Remembering Doña Cruz Cortez

U.S. Tariff on Mexico Would Hurt Both Nations

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Breaking a Bad Habit
Let’s Talk About it...

The difference between Latinx Nationalities

By Yvette Tello

I had such a great conversation today with a group of Latinos. Everyone was from everywhere. When I was a kid, I was a Mexican; a Latina, a Chicana. I didn’t quite understand the depth of all that but I knew you were either black, white or one of us. As I got older, I found out “us” was not actually a real thing. I thought if we were all brown we were all the same. I found out quickly when I married a Puerto Rican and met his father and he asked me what nationality I was. I told him I was Mexican. He asked from what part of Mexico. I told him I was born and raised here in San Antonio. He looked at me from head to toe with disgust. He said, “oh, tu eres America?” I laughed and told him I had been called worse. (Please know I am very proud of being an American) This is when I realized that Cubans, Puerto Ricans, Dominican Republicans, Columbians, Mexicans, and all other Latino cultures did not consider themselves as one. That my people are so divided and I don’t think anyone else has done that to us but us. Am I wrong? Are not all Latinos equal? What is the difference? Let’s talk about it....

Oti De La Cruz:

“Here in the United States, each Latin nationality helps each other within themselves. Cubans help Cubanos. Puerto Ricans help Puerto Ricans. Mexicans do help each other but only to an extent; and only some, not all. The one thing I have observed is that mexicans do not raise each other up. They pull you down so will you not be better than they are as a person individually. “

Eliseo Moreno:

“I experienced that as well. I think its just people being petty. Some people from different nationalities realize we are all just people and others don’t and want to believe they are better because their ethnic background when it really holds no ground in determining who you are and what you can be. I guess some people want to feel important or better then others and will use this to justify that belief when like I said it means absolutely nothing.”

Raul Cervantes:

“I used to be married to a Puerto Rican...its funny...that Island is an American Provence...with rights as an American...but as we all do...we flip our nationality for convenience....Besides...I think ‘I’m more Texican than anything else....Just ate a WhataBurger Taquito.”

Jesus Tello:

“I’m sorry but I’m a tejano through and through”

Kirk Otto:

“You could say that about all races. None are fully united in everything. If a Latino we’re running for President, like Joaquin against Trump. You’d see some serious unity!!

But underneath our skin, is an individual person. We’re not bees, with a hive mind mentality. We all have independent experiences, thoughts, and interactions that shape who we are.

Me personally (non-Hispanic) I’d rather have unity with Christ followers. If you can do that with multiple cultures, the potlucks are awesome!! I’d like unity with open minded musicians, because the jams are so amazingly fun. The list goes on and on.”
By Dr. Ricardo Romo

When President Bill Clinton came to San Antonio during his 1992 campaign and first term, he toured the city with Henry Cisneros, his Secretary for Housing and Urban Development. Cisneros always made it a point to take him to eat at Mi Tierra, one of the city’s most popular Mexican restaurants. Today there is a painting of Clinton at Mi Tierra wearing a Viva Zapata t-shirt designed by San Antonio artist Armando Sanchez and sold at the restaurant.

On a large mural facing the Clinton painting is a portrait of former mayor and HUD Secretary Henry Cisneros. Cisneros is joined on the “American Dream” mural by more than 100 other prominent San Antonio movers and shakers.

The “American Dream” mural was started by Mexican artist Jesus “El Indio” Diaz Garza nearly 30 years ago. After Diaz Garza died, his work was taken over by Roberto Ytuarte.

Armando Sanchez, who also has a large painting of Selena facing the massive mural, first met Ytuarte in the 1990s. At that time Ytuarte painted portraits on Market Square. Jorge Cortez, Mi Tierra’s CEO at the time, invited Roberto to add additional San Antonio legends to the Mi Tierra mural.

Mi Tierra is one of the busiest Mexican restaurants in San Antonio, if not the entire state of Texas. If you go there for lunch or dinner, try the off hours. My wife and I have been there when tour buses arrived with tourists by the hundreds. It amazes me to see Roberto painting during the day when customers surround his scaffolding.

Of the prominent people added to the mural in recent years is the late Tino Duran, founder and former CEO of La Prensa San Antonio. In years to come there will be more Latinos added to the hall of honor.

In the meantime, enjoy the enchiladas, take home some colorful pan dulce, and visit a wall that is full of San Antonio history and culture.

The portrait depicts the Family owners of Mi Tierra. With a heavy heart, La Prensa Texas remembers the late Doña Cruz Cortez. Read about her Memorial on Page 10-11.

