

Northeast Residents Come Out Against Crime

BY JOSE FAUS AND JOE ARCE

Maria Herrera moved to Kansas City's Old Northeast neighborhood thirteen years ago. She has resisted the suggestions of friends to move because of fears that the neighborhood is very dangerous.

"A lot of people have told us 'why don't you move to North Kansas City' but no, I came to Kansas City Missouri. I am from Texas and I came here 13 years ago and when I came I promised my children we would be safe here and until now we have been so and I am not going to move because somebody else wants me to move. I have been here 13 years and thanks be to God nothing has happened [up to] now."

Herrera was part of a large neighborhood turnout for a Night Out Against Crime event hosted last week by Mattie Rhodes Center's Latino Advocacy Taskforce (LAT) at the Northeast Concourse at Benton Blvd and St. John Ave.

The event was held in conjunction with National Night Out Against Crime, a nation wide public safety and anti-crime campaign, which included other such events around the Kansas City area.

In addition to LAT, other sponsoring organization included Kansas City Fire Department, Kansas City Police Department, Kansas City Missouri School District, Crime Stoppers, Aim4Peace, Office of Community Complaints, CCO, Jackson County Sheriff's Department, LNES, Rose Brooks Center, Samuel Rodgers Health Center, Don Bosco Center and other partners.

Activities included a free soccer clinic and refreshments, child fingerprinting by the Jackson County Sheriff's Department, a fire department pumper truck to

SEE: WE CAN'T BE THERE ALL THE TIME / PAGE 8



Northeast residents came out last week for a Night Out Against Crime rally at the Northeast Concourse. The event was an opportunity for residents to come out and see the many crime fighting resources available in the area.

La semana pasada los residentes del Noreste participaron en una manifestación de una Noche para Protestar contra el Crimen. El evento fue una oportunidad para que los residentes salieran y vieran los recursos disponibles que tienen para pelear contra el crimen en la zona.

Los Residentes del Noreste salen a Protestar contra el Crimen

TRADUCE RICO ROGERS

María Herrera se mudó al barrio antiguo del Noreste de Kansas City hace trece años. Ella se ha resistido a las sugerencias de amigos para que se mude debido a los temores de que el barrio es muy peligroso.

"Muchas personas nos han dicho '¿por qué no se muda al North Kansas City?', pero no, yo vine a Kansas City, Missouri. Yo soy de Texas y vine aquí hace 13 años, y cuando vinimos, les prometí a mis hijos que estaríamos a salvo aquí y hasta ahora ha sido así y no me voy a mover porque alguien quiere que me mude. He estado aquí 13 años y, gracias a Dios, nada malo ha pasado [hasta] ahora".

Herrera fue parte de una multitud de personas del barrio que asistieron a una manifestación de una Noche para Protestar contra el Crimen organizado la semana pasada por el Grupo de Trabajo de Apoyo Latino de Mattie Rhodes Center (LAT) en el Noreste en Benton Blvd. y St. John Ave.

El evento se realizó en conjunto con la Noche Nacional Contra el Crimen, una campaña nacional de seguridad pública en todo el país y campañas contra el crimen, que incluyó otros eventos similares en toda el área de Kansas City.

Además de la LAT, se incluyeron a otras organizaciones patrocinadoras tales como el Departamento de Bomberos de Kansas City, el Departamento de Policía de Kansas City, El Distrito Escolar de Kansas City, Missouri, Crime Stoppers, Aim4Peace, Oficina de Quejas de la Comunidad, CCO, el Departamento del Sheriff del Condado de Jackson, LNES, el Centro de Rose Brooks, el Centro de Salud de Samuel Rodgers, el Centro Don Bosco y otros socios.

Las actividades incluyeron una clínica de fútbol y refrescos gratis, toma de huellas digitales del niño por el Departamento del Sheriff del Condado de Jackson, un camión autobomba de bomberos para refrescar a la gente con agua, y obsequios. El evento proporcionó información sobre cómo las personas pueden asegurar más sus casas y familias, la denuncia de delitos y trabajar con la policía, e información sobre programas para jóvenes y servicios sociales. El evento viene a la

MIRA: NOSOTROS NO PODEMOS ESTAR/ PÁGINA 8



Should You Put Retirement on Hold? Debería postergar su jubilación?

