into higher levels of severity, and may make both easier to treat," said Dr. Ruoff.

The most common symptoms of depression were cited as energy loss (79%), difficulty sleeping or oversleeping (75%), loss of interest or pleasure in activities that were once enjoyable (68%), sad mood and difficulty in concentrating (67%).

### Additional Findings from the NHF Survey Concerning treatment options:

- 75% of respondents treat their depression with prescription medications
- 95% of respondents state they take medication for their headaches
- 32% reported taking one medication to treat both depression and headache

### NHF's TIPS FOR TREATING MIGRAINE AND DEPRESSION

- 1.) Consult your healthcare provider for a thorough evaluation for migraine and depression
- 2.) Treat depression at its earliest stage to avoid progression, which makes treatment more effective
- 3.) Work with your healthcare provider to find a treatment plan that addresses both conditions
- 4.) Practice non-medicated treatments including biofeedback, relaxation techniques and exercise, among others

## Protecting Kids from Choking, Suffocation and Strangulation

### Safe Kids Kansas Offers Airway Safety Tips

**A**irway obstruction — choking, strangulation or suffocation — is the leading cause of accidental death in infants and the fourth leading cause of accidental death in children ages 14 and under. Each year, approximately 890 children ages 14 and under die from airway obstruction injuries. The majority of childhood choking, suffocation and strangulation incidents occur in the home.

"Small children have small airways," says Jan Stegelman, Safe Kids Kansas coordinator. "It doesn't take much to choke them, and you know how kids are always putting small objects in their mouths."

Most choking incidents in children involve food — parents and caregivers should avoid giving small, round foods such as hot dogs, candies, nuts, grapes, carrots and popcorn to children under age 3. To avoid choking, always supervise young children while they are eating.

"Keep small objects that are potential choking hazards out of their reach. Literally get down on your hands and knees and crawl around. You'll be surprised at how much is at your child's eye level," says Stegelman. "If an object can fit through a standard toilet paper tube or a store-bought small parts tester, don't let your child play with it."

Common items that strangle children include clothing drawstrings, ribbons, necklaces, pacifier strings, and window blind and drapery cords. Other common choking hazards include coins, buttons, small balls and toys with small parts.

Strangulation is the primary cause of playground deaths, accounting for over 50 percent of them. Remove hood and neck drawstrings from all children's outerwear. Don't allow children to wear hanging jewelry, purses, scarves or loose clothing on the playground, and don't let kids wear bike helmets on the playground, because the straps can get caught on equipment.

Children can also be strangled in the slats or frames of cribs, bunk beds, strollers, high chairs and other devices. A safe crib has no more than 2 3/8 inches of space (the size of a soda can) between slats, is not placed near a window and does not have anything hanging on or above it on a string 7 inches or longer. Tie up all window blind and drapery cords up out of reach. According to the U.S. Consumer and Product Safety Commission, more than 200 children have been strangled by window covering cords since 1990.

Three out of five cases of infant suffocation occur in the sleeping environment. Babies can suffocate when their faces become wedged against or buried in a mattress, pillow, infant cushion or other soft bedding or when someone in the same bed rolls over onto them. Infants should only sleep in properly equipped cribs. Babies and toddlers should never sleep

on couches, chairs, regular beds or other soft surfaces.

"To reduce the risk of Sudden Infant Death Syndrome," Stegelman says, "always, always, always lay babies down on their backs to sleep until they can turn themselves over." Kids under 8 should not sleep in the top bunk of a bunk bed, and the bed frame and guardrails should not be more than 3.5 inches apart.

Other suffocation hazards include plastic bags and entrapment in poorly ventilated spaces such as laundry machines, car trunks and toy chests. Babies and toddlers under age 3 are especially vulnerable because they cannot lift their heads or escape from tight places. To prevent suffocation: "Supervise. There's no substitute for active supervision," says Stegelman.

"One of the best things a parent or caregiver can do is learn CPR and first aid for airway obstruction," says Stegelman. "Simply put, if your airway is blocked, you are going to die — quickly." Infant and child CPR classes are available from a variety of agencies, such as the Red Cross. In less than three hours, parents can learn effective skills that can make the difference between life and death for a choking child.

For more information about airway safety, visit [www.usa.safekids.org](http://www.usa.safekids.org).