About the Cover Artist
Roberto Ytuarte
By Dr. Ricardo Romo

On May 30, President Donald Trump turned his tariff cannons to the south directing his aim at the $346.5 billion dollar worth of goods imported from Mexico. Trump’s new tariff proposal is designed to punish Mexico for not doing enough to stem the flow of Central America immigrants crossing into the United States.

I. Economic Ramifications of the Tariff

The announcement to impose a 5 percent tax on all Mexican imports caught many Washington and Mexican politicians off guard. The timing for the new tariff was especially surprising to elected officials given that Mexico and Canada were close to finalizing a new version of the North American Free Trade Agreement.

The reasoning for the tariff was problematic from the start. Following Trump’s Mexican tariff proclamation, Mick Mulvaney, the acting White House chief of staff, tried to justify the President’s tariffs by telling the New York Times that Central American migration was “impacting the [U.S.] economy negatively.”

David MacPherson, the chair of Trinity University’s Department of Economics, told NPR that the tariff on Mexican goods was actually “a textbook example of how to do self-harm. When we put a tariff on Mexican goods or Chinese goods or anybody else, we pay the tariff. The consumer pays it. Not the other country,” said MacPherson. “Everything that we consume that’s manufactured in Mexico is going to get more expensive and jobs are going to be lost.” (NPR)

Many questioned Mulvaney’s assertion that the tariff was needed because of a “slowing” American economy. For months the White House has been bragging on the booming economy, one of the best in decades. Some in the White House would argue also that unemployment is at all time low and stocks and bonds are at an all time high, both of which delighted Wall Street and those who favored the business oriented White House.

But much has changed in the last week. Janu Chan, senior economist at St. George Bank in Sydney, Australia told Bloomberg: “It’s not a war on trade anymore, the tariffs are now being used as a weapon for a lot of different issues he [Trump] has with with various countries.” Chan added: “It’s worrying because it’s quite impactful to global economies and global growth.”

Texas and California are especially active in the automobile industry which amounts to $124 billion dollars of imported parts for automobile factories in Mexico and the United States. American factories include General Motors, Ford, and Chrysler, and Mexico manufactured two million of the nearly 18 million new cars sold in America last year.

On any given day, noted Politico, more than $452 million worth of auto parts are traded in either direction across the U.S.-Mexico border, according to Ann Wilson, senior vice president of the Motor and Equipment Manufacturers Association.

Mexico also manufactures Japanese and German automobiles and auto parts for the American market. Several years ago I visited the assembly plants in Nuevo Laredo where thousands of workers produced the Ford chassis that would be added to autos assembled in the U.S. Midwest. The Ford plant is but one of hundreds of manufacturing plants located in the twin cities of the US-Mexico border. The availability of Mexican steel and cheaper skilled labor in Mexico makes American cars competitive, especially in truck and SUV sales.

Automobile parts constitute nearly a third of the products crossing the U.S.-Mexico border, according to Ann Wilson, senior vice president of the Motor and Equipment Manufacturers Association.

According to NPR, the tariff wars come at a bad time for the United States. Auto experts note that some of those products cross the border as much as eight or nine times as manufactured parts are assembled in multiple processes. If a tariff is applied to goods crossing the border, it would make such assembly fiscally prohibitive.

All agree that Texas would be harmed by the tariff on Mexico. An NPR story on June 1 noted that “Residents, business owners and political leaders in Laredo, Texas are bracing for President Trump’s implementation of a 5% tariff on all goods coming from Mexico that would begin June 10th.” The Austin American reported: “The tariff would be felt nationwide, but Texas imports more from Mexico than does any other U.S. state — bringing in $107 billion of Mexican products last year — and its economy is closely linked to that of its southern neighbor.”
time because Mexico recently “surpassed China and Canada as America’s top trading partner, which helped catapult Laredo past Los Angeles to become the number one port in the country. About $20 billion worth of goods flowed through [Laredo] during the month of March — mostly automotive parts.” Moreover, as reported by the White House, “the tariff will gradually increase to 25% if Mexico doesn’t do more to stop the flow of illegal immigration into the U.S.” (NPR)

President Trump has been known for utilizing drama and theatrics in his public remarks and tweets. His latest tweet on this tariff issue demonstrates his lack of understanding of an important policy issue as well as his unreasonable approach to a complex problem. Trump tweeted two days after his tariff announcement, “They (Mexico) took many of our companies & jobs.” Trump insisted that Mexico had to stop “the travesty that is taking place in allowing millions of people to easily meander through their country and INVADE the U.S.” (New York Times 6-2-2019)