BY JASON ALDERMAN

One indicator our economy is still hurting is that more and more people are postponing retirement. According to the Department of Labor, those over 55 and still working have increased steadily since the recession began – 28.9 million at last count – and some surveys show more than a third of employees expect to work past age 70 or never retire.

Would-be retirees have faced a perfect storm of negative situations:

- Having to tap retirement savings early to cover bills or tide them through unemployment.
- Plunging home values diminished or erased the equity many had hoped to draw on in retirement.
- Unable to afford – or qualify for – health insurance they'll need until Medicare kicks in.
- And many boomer parents have put their own savings on hold while helping their kids struggle through the recession.

SEE: CALCULATING YOUR RETIREMENT NEEDS / PAGE 3

POR JASON ALDERMAN

Uno de los indicadores de que nuestra economía todavía está dañada es que cada vez más gente posterga la jubilación. Según el Departamento de Trabajo, la cantidad de personas mayores de 55 años que todavía trabajan se ha incrementado constantemente desde el comienzo de la recesión – 28.9 millones en el último sondeo – y algunas encuestas indican que más de un tercio de quienes están empleados tiene previsto trabajar hasta después de los 70 o no jubilarse jamás.

Quienes pretenden jubilarse enfrentan con una tormenta de situaciones negativas:

- Tener que recurrir a ahorros de la jubilación temprano para pagar cuentas o arrastrarlas con el desempleo.
- Los valores caídos de la propiedad reducen o eliminan el patrimonio que muchos esperaban de aprovechar al jubilarse.
- Imposibilidad de acceder – o calificar – para seguro de salud necesario hasta comenzar con Medicare.

MIRA: CALCULANDO SUS NECESIDADES / PÁGINA 1

Study Reveals Gaps in Fiscal Fitness among Hispanic Business Owners

Un estudio revela lagunas de salud fiscal entre los dueños de negocios hispanos

SPRINGFIELD, Mass., PRNewswire-HISPANIC PR WIRE/ -- According to the U.S. Census, Hispanic-owned businesses are growing at double the national rate. While Hispanics are leading the way in this country as entrepreneurs, a new study reveals contradictions and gaps in Hispanic business owners' fiscal knowledge and usage of tools available to them to help them create a more solid future for themselves, putting achievement of their "American Dream" at risk.

Massachusetts Mutual Life Insurance Company's (MassMutual) "Business Owner Financial Wellness Study" (i) is a comprehensive review of multicultural business owners' dreams, opinions and overall

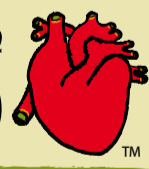
SEE: TAKING CONTROL OF PERSONAL FINANCES / PAGE 6

SPRINGFIELD, Massachusetts, PRNewswire-HISPANIC PR WIRE/ -- De acuerdo con el censo de los EE.UU., negocios propiedad de hispanos están creciendo al doble de la tasa nacional. Mientras que los hispanos están liderando el camino en este país como empresarios, un nuevo estudio revela contradicciones y lagunas en conocimiento fiscal en los dueños de negocios hispanos y el uso de herramientas a su disposición para ayudarles a crear un futuro más sólido para sí mismos, poniendo el logro de su "Sueño Americano" en situación de riesgo.

"El Estudio de Bienestar Financiero para Dueños de Negocios" (i), es un examen exhaustivo multicultural de los sueños, opiniones y solidez financiera de dueños de negocios. Con un crecimiento doble de la tasa nacional, el estudio encontró que el 89 por ciento de los empresarios hispanos empezaron su empresa para sostener económicamente a su familia vs. 77 por ciento de la población en general y

MIRA: TOMANDO EL CONTROL DE LAS FINANZAS PERSONALES/ PÁGINA 6

Mucho Corazón



El Arte en la Calle es un Éxito con los Niños del Barrio Art in the Street Is a Success with Neighborhood Children

TRADUCE RICO ROGERS

Pinceles goteando rojo, azul, verde y tonos de amarillo se deslizan a través de la página en blanco como los jóvenes artistas deseosos crean retratos de la naturaleza tomados de escenas en el jardín comunitario en su vecindario.

Steve Curtis, community organizer for Community Housing of Wyandotte County (CHWC), quería tener un programa de arte en los barrios y dar a los estudiantes la oportunidad de expresarse a través de los dibujos, los colores de acuarela o la fotografía. Ese proyecto es 'El Arte en la Calle' y ha sido un éxito en el barrio de la Catedral de San Pedro.