Safe Kids Kansas, Inc. is a nonprofit Coalition of 67 statewide organizations and businesses dedicated to preventing accidental injuries to Kansas children ages 0-14.

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## Financial responsibilities for the self-employed

JASON ALDERMAN

One of the fastest growing segments of America's workforce is the self-employed. Being your own boss can be liberating, but it's also hard work: Many bothersome details your employer used to handle become your responsibility – things like finding health insurance, deducting taxes, and setting up retirement savings.

Here are a few considerations before hanging out your own shingle:

**Health insurance.** Sure, it's expensive, but going without health insurance is extremely risky. More than half of all personal bankruptcies stem from overwhelming medical bills. (The silver lining: Health insurance premiums are fully deductible for the self-employed, considerably lowering taxable income.) Options include:

Coverage through your spouse's plan or a trade or professional organization to which you belong.

**COBRA continuation coverage** through your former employer's plan. (Double-check eligibility requirements and enrollment deadlines.) Typically, COBRA provides benefits for 18 months (sometimes longer) and costs 102 percent of the full premium.

**Private insurance.** An insurance broker can help you find appropriate coverage – try the National Association of Health Underwriters if you don't know one (www.nahu.org). Be aware that even minor preexisting conditions may

render you ineligible.

High-deductible plans provide comprehensive coverage for catastrophic illnesses that could otherwise deplete your savings, but their monthly premiums are considerably cheaper than comparable low-deductible plans.

Combining a high-deductible plan with a Health Savings Account (HSA) can yield additional savings. These accounts let you save pretax dollars in an interest-earning account and later withdraw the money, tax-free, to pay for medical expenses. HSA contributions are tax-deductible, even if you don't itemize deductions. To learn more, visit [www.treas.gov/offices/public-affairs/hsa](http://www.treas.gov/offices/public-affairs/hsa), or [www.hsafinder.com](http://www.hsafinder.com).

Many states provide high-risk insurance for people who don't qualify for private insurance. It's costly, but no one can be turned away. Visit [www.naschip.org](http://www.naschip.org) for information.

**Health Insurance Portability and Accountability Act (HIPAA)** insurance may provide coverage if your COBRA has expired and you don't qualify for private insurance. Eligibility rules are very complicated so consult a knowledgeable insurance broker.

**Tax implications.** The good news is self-employed people can deduct many business-related expenses from their taxes. The bad news is you must pay the full 15.3 percent tax for Social Security and Medicare. Although you can deduct a portion of this so-called self-employment

tax, depending on your net earnings, you still effectively pay more than someone whose employer pays half the amount (called "FICA" on a W-2 form).

In addition, because you don't have an employer withholding taxes from each paycheck, you are responsible for making quarterly estimated tax payments; otherwise, you'll face underpayment penalties. Search "Self-employed" at the IRS website ([www.irs.gov](http://www.irs.gov)) for more information on your tax responsibilities.

**Saving for retirement.** Because you won't be earning employer-provided pension or 401(k) benefits, you must manage your own retirement savings strategy. Fortunately, there are many options available, including regular and Roth IRAs (to which you may contribute up to \$5,000 a year, or \$6,000 if over 50), and Simplified Employee Pension (SEP) IRAs, which let you save even more – up to 25 percent of pay in many cases.

Consider hiring a tax professional or financial planner specializing in self-employment issues – they'll probably more than pay for their fees through sound advice. A good place to start your search for a financial planner is [www.plannersearch.org](http://www.plannersearch.org).

Many self-employed people would never go back to the old 9 to 5; be sure you understand the financial responsibilities involved before taking the plunge.

*Jason Alderman directs Visa's financial education programs. Sign up for his free monthly e-Newsletter at [www.practicalmoneyskills.com/newsletter](http://www.practicalmoneyskills.com/newsletter).*

## Responsabilidades financieras para los trabajadores independientes

JASON ALDERMAN

Uno de los segmentos con más rápido crecimiento de la fuerza laboral de los Estados Unidos es el de los trabajadores independientes. Ser el propio jefe puede ser muy liberador, pero también es mucho trabajo: Muchos de los detalles molestos que su empleador solía manejar son ahora su responsabilidad – como encontrar un seguro médico, deducir impuestos y organizar los ahorros de jubilación.