II. Humanitarian Crisis

The White House is determined to blame Mexico for the Central American refugee crisis. But Mexico is not responsible for the humanitarian crisis in its neighboring countries. Most immigration experts agree that putting an end to immigration from Mexico’s southern borders is a difficult and complex issue. While Mexico has stepped up its efforts to curtail immigration from Central America, the daily number of unauthorized migrants who enter the Mexican Republic grows larger every year. Every week thousands of refugees are abandoning their homes and livelihoods in Honduras, Guatemala, and El Salvador [known as the Northern Triangle] because of violence consuming their homeland. Amnesty International has been tracking this crisis and notes the number of unaccompanied children who are seeking refuge outside their country. The plight of these children has reached a crisis stage. Unaccompanied immigrant children are primarily from the Northern Triangle, and seek to enter the United States at the US/Mexico border.

According to 2019 U.S. Border Patrol Arrests data, 44,779 unaccompanied children from the Northern Triangle have been apprehended thus far at the US/Mexico border. When interviewed by the Federation for American Scientists, children predominantly cited the following reasons for fleeing the region:

- violence in their community and/or home country
- avoiding recruitment into gangs
- exploitation in the form of prostitution or human trafficking

The United Nations Refugee Agency recently concluded that “Gang warfare and violence have transformed parts of Central America into some of the most dangerous places on earth.” UN reports have documented a “high rate of brutal homicides, but other human rights abuses are on the rise, including the recruitment of children into gangs, extortion and sexual violence.”

The New York Times reports that Trump “has moved to cut off all foreign aid to countries like Guatemala, Honduras and El Salvador, and he threatened to completely seal off the border with Mexico, a move that numerous officials told him would violate American law and international treaties.”

The response to increased migration is not taxation of Mexican goods, but humanitarian aid to Central America. The countries of this region need economic assistance to help create jobs, eliminate corruption, restore the judiciary, and end military interference in the political process.

A humanitarian crisis cannot be solved by one country alone. Mexico does not have the resources to prevent the influx of immigrants who traverse its southern boundaries on a daily basis. The White House, by eliminating more than $500 million dollars of economic and humanitarian aid to Guatemala, Honduras, and El Salvador, has made it more likely that people living in poverty, fear, and political instability in the Northern Triangle countries will move northward in search of peace, justice, and economic stability.
Duran Family Honors Teacher from Brauchle Elementary with Scholarship

Teacher, Victoria Flores passed away in May at the age of 31, leaving behind her husband Hector Flores and 1 year old son. The Duran Family created an $800 dollar scholarship for her students in her name.

Vote Project ID Lends A Helping Hand

By Ramon Chapa

I met Christopher at DPS. Everyone was kind of scared of him because he had tattoos on his face. When he came to me he was very intimidated. He wanted to know if I helped people with ID’S. I asked him if he had supporting documents. He said he did not have anything. A lady next to him said “Nobody wants to help him. He is homeless”. I told him I do help people in situations like this. I work for an organization called Spread the Vote-Project ID. I gave him my card and asked him to wait outside. When I went outside, I looked at him and saw the face of Jesus! In the Bible, Jesus said, “If you help the least of my brothers and sisters you are doing unto me”. I started crying, I told Aisha my wife, I am going to do everything I can to help that young man! The next day, I picked him up, took him to Edgewood ISD to get his school records; he dropped out in 9th grade. I took him to get his Birth Certificate and his Social Security Card. We did spend all day doing this; no breakfast, no lunch, no dinner! DPS closed late. We got to DPS at 5:45. We went through, and for the first time in his life at the age of 26, he obtained his ID! Thanks to his ID and SS Card, he starts his new job this year! WE DID IT!
By: Ramon Chapa, Jr

The Community Council of South Central Texas will host its annual fundraiser, A Night Out with Congressman Joaquin Castro, on Friday, June 28, 2019 in Seguin, Tx.

This “night out” will consist of a social hour, dinner, music entertainment, silent auction, and raffle. Congressman Joaquin Castro will be speaking at the event.

This event is a wonderful way to raise funds for the organization so that they can expand services to serve low-income individuals and families throughout our communities.

The event will take place at the Seguin Guadalupe Coliseum in Seguin, Texas. In addition to the holding this event, the organization will be selling raffle tickets throughout all 23 counties in our service area beginning May 13th. Items include a Liquor Wheel Barrow valued at $350+, a $250 Amazon Gift Card and a $100 Walmart Gift Card.