Curtis ha estado buscando subvenciones para financiar los proyectos de arte que provee CHWC que funciona todo el año. Las becas de arte ayuda a la organización a adquirir cámaras desechables, pinceles, pintura papel y tableros de arte para el uso de los estudiantes. 'El Arte en la Calle' es el primer esfuerzo de CHWC para llevar el arte fuera del edificio.

MIRA: LA ESPERANZA ES QUE ESTA ARTE / PÁGINA 2

BY DEBRA DECOSTER

Paintbrushes dripping with red, blue, green and yellow hues glide across the blank page as eager young artists draw pictures of nature taken from scenes in their neighborhood community garden.

Steve Curtis, community organizer for Community Housing of Wyandotte County (CHWC), wanted to take an art program into the neighborhoods and give students an opportunity to express themselves through drawing, water colors or photography. That project is Art in the Street and has been a success in the St. Peter's Cathedral neighborhood.

Curtis has been working to find grants to fund the year-round art projects provided by CHWC. The art grants help the organization to purchase disposable cameras, paintbrushes, paint, paper and art boards for the students to use. Art in the Street is CHWC's first effort to take art outside the building.

On Wednesday mornings, children and adults gather at a designated location between 17th Street and 13th Street and armed with art materials they draw or take pictures of their neighborhood. The images are being compiled into a book by CHWC

SEE: THE HOPE IS THAT THIS ARTWORK WILL STOP THE TAGGING / PAGE 2



Sprucing up an old garage can have its challenges, but for some local aspiring artists in KCK, taking some paint and imagination is the key to the revitalization of the exteriors of neighborhood garages.

Arreglar una vieja cochera puede exigir mucho esfuerzo, pero para algunos aspirantes artistas locales en KCK, el tomar un poco tiempo para pintar y usar la imaginación es la clave para la revitalización de los exteriores de las cocheras del barrio.



LA ESPERANZA ES QUE ESTA OBRA DETENGA EL GRAFFITI EN EL BARRIO

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Los miércoles en la mañana, los niños y adultos se reúnen en un lugar designado entre la Calle 17 y la Calle 13 y armados con utensilios de arte, ellos dibujan o toman fotografías de su barrio. Se está compilando las imágenes en un libro por CHWC que se mostrará a la comunidad del punto de vista de los niños.

Voluntarios de verano Humberto Hernández, Diosselyn Tot, Amber Finley y Marie Abed le ayudan a Curtis a trabajar con los niños.

Además de llevar el arte en el barrio, Curtis y sus voluntarios también llevan a cabo proyectos de servicio comunitario. Recientemente recibió el permiso de cuatro propietarios de viviendas para pintar murales en la parte posterior de sus garajes. Los garajes han sido pintados varias veces con graffiti y Curtis espera que los murales disuadirán la actividad de graffiti.

Tot espera que su arte inspire a la gente en la comunidad a querer mejorar sus vecindarios. "Espero que otros en la comunidad disfruten de nuestras obras de arte y que ellos ayudarán a cuidarlo. Esperamos que nuestras obras de arte detendrán el graffiti", dijo ella.

En un día reciente del arte, los niños del barrio caminaron a la Calle 14 y Grandview para una lección en el jardín comunitario local. Los niños recibieron la inspiración de los canteros elevados llenos de verduras que estaban madurándose mientras pintaban escenas de la naturaleza en su papel.

Sentadas en una banca, Audrey Hentges (9 años de edad) y Molly Mahoney se reían mientras dibujaban mariposas y cascadas. En la acera, Hernández y Tot se sentaban mientras dibujaban con un grupo de niños del barrio.



"Estoy aquí para ayudar a los niños expresarse a través del arte de una manera positiva. Me gusta ayudar a mi comunidad y estoy entusiasmada con nuestro proyecto de murales que vamos a hacer aquí en el callejón", explicó Humberto Hernández.

Tot, una voluntaria de verano con la Asociación de Mejoramiento de la Avenida Central (Central Avenue Betterment Association - CABA), dibujó una enredadera de flores del jardín y trabajaba en colorear las hojas en diferentes variaciones de verde mientras la observaban trabajar varias muchachas jóvenes.