Aquí hay algunas consideraciones para tener en cuenta antes de comenzar a ser un trabajador independiente:

**Seguro Médico.** Seguro, es caro, pero no tener seguro médico es algo extremadamente riesgoso. Más de la mitad de todas las bancarrotas personales surgen de facturas médicas arrolladoras. (El lado bueno: Las primas de seguro médico son totalmente deducibles para los trabajadores independientes, considerablemente bajando el ingreso sujeto a impuesto.) Las opciones incluyen:

Cobertura a través del plan de su cónyuge o una organización profesional o comercial a la que usted pertenece.

**Continuación de cobertura COBRA** a través del plan de su empleador anterior (Verifique los requisitos de elegibilidad y las fechas límites de inscripción). Generalmente, COBRA proporciona beneficios durante 18 meses (a veces más) y cuesta 102 por ciento de la prima total.

**Seguro privado.** Un agente de seguros puede ayudarle a encontrar una cobertura apropiada – intente con National Association of Health Underwriters (del inglés, Asociación Nacional de Aseguradores de Salud) si no conoce una ([www.nahu.org](http://www.nahu.org)). Tenga en cuenta que afecciones menores preexistentes lo pueden volver inelegible.

Los planes con deducibles altos proporcionan una cobertura completa para enfermedades catastróficas que de lo contrario acabarían con sus ahorros, pero las primas mensuales son considerablemente menos costosas si se las compara con las de los planes con deducibles bajos.

La combinación de un plan con deducible alto y una Cuenta de Ahorra de Salud (HAS) puede darle ahorros adicionales. Estas cuentas le dejan ahorrar dólares antes de los impuestos en una cuenta que gana interés y luego usted puede retirar dinero sin impuestos para pagar sus gastos médicos. Las contribuciones HSA son desgravables, aún si no clasifica las deducciones. Para saber más, visite [www.treas.gov/offices/public-affairs/hsa](http://www.treas.gov/offices/public-affairs/hsa), o [www.hsafinder.com](http://www.hsafinder.com).

Muchos estados proporcionan un seguro de alto riesgo para personas que no califican para recibir seguro médico privado. Es costoso, pero no pueden dejar a nadie afuera. Visite [www.naschip.org](http://www.naschip.org) para información.

**La Ley de Portabilidad y Responsabilidad de Seguros de Salud (HIPAA)**, por sus siglas en inglés) podría proporcionar cobertura si su COBRA ha vencido y usted no califica para seguro privado. Las reglas de elegibilidad son complicadas, así que consulte con un corredor de seguros experto.

**Implicaciones impositivas.** La buena noticia: Los trabajadores independientes pueden deducir de sus impuestos muchos de los gastos relacionados con sus negocios. La mala noticia: Usted debe pagar 15.3 por ciento de impuesto para Seguridad Social y Medicare. Aunque usted puede deducir una porción de este llamado impuesto de trabajador independiente, según sus ingresos netos, usted deberá pagar más que una persona cuyo empleador paga la mitad

de dicha cantidad (llamada "FICA" en un formulario W-2).

Además, debido a que usted no tiene un empleador que retiene impuestos de su cheque de pago, usted se hace responsable de los pagos de impuestos estimados cada trimestre; de lo contrario deberá pagar multas por falta de pago. Busque "Self-employed- (Trabajador Independiente) en el sitio web IRS ([www.irs.gov](http://www.irs.gov)) para obtener más información sobre sus responsabilidades impositivas.

**Ahorrar para jubilación.** Debido a que usted no estará acumulando una pensión proporcionada por el empleador o beneficios 401(k), usted deberá administrar su propia estrategia de ahorro para jubilación. Afortunadamente, hay muchas opciones disponibles, incluso IRAs comunes o Roth IRAs (a las que usted puede contribuir hasta \$5,000 por año, o \$6,000 si tiene más de 50 años), e IRAs SEP (Pensión del Empleado Simplificada) que le permite ahorrar aún más – hasta un 25% de pago en muchos casos.

Tenga en cuenta contratar un profesional de impuestos o un planificador financiero que se especialice en cuestiones de trabajadores independientes, vale la pena pagar sus honorarios para que le ofrezcan buen consejo. Un buen lugar para empezar es buscar un planificador financiero en [www.plannersearch.org](http://www.plannersearch.org).

Muchos trabajadores independientes nunca volverían a su trabajo de 9 a 5; solamente asegúrese de entender las responsabilidades financieras antes de dar el salto.