To purchase raffle tickets, contact a local CCSCT office in your area. Everyone is invited to be a part of this wonderful event.

If you are interested in donating or attending, contact Amy Moreno at amorenoc@ccsct.org or contact the Administration office at 830-303-4376 or Ramon Chapa, Jr @ (210) 365-5250.

For your records, our tax exempt number is 74-1541774.

Community Council of South Central Texas, Inc. is a non-profit, 501©3 organization whose mission is to empower vulnerable families and individuals in greater South Central Texas to achieve self-sufficiency by eliminating barriers through innovative programs and strong community partnerships.

CCSCT is part of a network of over 1000 national and locally-focused community action agencies that connect millions of children and families to greater opportunity. This greater opportunity is provided through numerous services including weatherization, utility assistance, rental assistance, WIC, disaster relief and case management through the Community Services Block Grant.

CCSCT currently provides services in Atascosa, Bandera, Bee, Comal, Dimmit, Edwards, Frio, Gillespie, Guadalupe, Karnes, Kerr, Kinney, LaSalle, Live Oak, Maverick, Medina, McMullen, Real, Uvalde, Val Verde, Wilson and Zavala counties.

Over the past 54 years, CCSCT has prided itself on being able to provide timely and quality services to low-income and vulnerable families throughout our local communities. Last year alone, CCSCT helped provide assistance to over 90,000 individuals while helping 41 individuals transition out of poverty.

801 N. State Hwy 12 Bypass Seguin, Texas 78155
P: (830) 303 - 4376
HOURS: Monday-Friday, 8:00 am - 5:00 pm
http://www.ccsct.org/
Sé repite el clásico en Veteranos
Red Sox disputará por segunda ocasión final playoffs vs. Broncos

Por Sendero Deportivo

El club de béisbol Red Sox, categoría Veteranos que es dirigido por Pedro Espinoza (manager) y René Juárez, con marca de 11 partidos ganados y una derrota en el rol regular, tras eliminar a su oponente de postemporada (semifinales), Cardenales (clasificado en cuarto lugar), en el tercer partido de su serie pactada a ganar 2 de 3 partidos en la Liga Veteranos Potranco con pizarra de 12-3 carreras, por segunda ocasión consecutiva, trata de agenciar el banderín del playoff ante su rival Broncos de Reynosa SA que luego de eliminar a Rieleros, cómodamente se encontraba en espera de Red Sox, o Cardenales.

Con su victoria Red Sox, pasó a la ronda final, donde estará por segunda vez consecutiva disputándole el campeonato a Broncos de los esposos Linda y Roberto Garza, quienes tienen el respaldo de los coaches y jugadores Richard Felán y Sergio Torres.

Red Sox con su lanzador Chris Lee, campeón de temporada con marca de 5-0, le devolvió la paliza a Cardenales que fue por 12 a 3 carreras. Cardenales, dirigidos por Efraín Cruz Franco, Saúl Navejar y Nacho García, había emparejado la serie ganando el segundo partido con pizarra de 13 a 3 carreras.

Lee, se agenció el triunfo para ponner su récord en 2-0 del playoff. Con esa marca estamos confiados defender la corona, a pesar de que Red Sox es un duro rival. Por igual reconocemos y ver las posibilidades de retornar a la postemporada”, apunto Efraín Cruz Franco.

De acuerdo a Eloy Rocha la serie final comienza este sábado 8 de junio en el campo 1 de Potranco Baseball Field, en el horario de las 2 p.m. En la categoría Abierta domínical, el pentacampeón Piratas de Sabinas blanqueo 4-0 carreras a Calaveras, por lo que sigue invicto en cinco fechas. El zurdo fronterizo Devon Torres, se agenció su cuarta victoria por los Piratas que dirige Sergio De Luna y son capitaneados por Brayan Guerrero, jugador de cuadro. Por otro lado los esposos Linda y Roberto Garza (directivos del club Broncos de Reynosa SA), festejaron interesante victoria ante Cubs que cayeron con la cara al sol doblegados con pizarra de 13-6, encuentro que fue presenciado por un buen número de fanáticos que disfrutaron de su tradicional “dominguito beisbolero”.