"Me gusta dibujar y me gusta trabajar con los niños y ayudarlos con sus dibujos", dijo ella.

Después de cada programa del arte en la calle, el personal y los participantes crean arte en la acera con tiza. Curtis saca fotos de sus imágenes con la cámara y se muestran en la página web de CHWC.

La misión de CHWC es estabilizar, revitalizar y reinvertir en las comunidades a través de mejoras en la vivienda y otras mejoras de la vida. Curtis espera que al ofrecer a los niños programas creativos mientras que son jóvenes, ellos van a ser investido de una conexión que les traerá de nuevo a la comu-



Neighborhood children join Steve Curtis (back row), Community organizer, in the St. Peter's neighborhood garden for a morning of art. (front row) Molly Mahoney, Audrey Hentges, Meg Mahoney, Kristen Warren. (middle row) Elizabeth Warren, Humberto Hernandez, Diosselyn Tot, Amber Finley, (back row) Marie Abed. Los niños del barrio acompañan a Steve Curtis (última fila) quien es organizador en la comunidad, durante una mañana de arte en el jardín del barrio de San Pedro. (primera fila) Molly Mahoney, Audrey Hentges, Meg Mahoney, Kristen Warren. (fila central) Elizabeth Warren, Humberto Hernández, Diosselyn Tot, Amber Finley, (última fila) Marie Abed.



Steve Curtis, Community Outreach Specialist with Community Housing of Wyandotte County (CHWC), helps to scrape loose paint off of a garage in the St. Peter's Cathedral neighborhood. Steve Curtis, un especialista de extensión de vivienda de la Comunidad del Condado de Wyandotte (CHWC), ayuda a quitar la pintura suelta de una cochera en el barrio de la Catedral de San Pedro.

nidad sin importar la carrera que puedan elegir y criar a sus familias aquí.

"Si vamos a ser una comunidad vital, necesitamos que vengan a establecerse aquí nuestros hijos y nietos. Tenemos que ser una comunidad que ofrece una amplia variedad de programas para nuestros niños", dijo él.

Los programas de arte sufrieron este año cuando el Gobernador Sam Brownback eliminó todos los fondos estatales para los programas de arte. Esta acción podría inducir a las escuelas a eliminar los programas de arte. CHWC ha podido traer a los artistas y pagarles para trabajar con personas tan jóvenes como de seis años de edad hasta la gente mayor de 70 años de edad que quieren aprender a dibujar, pintar o trabajar en la fotografía.

"El arte mejora los hábitos de estudio, calificaciones de exámenes, la interacción social y, posiblemente, puede reducir la cantidad de medicamento que toman las personas mayores, pero significa mucho más cuando se ve desplegar los efectos ante sus ojos. El arte une a las personas, jóvenes y viejos, e induce a la gente a hablar y hacer preguntas acerca de lo que significa su trabajo o cómo lo hicieron", dijo él.

Kristen Warren, doce años de edad, espera con ánimo los proyectos del arte en la calle cada semana.

"Mi abuela me trae a los proyectos y me gusta dibujar y pintar. Me encanta este programa y espero poder participar en él el próximo año. También mi hermana, Elizabeth, y yo hemos tomado clases de arte en la Vivienda Comunitaria y ha sido muy divertido", dijo ella.

Los estudiantes pueden inscribirse en una variedad de clases en CHWC. "Vamos a hacer algunas clases en el otoño con la tecnología. Tenemos computadoras portátiles donde los niños en-

trarán los miércoles después de la escuela. Vamos a hacer dos turnos para los niños de la escuela pública y los niños de la escuela católica. La primavera pasada hicimos un club de arte durante tres horas en que entraron y establecieron sus propios objetivos e hicieron lo que quisieron. A algunos les gusta dibujar o pintar. Nuestro programa se trata de introducirlos a las artes", dijo Curtis.

Curtis sabe que no todos los niños quieren participar en actividades deportivas y anhelan otras oportunidades. El proyecto 'El Arte en la Calle' es esa opción - saca a los niños de la casa, al aire libre y el barrio donde se pueden interactuar con los demás y no se sientan en el sofá viendo la televisión o jugando juegos de video. Esa interacción es una parte importante de la construcción de la comunidad.