*Jason Alderman dirige los programas de educación financiera de Visa. Para inscribirse y recibir un Boletín de Noticias Electrónico financiero personal gratuito mensualmente, vaya a [www.practicalmoneyskills.com/newsletter](http://www.practicalmoneyskills.com/newsletter).*

## Time Running Short for 2008 Tax-Related Moves

**The Internal Revenue Service**

today reminded taxpayers they have less than a month to make their final tax-related financial moves for the 2008 tax year. Planning now may save time – and perhaps even money – later.

### Contribute to a Retirement Account

- The maximum IRA contribution for 2008 is \$5,000 and \$15,500 for 401(k) employer plans. If you're 50 or older, those numbers increase to \$6,000 and \$20,500, respectively.
- The "Saver's Credit" helps workers whose income is generally less than \$53,000 offset part of the first \$2,000 they voluntarily contribute to IRAs and to 401(k) plans and similar workplace retirement programs.
- Converting a traditional IRA into a Roth IRA may also be a long-term tax saving solution.

### Charitable Contributions

- Make contributions to charity no later than Dec. 31. Non-cash contributions must be in at least good used condition to be deductible and don't forget that the IRS now requires a receipt for any cash contributions.
- The Heartland Disaster Tax Relief Act suspends the percentage-of-income limits that would normally apply when taxpayers

make qualifying cash contributions to a public charity for disaster relief efforts related to certain areas in Arkansas, Illinois, Indiana, Iowa, Missouri, Nebraska or Wisconsin.

### Sell the Losers

- Consider a portfolio adjustment, up to \$3,000 can be deducted in capital losses each year.

### First-time Homebuyer Credit and Property Tax Deduction

- The Housing and Economic Recovery Act offers first-time homebuyers credit of up to \$7,500. It also has a provision that increases an individual taxpayer's standard deduction by the amount paid for state and local property taxes for those who do not itemize deductions.

### Beware of scams

- The IRS will never send you an unsolicited e-mail. If an e-mail from the IRS unexpectedly shows up in your inbox simply delete it one shows up in your inbox

*For more information and to access IRS news, forms and publications, go to the official IRS Web site at [www.irs.gov](http://www.irs.gov). Don't be confused by internet sites that end in .com, .net, .org or other designations.*

## Taking precautions during Holidays season

Everyone looks forward to this time of year – including burglars. With people away, visiting friends, or just out of the house shopping, there are many good prospects for break-ins. Experts agree that it is a very vulnerable time for homeowners. "People are busy and distracted," said Ray Palermo, Director of Public Relations for Response Insurance. "As they race out the door, they are not thinking about what they leave behind." He offered a few precautions to help prevent homeowners from falling victim to thieves during this time of year.

- Examine the exterior of your house. Make sure all locked doors and windows have a tight fit when closed. Check to see if there is any "wobble room" that could give a thief enough space to jimmy it open. Walk around your whole property to ensure there is nothing that can be used to climb to upper floors. Look in your windows to make sure blinds are positioned to screen the interior view, but not completely closed. You may want to move any computers and TVs away from prying eyes. Never leave an "emergency key" hidden outside your house.
- Always leave your home in a secure state, regardless of the amount of time you expect to be away. A burglar watching your house is capable of taking what he wants in a few carefully planned moments.
- When you are away from the house, particularly for an extended period, be sure to make it look lived-in. Put timers on a few lights at varied times; put a timer on a radio set to a talk-radio station; install a dusk/dawn outside light or motion detector; ask a neighbor to pick up your mail and any circulars that might pile up on your doorstep; and stop delivery of newspapers or other mail.
- In many instances, installing a home alarm system will give you protection, a sense of calm and even a discount on your homeowner's insurance.
- Walk around the interior of your home and inventory your major possessions. An easy way is to place valuables out on tables and videotape your house, room-to-room of all furniture, paintings and other possessions. Place the list, any photos/video you took, and perhaps the valuables

## Watts in a Light

DAN ROBLES  
CRIME PREVENTION OFFICER

This past holiday season, I noticed plenty of residents decorating the outside of their homes with a vast array and assortment of lighting decorations. I also noticed that many of the homes had more illumination with the decorative lights thereby giving the homes a more lived in appearance. Residents should know that properly illuminating a home throughout the year is one of the most effective ways to deter criminal activity at your doorstep.