(Fotos por Franco)
Gabriel Jaron Carreon was born August 6, 1987 and went to be with the Lord at the young age of 31 on Friday May 31, 2019. He was proceeded in death by his father Robert Charles (Poe) Carreon, stepfather Santos M. Garza, grandparents Felipe and Petra Pedraza, Cecilio and Barbara Carreon. He is survived by his loving wife of 15 years Susie Caballero and three children ShelbyLynn, Anakin Myko and Selene Leia, Mother: Maria (Delia) Garza, Mother in law: Sandy (Mamo) Rodriguez, Siblings: Eric (Sandra) Carreon, Aaron Carreon, Robert Carreon and Chris Garza, Sister in law: Samantha (Robert) Arias, Stephanie (Danny) Martinez and SarahJo (Dan) Keller. Numerous nieces, nephews, aunts, uncles, cousins and many friends.

By Leonard Rodriguez
This column highlights inspiring stories of Latino leaders. For more than 500 years, Latino men and women have positively influenced the face of United States society. Let us celebrate these outstanding hispanics.

Porfirio Salinas
Despite only three years of Elementary education, Porfirio Salinas showed considerable artistic ability at an early age. A self-taught artist, Salinas increased his skills when working with well-known landscape artist Robert Woods. Developing a name for himself with Southwestern vistas, landscapes, and bluebonnet scenes of Texas, Salinas became one of the state’s most popular artists. During the 60’s, his work gained national exposure when he became known as President Lyndon B. Johnson favorite painter. During Johnson’s term, Salinas was commissioned by Lady Bird Johnson to paint some of the president’s favorite sites along the Pedernales River in Texas. Before his death in 1973, Salinas had five of his paintings hanging in the White House.

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Photo: Courtesy UTSA Special Collections
Remembering Doña Cruz Cortez

Beloved madre y abuela, Cruz Llanes Cortez, passed away peacefully in her home on Thursday, May 30, 2019, at the age of 98.

Cruz was born May 2, 1921, on the banks of San Pedro Creek at Casa Navarro in San Antonio, Texas. Cruz’s life is a true San Antonio love story, as she was born, raised and built a life on the storied streets of what is now referred to as Zona Cultural.

While working at Bianca’s Café, located just two blocks from Market Square, she met the love of her life, Pedro Cortez, a young immigrant from Guadalajara, Mexico. Pedro was delivering meat from his aunt and uncle’s grocery store, Villa del Carmen, which was located in what is now UTSA’s Downtown Campus when he met a charming local girl who worked at the café. He asked her out and reluctantly she accepted a date with the young delivery boy.

On the night they were supposed to meet for the date, she sat by her window and waited. As the minutes passed, she had all but given up on Pedro when a well-dressed gentleman started walking towards the house. She didn’t recognize her future husband, looking dapper in a suit instead of his typical khaki uniform. The rest is history as the couple soon married and began their journey towards the American Dream.

In 1941, with a $150 loan they purchased a small, 3-table café. With a handful of family recipes, they established what is now Mi Tierra Café y Panadería. The small café expanded to the entire block and the Cortez’s restaurant family grew to include three other restaurants, La Margarita, Pico de Gallo and Viva Villa, with the opening of the newest restaurant, Mi Familia, set for this summer. Eventually, as their restaurants grew so did the family and Cruz’s attention turned to raising her children at home on the westside of San Antonio. While the restaurant empire that she helped build became a strong pillar of San Antonio’s community, Cruz was the stronghold for her family.

Cruz and Pedro were humble, but their dedication to San Antonio did not go unnoticed. They worked hard to preserve their community and in 1999 La Familia Cortez was named one of San Antonio’s five families of the century, along with household names of Frost, Zachry, Steves, and McAllister. This honor was just one of many bestowed on Cruz and the Cortez family including the Cesar E. Chavez Legacy & Educational Foundation Lifetime Achievement Award, National Conference of Christians and Jews Human Relations Award, Mexican American Unity Council Albert Peña Jr. Lifetime Achievement Award, Westside Development Corporation’s Westside Honors, San Antonio Business Journal Legacy Leader and Family-Owned Business, Minority Enterprise Development Week Minority Legacy Firm, San Antonio Business Hall of Fame induction, San Antonio Mexican Friendship Council Amistad Award, among others.

Cruz was a mother to more than just five children: she dedicated herself to the community which is why AVANCE named her their prestigious Mother of the Year in 1994. In 2003, even after her husband’s death, Cruz and Pedro were recognized as exemplary citizens by the Senate of the State of Texas. They also received the Henry Guerra Lifetime Achievement Award from the San Antonio Association of Hispanic Journalists (SAAHJ). This award is normally given to individuals who are distinguished in the field of Journalism, but SAAHJ felt that Pedro and his family had met the other criteria to the fullest extent by serving as a “bridge of understanding” between all communities and implementing change for the betterment of the Hispanic community.