"Siempre hablamos de las pandillas y los niños que están involucrados en las pandillas. Cuando uno entra en estos barrios se encuentra una gran cantidad de graffiti y la actividad pandillera. Al hablar con la gente en el barrio, se descubre que no conocen a sus vecinos, quedan en sus patios, y no hablan con las otras familias que viven en la misma cuadra. Lo más organizado en esos barrios son las pandillas. El objetivo de este programa de arte es darles [a los niños] una alternativa a eso", explicó Curtis.

THE HOPE IS THAT THIS ARTWORK WILL STOP THE TAGGING

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that will show the community through the children's eyes.

Summer interns Humberto Hernandez, Diosselyn Tot, Amber Finley and Marie Abed help Curtis work with the children.

Besides taking art into the neighborhood, Curtis and his summer interns also perform community service projects. Recently they received permission from four homeowners to paint murals on the back of their garages. The garages have been tagged with graffiti several times and Curtis hopes that the murals will keep them from getting tagged.

Tot hopes that their artwork will inspire people in the community to want to improve their neighborhoods. "I hope that others in the community will enjoy our artwork and that they will help to take care of it. We hope that our artwork will stop the tagging," she said.

On a recent art day, neighborhood children walked to 14th and Grandview for a lesson at the local community garden. Children drew inspiration from raised beds filled with maturing vegetables as they painted nature scenes on their paper.

Sitting on a park bench, nine-year-old Audrey Hentges and Molly Mahoney giggled as they drew butterflies and waterfalls. On the sidewalk, Hernandez and Tot sat drawing with a group of neighborhood children.

"I am here to help the children express themselves through art in a positive way. I like helping out my community and I am excited about our mural project we will be doing here in the alley," explained Hernandez.

Tot, a summer intern with Central Avenue Betterment Association (CABA), drew a flowering vine from the garden and as she worked on shading the leaves in different variations of green, several young girls watched her work.

"I like to draw and I enjoy working with the children and helping them with their drawings," she said.

After each art in the street program, staff and participants create sidewalk art with chalk. Their images are captured by Curtis on camera and are displayed on the CHWC webpage.

CHWC's mission is to stabilize, revitalize and reinvest in communities through improved housing and other quality of life improvements. Curtis hopes that by offering the children creative programs while they are young that they will be invested with a connection that will bring them back to the community no matter what career path they may take and raise their families here.

"If we are going to be a vital community, we need our children and grandchildren to come back and settle here. We need to be a community that offers a wide variety of programs to our children," he said.

Art programs took a hit this year when Governor Sam Brownback eliminated all state funding for art programs. This move could lead schools to eliminate art programs. CHWC has been able to bring in artists and pay them to work with individuals as young as six years old to 70 years old that want to learn how to draw, paint or work in photography.

"Art improves study habits, test scores, social interaction and can possibly reduce the amount of medicine taken by seniors but it means so much more when you see the affects unfold before your very eyes. Art brings people together, young and old and it gets people talking and asking questions about what their work means or how they did it," he said.

Twelve-year-old Kristen Warren looks forward to the Art in the Street projects each week.

"My grandma brings me to the projects and I enjoy drawing and painting. I love this program and look forward to doing it next year. My sister Elizabeth and I



Neighborhood children participate in the Community Housing of Wyandotte County Art in the Street summer program. Los niños del barrio participan en el programa veraniego de Arte en la Calle de la Comunidad de la Vivienda del Condado de Wyandotte.



Humberto Hernandez, summer intern with CHWC, draws at the weekly Wednesday morning Art in the Street program. "I like helping out in my community and I want to help the kids express their self through art."

Humberto Hernández, becario del CHWC durante el verano, dibuja en el programa semanal, Arte de la Calle, llevado a cabo los miércoles por la mañana. "Me gusta ayudar a mi comunidad y quiero ayudar a los niños expresarse a través del arte."



Diosselyn Tot, summer intern at CABA, works on her mural inspired by a vine she saw in the community garden.

Diosselyn Tot, becaria de CABA durante el verano, trabaja en su mural, el que fue inspirado por una vid que ella vio en el jardín de la comunidad.



Diosselyn Tot's finished mural is a welcome change from the previously tagged garage.

El mural terminado de Diosselyn Tot es un cambio que ha sido bienvenido en la cochera que estaba previamente marcada con graffiti.

have taken art classes at Community Housing too and it has been so much fun," she said.