Lighting the outside and inside of your home is relatively inexpensive. One 100-watt light bulb can be left on for 10 hours at an approximate cost of 8 cents. Using electricity to your advantage and to the burglars disadvantage by properly lighting up all points of entry on your home on a regular basis may deter a potential burglar who is casing for a home that may be unoccupied.

Remember, proper illumination of a house and the home's surrounding areas may deter burglary to autos, criminal damage to property, vandalism, "peeping toms" and other crimes of opportunity. By properly illuminating the outside of your home, you are eliminating potential points of entry or concealment a criminal may decide to use.

Make exterior and interior lighting one of your first lines of defense both inside and outside of your home, whether you are home or away. Illuminating the outside of your home for the holidays can be festive; illuminating your home for your safety and security can also give you peace of mind.

*Questions, comments or concerns? Call Dan Robles Crime Prevention Officer at 915-585-4615 or e-mail at [drobles@pvkansas.com](mailto:drobles@pvkansas.com).*

- themselves, in a safe, separate location.
- Tell a trusted neighbor on your block that you will be away. Activity or noise that might otherwise seem normal to them would be alarming if they knew you are away from home.
- Be sure your homeowner's insurance coverage reflects any improvements or purchases that have increased the value of your home or its contents since you got your homeowner's policy. The only thing worse than losing your possessions is not being sufficiently covered to recoup your losses.

*Additional information on this and other car and homeowner topics is available at the Response Insurance Safety Information Center website: [www.response.com/safety](http://www.response.com/safety).*



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Hobby Lobby is a leader in the Arts & Crafts industry with nearly 425 stores located in 33 states. Candidates must have previous retail store management experience in one of the following:  
*Supermarket chain, Craft chain, Mass merchant, Drug chain Building supply chain*  
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Qualified Candidates with Retail Management experience as listed above must apply on-line.  
**www.hobbylobby.com**

### FLEET ADMINISTRATOR (Assistant to the Director-Business & Support)

Position available with the City of Kansas City, MO, General Services Department. Provides consolidated, centralized fleet management and maintenance services to various City departments. Services include life cycle management, specification and design, acquisition and maintenance of all fleet. Manages more than 3200 units and 14 fuel stations. Requires an accredited Bachelor's degree in engineering, business or public administration or other appropriate disciplines and 8 years of experience in varied public or private sector programs, with at least 4 years of progressively responsible administrative and supervisory experience. Experience managing a major automotive facility or large fleet maintenance or leasing operation strongly preferred. Please send your resume and cover letter with current salary immediately to: Robert E. Slavin, President; SLAVIN MANAGEMENT CONSULTANTS; 3040 Holcomb Bridge Road, Suite A-1; Norcross, Georgia 30071. Phone: (770) 449-4656. Fax: (770) 416-0848. E-mail slavin@bellsouth.net. Visit website: www.slavinweb.com. The City of Kansas City, MO is an equal opportunity employer committed to a diverse workforce.

### MBE/WBE/DBE INVITATION TO BID

**Ball Kelly, LLC** d/b/a Taylor Kelly, LLC seeks qualified MBE/WBE/DBE contractor /suppliers to submit bid proposals for the Arrowhead Stadium Renovation Bid Package #23 – General Construction. Bid documents are available for review in the Ball Kelly Plan Room at 800 East 101st Terrace, Suite 120, Kansas City, MO 64131. Drawings are also available to review in other local Plan Rooms. Drawings may be purchased at KC Blue print by calling 816-527-0900. **FAX bids to 816-4448700 no later than 2:00 p.m. 1/22/09. Call Jerry or Jeff at 816-444-8000 with questions. EOE/AA.**

**DH Pace Construction Services** is seeking MBE/WBE bids for Chiefs Arrowhead Stadium Renovation Project Bid Package 23. DH Pace requests that bids be submitted by **9:00AM, January 21, 2009.** PHONE 816-480-2688 FAX 816-480-2667

### MBE/WBE/DBE INVITATION TO BID

**Ball Kelly, LLC** d/b/a Taylor Kelly, LLC seeks qualified MBE/WBE/DBE Design Building MEP & FP Subcontractors to submit Design-Build Proposals For Midtown Early Education Center in Kansas City, Ks. Bid documents are available for review in the Ball Kelly Plan Room at 800 East 101st Terr, Ste. 120, KCMO. Fax bids to **FAX bids to 816-444-8700 no later than 2:00 p.m. 1/13/09. Contact Brad at 816-444- 8000** with questions regarding the bid. **Professional Liability Insurance required.**