Cruz’s servant leadership in the community came from her strong faith, one of her most defining characteristics. She was fortunate to travel the world, but her most influential trip and cherished memory was her journey through Israel to Jerusalem and Bethlehem.

Cruz’s faith in God, dedication to family and strength are pillars that La Familia Cortez carries on, both through their family and their business. Cruz knew people from all walks of life, from past presidents and senators to her west side neighbors and showed unconditional love to every person she met. The family’s mission statement reflects the strong virtues that Cruz and Pedro instilled in their children and grandchildren and ensures that their legacy lives on: “We will glorify God by honoring the vision of our founders, valuing family, preserving our culture and offering a world-class experience.”

Cruz joins her husband Pedro and son Manuel in heaven, and is survived by her children Jorge, David, Rosalinda and Ruben, along with 22 grandchildren, 27 great-grandchildren and 2 great-great-grandchildren.

A public viewing will be held this Saturday, June 1, 2019 from 1:00 - 8:00 p.m. at Porter Loring Mortuary on McCullough Ave. Cruz had a green thumb and enjoyed tending to her flowers in her greenhouse, but her faith in God and her love for children were first and foremost in her life. In lieu of flowers, donations to St. Jude’s or Christ Mission College are requested in her memory.

Psalm 23

The Lord is my shepherd, I lack nothing. He makes me lie down in green pastures, he leads me beside quiet waters, he refreshes my soul. He guides me along the right paths for his name’s sake. Even though I walk through the darkest valley, I will fear no evil, for you are with me; your rod and your staff, they comfort me. You prepare a table before me in the presence of my enemies. You anoint my head with oil, my cup overflows. Surely your goodness and love will follow me all the days of my life, and I will dwell in the house of the Lord forever.
Remembering Doña Cruz Cortez

MAY 2, 1921 - MAY 30, 2019

JUNE 1, 2019
PORTER LORING MORTUARY
SAN ANTONIO, TX
FINANCIAL FOCUS
Why Should Recent Graduates Care About Retirement Planning?

By Edward Jones

Edward Jones is a licensed insurance producer in all states and Washington, D.C., through Edward D. Jones & Co., L.P. and in California, New Mexico and Massachusetts through Edward Jones Insurance Agency of California, L.L.C.; Edward Jones Insurance Agency of New Mexico, L.L.C.; and Edward Jones Insurance Agency of Massachusetts, L.L.C.

If you’ve graduated from college in the past year or so and started your first job, you’re no doubt learning a lot about establishing yourself as an adult and being responsible for your own finances. So thoughts of your retirement are probably far away. And yet you have several good reasons to invest in your 401(k) or similar employer-sponsored retirement plan.

First of all, by contributing to your 401(k), you can get into the habit of regular investing. And since you invest in your 401(k) through regular payroll deductions, it’s an easy way to invest.

Furthermore, your 401(k) or similar plan is an excellent retirement-savings vehicle. You generally contribute pre-tax dollars to your 401(k), so the more you put in, the lower your taxable income. Plus, your earnings can grow on a tax-deferred basis. Your employer might also offer a Roth 401(k), which is funded with after-tax dollars; although you can’t deduct your contributions, your earnings can grow tax-free, provided you meet certain conditions. And with either a traditional or Roth 401(k), you generally have a wide array of investment options.

But perhaps the main reason to start investing right away in your 401(k) is that, at this point of your life, you have access to the greatest and most irreplaceable asset of all – time. The more time you have on your side, the greater the growth potential for your investments. And by starting to invest early in your plan, you can put in smaller amounts without having to play catch-up later.

Suppose, for example, you begin investing in your 401(k) or similar plan when you’re 25. For the sake of simplicity, let’s say you put in $100 a month, and you keep investing that same amount for 40 years, earning a hypothetical 7 percent rate of return. When you reach 65, you will have accumulated about $256,000. (Your withdrawals will then be taxable, unless you chose the Roth 401(k) option.) But if you waited until you were 45 before you started investing in your 401(k), again earning that hypothetical 7 percent, you’d have to put in almost $500 per month – about five times the monthly amount you could have invested when you were 25 – to arrive at the same $256,000 when you turn 65.