Students can enroll in a variety of classes at CHWC. "We will do some classes in the fall with technology. We have laptops where the kids will come in on Wednesday after school. We will do two shifts for the public school and the Catholic school kids. Last spring we did an art club for three hours where they came in and set their own agendas and did their own thing. Some like to draw or paint. Our program is about exposure to the arts," said Curtis.

Curtis knows that not all children want to participate in sports activities and crave other opportunities. The Art in the Street project is such an outlet - taking children out of the house,

into the fresh air and the neighborhood where they can interact with others and not sit on the couch watching television or playing video games. That interaction is an important part of community building.

"We are always talking about the gangs and the kids being involved in the gangs. When you go into these neighborhoods you find a lot of graffiti and gang activity. When you talk to the people in the neighborhood you find out they don't know their neighbors, they stay in their backyards, and they don't talk to the other families that live on the same block. The most organized thing in those neighborhoods are the gangs. This art program is to give them [children] an alternative to that," explained Curtis.

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CALCULATING YOUR RETIREMENT NEEDS

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If you're hoping to retire in the next few years, consider the following:

How much will you need? Financial planners often suggest people may need 70 percent or more of pre-retirement income to maintain their current lifestyle, but it's difficult to generalize. For example, some people downsize housing or retire to less expensive areas and thus need less. Others can expect increased medical, utility and other bills to outpace earnings on their savings.

Start estimating your retirement needs by using on-line calculators:

- The Retirement Estimator at www.ssa.gov/estimator automatically enters your earnings information to estimate your projected Social Security benefits under different scenarios, such as age at retirement, future earnings projections, etc. You can also download a more detailed calculator to make more precise estimates.
- Check whether your 401(k) plan administrator's website

has a calculator to estimate how much you will accumulate under various contribution and investment scenarios. If not, try the various retirement calculators at www.bankrate.com.

- AARP offers a retirement calculator to help determine your current financial status and what you'll need to save to meet your retirement needs.

After you've explored various retirement scenarios, consider paying a financial planner to help work out an investment and savings game plan. If you don't have a personal referral, good resources include www.cfp.net, www.napfa.org and www.fpanet.org.

Social Security issues. To make ends meet, many people begin drawing reduced benefits from Social Security before reaching full retirement (65 for those born before 1938 and gradually increasing to 67 thereafter). This can have several financial consequences:

- Your monthly benefit will be reduced by up to 30 percent. (Conversely, if you postpone benefits until after

reaching full retirement age, your benefit increases by 7 to 8 percent per year, up to age 70.)

- Although many states don't tax Social Security benefits, they are counted as taxable income by the federal government. So, depending on your overall income, you could owe federal tax on a portion of your benefit. IRS Publication 915 at www.irs.gov has full details.
- If you begin drawing Social Security while still working, your benefit could be significantly reduced depending on your income. Read "How Work Affects Your Benefits" at www.ssa.gov for details. (Rest assured, however: Those reductions aren't truly lost since your benefit will be recalculated upward at full retirement age.)

One last suggestion: Once you've settled on what you think will be a sufficient retirement budget, try living on it for a few months first before retiring to make sure it actually works. Jason Alderman directs Visa's financial education programs.

CALCULANDO SUS NECESIDADES PARA EL TIEMPO DE JUBILACIÓN

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Y muchos padres de la generación de la posguerra postergan sus ahorros para ayudar a sus hijos a afrontar la recesión.

Si espera jubilarse en los próximos años, tenga en cuenta lo siguiente:

¿Cuánto necesitará? Los planificadores financieros a menudo sugieren que las personas necesitarían 70 por ciento o más del ingreso pre-jubilación para mantener su actual estilo de vida, pero es difícil generalizar. Por ejemplo, algunas personas se mudan a un hogar más pequeño o a áreas más económicas y así necesitan menos ingreso. Otros prevén que más gastos médicos, servicios públicos y otras cuentas excederán sus ahorros.

Comience a calcular sus necesidades de jubilación utilizando calculadoras en línea:

- The Retirement Estimator en www.ssa.gov/estimator ingresa automáticamente su información de ingresos para calcular los beneficios del Seguro Social estimativos en diferentes escenarios, como por ejemplo la edad al momento de jubilarse, proyección de ingresos futuros, etc. También puede descargar una calculadora más detallada para obtener cálculos más precisos.