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**MBE/WBE INVITATION TO BID**  
**Walton Construction Company, LLC**, as Construction Manager, is seeking bid proposals of qualified MBE/WBE contractors/suppliers for **Bid Package 2 - CO-OP Concrete** on the **West Edge** project. We are requesting bids and scopes of work by **Thursday, January 22, 2009.** A CD with Documents is available for pick up or you may also view a hard copy of the Documents at the **Walton Construction Plan Room (3232 Roanoke).** If you have any questions regarding the project, please contact **Chad Brungardt or Molly Chasteen at 816-753-2121.**

### MBE/WBE Invitation to Bid: **BP #23 LOWER UPON & UPPER CONCOURSE GENERAL CONSTRUCTION:**

Turner Construction Company is soliciting bids for the **Lower Upon & Upper Concourse General Construction, Bid Package 23**, on the Kansas City Chiefs Football Club, Inc., Arrowhead Stadium Expansion project in Kansas City, MO. Drawings will be available for review at Turner's main office, The Builder's Association, FW Dodge, Reed Construction Data, ISQFT, NAWIC, Mid America Minority Business Development Council, Hispanic Chamber of Commerce of Greater KC, Hispanic Organization for Justice and Equality and Minority Contractors Association. They also can be purchased at KC Blueprint & Plan Room. Plans will be available December 29, 2008. Bids are due January 22, 2009 at 3:00 PM, CDT.

A Pre-bid Conference will be held January 8, 2009 at 3:00 PM, CST at the Chiefs/Konrath on-site Office Trailer, 1 Dubiner Circle, Kansas City, MO. 64129. (Truman Sports Complex).

Sealed bids are due by **3:00 PM, CST** on January 22, 2009. Questions regarding this project should be directed to Kris Roberts, Turner Construction Co., 1 Dubiner Circle, Kansas City, MO. 64129. Phone 816-924-7600. EOE

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**Date:** January 24, 2009  
**Time:** 9:00 a.m.

**Location:** Kansas City Missouri  
Regional Police Academy  
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**To Participate:**  
Must be at least 20 years of age  
Must bring Valid Drivers License to test site  
No other requirements at this time  
Calculators can be used but will not be provided  
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Saturday, Jan.10, 9am at the  
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**Any questions:**  
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**Dr. Martin Luther King, Jr.  
Freedom Scholarship Dinner Schedule**

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**OPENING REMARKS  
AND DINNER**  
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**Keynote Speaker:**  
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**Dr. Martin Luther King, Jr.  
2009 Celebration Events**

Jan. 14, 2009  
**MLK Community Service Awards**  
Greater Warrensburg Area Chamber of Commerce  
Monthly Business Luncheon  
White Rose Pavilion 11:45 a.m. – 1 p.m.  
Must register at Chamber 660-747-3168

Jan. 15, 2009  
**Issues Forum**  
1:30 – 3:30 p.m. – Elliott Union

Jan. 18, 2009  
**Community Ecumenical Service**  
6 p.m. – Warrensburg First United Methodist Church

Jan 19, 2009  
**MLK Challenge: A Day On, not a Day Off**  
8:30 a.m. – 5 p.m.

Jan. 19, 2009  
**10th Annual Gospel Concert**  
6 p.m. – Hendricks Hall

Jan. 20, 2009  
**MLK Freedom Scholarship Dinner**  
6 p.m. – Elliott Union Ballroom (Rooms 236/238/240)  
(Must pre-purchase dinner tickets in Office of Community  
Engagement, Elliott Union 224)

Jan. 27-28, 2009  
**Community Service Blood Drive**  
Tues. Jan 27, 2009 – 10:30 a.m. – 5 p.m.  
Wed. Jan. 28, 2009 – 11:30 a.m. – 6 p.m.  
Elliott Union Ballroom



**UNIVERSITY OF  
CENTRAL MISSOURI**

**Dr. Martin Luther King, Jr.  
Freedom Scholarship Dinner**

**January 20, 2009**



**Keynote speech by  
Christopher Gardner**  
CEO of Christopher Gardner International Holdings  
and Inspiration for the film *The Pursuit of Happyness*

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