Clearly, the expression “time is money” applies when it comes to funding your 401(k) – there’s just no benefit in waiting to contribute to your retirement plan. This isn’t to say that you have a lot of disposable income, especially as you may be paying off thousands of dollars in student loans. But, as mentioned above, the money for your 401(k) is taken before you even see it, so, in a sense, you won’t miss it. And you can certainly start out with small amounts, though you’ll at least want to put in enough to earn your employer’s matching contribution, if one is offered. As your career progresses and your salary goes up, you can steadily increase the amount you put into your 401(k) or other retirement plan.

When retirement is decades away, it can seem like more of an abstract concept than something that will one day define your reality. But, as we’ve seen, you have plenty of incentives to contribute to your 401(k) or similar plan – so, if you haven’t already done so, get started soon.

For more info contact Ernest J. Martinez 210-354-4915 or ernest.martinez@edwardjones.com

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So what’s important to you?
Contact me at 210-354-4915 to get started.
Por Sendero Deportivo
El equipo mixto de baloncesto en sillas de ruedas paralímpico Spurs Wheelchair Basketball Team (integrado por ex militares y civiles con impedimentos físicos), continua adelante en su programa deportivo que ha venido siendo patrocinado por la empresa Spurs Sports and Entertainment (SS&E), propietaria de las franquicias deportivas a nivel profesional; Spurs de San Antonio (NBA), San Antonio Rampage (American Hockey League-AHL), San Antonio Fútbol Club (SAFC-USL Championship), y Austin Spurs afiliado a la G-League. En exitosa competencia inter escuadras durante el intermedio del tercer partido Spurs vs. Nuggets de Denver, del playoff NBA Western Conference 2018-19, en el estadio AT&T Center, con invitación especial de la gerencia del SS&E, compitieron contundentemente, lo cual les redituó emotiva ovación de la base de seguidores del pentacampeón Spurs comandado por Gregg Popovich, entrenador en jefe.

Ambas quintetas, dieron espectacular actuación entre ellos destacó una jugadora que estuvo activa asistiendo a sus compañeros del equipo con playera local. Cabe anotar que el timonel Popovich, los ha visitado en competencias especiales que han sostenido ante equipos de militares en rehabilitación física quienes han sufrido (por igual) lesiones físicas en el servicio militar (conflictos bélicos que aún están vigentes). “Me emociona verlos jugar baloncesto, por ello en tributo por haber servido a la patria, Spurs continúa aportando su apoyo a su programa deportivo”, indicó Popovich.


(Fotos por José I. Franco).
ESPECIALES

Red Power Ranger Actor Steve Cardenas Visits Traders Village

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Counterfeit Goods Investigation

Buy Online with Caution

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Research tells us that eight in ten Americans shop online—perhaps you’ve made an online purchase (or several) this month. However, nearly anything available online can be counterfeited. An in-depth investigative study by Better Business Bureau (BBB) finds that one in four people have bought something that turned out to be fake.

It is sometimes very difficult to tell apart the legitimate products from counterfeits. This stems from a large network of organized criminals and credit card processing mechanisms that are willing to support them. Our report titled “Fakes Are Not Fashionable” digs into the scope of the problem, what’s being done to stop it and how consumers can be more savvy online shoppers.

What did we learn?

While counterfeit goods are reported to be deeply discounted, counterfeit sellers regularly use selling prices that are close to the price of the real product, so the prices offered are no longer a signal of a fraud. Counterfeiting and intellectual property piracy cost the U.S. economy $200-$250 billion. In the last three years, BBB has received more than 2,000 complaints.

Also, 88% of counterfeit goods come from China and Hong Kong with their smuggling and online sales via fraudulent websites widely thought to be coordinated by international crime groups, banks and an extensive network of intermediary payment processors.

And how do consumers ensure we are buying safely online? BBB recommends consumers check the reputation of the seller before making payment, read recent reviews and contact the manufacturer for a list of authorized sellers or resellers.

Ask for a refund. Victims who don’t receive anything when buying online with their credit card, or who receive goods that are counterfeit or not as described, should call the customer service number on the back of their card and request a refund. The report goes into detail about the process of obtaining a refund and the remedies available to victims.

Report counterfeit goods. Contact the online marketplace support directly. Places like Amazon have an “A-Z” guarantee for goods sold by third parties; victims can seek refunds here. Victims can file complaints at bbb.org about online sellers that claim to be in the U.S. or Canada. BBB tries to resolve complaints and may help in getting a refund at no cost.

Federal Trade Commission: You can complain to the FTC by calling 877/FTC-Help or file a complaint online at FTC.gov

FBI: The FBI takes complaints about counterfeit goods: You can visit ic3.gov or fbi.gov.
Breaking a Bad Habit

By Tammy C. Perez

Habits are patterns of repetitive actions we do without thinking. Some habits are good like brushing our teeth every day or turning off the lights before we leave a room. Some habits can be bad such as smoking cigarettes or eating unhealthy snacks for convenience. Have you ever tried to break a bad habit? If so, you will quickly find that breaking a bad habit is a lot harder than it sounds.

To do this requires planning, focus, commitment and a great deal of patience. This is a challenge for us because we become comfortable and complacent in our daily routines.

An activity that brings us satisfaction or pleasure will turn into a habit if done consistently. This habit will become an automatic response in our daily routine. Bad habits can have long-term health effects and can cause pain, shame or guilt.

Breaking a bad habit is possible if you are willing to commit to change. First, start by asking yourself, “What are my daily habits, both good and bad”, “Which habits have become a burden or pose a health problem”, and “What habits do I really want to change?” Making a list can be helpful. Pick one habit that has become the biggest stressor in your life.

Try to think how this habit began. What events were occurring in your life at that time? Did you get a new job, have a baby, go through a divorce, etc. Once you can identify why you began this habit, try asking yourself “How will life be different if I stopped this habit” and “How will I feel?” Our thoughts around this habit are also important. Understand that this habit has become an unconscious choice learned over a period of time. Positive self-talk can help with feelings of guilt and shame. Recognize and accept that we are all human.

We all have bad habits and we all can make the choice to change.

To break a bad habit, you need to remove any temptation that reinforces it. Once you identify the trigger you create a new response. Be optimistic and realistic during this process, change is not easy. Breaking bad habits requires persistence and perseverance. Frustration and discouragement are normal and expected. Don’t beat yourself up if you give into temptation. It is not the end of the world and you didn’t fail. Every day you avoid giving into a bad habit is a step closer to change.

Do you have a bad habit you need to break? TCP Marriage and Family Services can help. For more information on the services, please call our office at (210) 516-2607 or visit our website at: www.tcpmfs.org.
Sólo un Pensamiento:
Día de la Bandera

Una bandera... una bandera... una bandera...

Por Steve Walker

Semanas atrás, San Antonio celebró el Día de los Caídos y saludó a nuestros veteranos que tan valientemente dieron sus vidas en defensa de esta nación desde que nos convertimos en un condado.

El viernes celebramos el Día de la Bandera (14 de junio) para conmemorar la adopción de la bandera de los Estados Unidos el 4 de julio de 1777 por una resolución del Segundo Congreso Continental. Irónicamente, el Ejército de los Estados Unidos también celebra el Día de la Bandera para conmemorar el día en que la Bandera estadounidense fue oficialmente adoptada. La Bandera no es un día festivo en el que se celebra la bandera, sino que es un día de homenaje a nuestros veteranos.

En 1916, el presidente Woodrow Wilson emitió una proclamación que estableció oficialmente el 14 de junio como Día de la Bandera. En agosto de 1949, el Día Nacional de la Bandera fue establecido por una ley del Congreso. Se debe tener en cuenta que, a diferencia del Día de los Caídos o del Día de los Veteranos, el Día de la Bandera no es un día festivo federal oficial.

Esta semana del 14 de junio, también se designa como “Semana Nacional de la Bandera”. Durante esta semana, el Presidente emitirá una proclama instando a los ciudadanos estadounidenses a que enarbolen la bandera estadounidense durante toda la semana.

Muchas organizaciones diversas en todo el país organizan desfiles y eventos para celebrar la bandera nacional de Estados Unidos y todo lo que representa. Es ese día especial para todos los estadounidenses para celebrar y mostrar respeto por nuestra bandera.

Algunos datos intrigantes del Día de la Bandera:

- El presidente de los Estados Unidos a menudo nombrará a un ciudadano para recibir un homenaje por su servicio a la bandera estadounidense como “Semana Nacional de la Bandera”. Durante esta semana, el Presidente emitirá una proclama instando a los ciudadanos estadounidenses a que enarbolen la bandera estadounidense durante toda la semana.
- Muchas organizaciones diversas en todo el país organizan desfiles y eventos para celebrar la bandera nacional de Estados Unidos y todo lo que representa. Es ese día especial para todos los estadounidenses para celebrar y mostrar respeto por nuestra bandera.
- Mucha gente celebra el Día de la Bandera con desfiles y eventos en todo el país. En algunas ciudades, hay desfiles y ceremonias en honor a la bandera.

En palabras de Steve Walker:

“Sólo un pensamiento:”

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