- Averigüe si el sitio web del administrador de su plan 401(k) posee una calculadora para calcular cuánto acumulará en diversos escenarios de aporte e inversión. De lo contrario, pruebe distintas calculadoras de jubilación en www.bankrate.com.

- AARP ofrece una calculadora de jubilación para determinar su actual posición financiera y cuánto necesitará ahorrar para suplir sus necesidades de jubilación.

Después de haber explorado diversos escenarios de jubilación, considere acudir a un planificador financiero que le ayude a elaborar un plan de inversión y ahorro. Si no posee ninguna referencia personal, algunos recursos recomendables son www.cfp.net, www.napfa.org y www.fpanet.org.

Cuestiones del Seguro Social. Para poder subsistir, muchas personas comienzan a retirar beneficios reducidos del Seguro Social antes de alcanzar la edad plena de jubilación (65 años para quienes nacieron antes de 1938 y aumenta gradualmente hasta los 67 de allí en adelante). Esto puede causar diversas consecuencias financieras:

- Su beneficio mensual se reducirá hasta un 30 por ciento. (Por el contrario, si pospone tomar beneficios hasta alcanzar la edad plena

de jubilación, su beneficio aumentará entre un 7 y 8 por ciento cada año, hasta los 70 años.)

- A pesar de que muchos estados no gravan los beneficios del Seguro Social, el gobierno federal lo considera ingreso gravable. Por lo tanto, dependiendo de su ingreso general, podría adeudar impuestos federales sobre una parte de su beneficio. La publicación 915 del IRS en www.irs.gov posee más detalles.

- Si comienza a tomar del Seguro Social mientras todavía está trabajando, su beneficio podría reducir significativamente dependiendo de su ingreso. Lea la publicación "How Work Affects Your Benefits" en www.ssa.gov para más detalles. (Pero tranquilícese, porque: Estas reducciones no se perderán por completo ya que su beneficio volverá a calcularse ascendentemente al alcanzar la edad plena para jubilarse.)

Una última sugerencia: Una vez que determine qué presupuesto de jubilación será suficiente para usted, intente vivir de él durante unos meses antes de jubilarse para ver efectivamente cómo funciona.

Jason Alderman dirige los programas de educación financiera de Visa.

¿Problemas de Salud?

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HN SPORTS

Mystery Preseason Set to Start for Chiefs



JOHN SILVA

Every year we get excited for the first snap of the season. Everybody is on the edge

of their seat for the first preseason game. Then halfway through the first quarter everybody realizes the starters are done for the night. Unless you are a hardcore fan who can't wait to see how rookies will do or underdogs in positional battles will fare, you leave the game on as noise or turn the channel.

This year, it could be a little different. Todd Haley has utilized the preseason to get his players a little more action than most coaches, but if there were ever a year to see Matt Cassel for a whole quarter or more against Tampa Bay this could be it. Chances still are that Cassel will work for a drive or two and hand the keys over to Tyler Palko so Haley can see how he and rookie Ricky Stanzi look, but the opportunity exists.

With just two weeks of training camp and nothing before it to put a foundation in place, players need reps and what better way to test them than against another team? This Tampa team is no slouch, either. Last year the Buc

were one of the surprises of the NFC and barely missed out on the playoffs.

Led by former Grandview and K-State standout Josh Freeman, the Floridians have a young, deep, and talented squad. But the result is not the point of this contest. Coaches say they always want to win preseason games. Perhaps this year the thinking will be different. Maybe this time around these will be treated more like glorified scrimmages. This theory would never be confirmed with ticket holders paying the same prices as a regular season game. It should be fairly apparent, however, by the fourth quarter if Kansas City places a premium on winning this game, which doesn't count towards regular season totals.

So who is worth keeping an eye on? The free agent imports and rookies will naturally be eyeballed. Seeing nose tackle Kelly Gregg, fullback Le'Ron McClain, and wide receiver Steve Breaston will give a window into the talents all of these accomplished players will bring to this town's franchise.

Gregg will be a starter hands down. With a razor thin defensive line the replacement for Shaun Smith and Ron Edwards has to be an immovable object for the line. McClain will

not see nearly as much time on the field, but as a fullback could create more running lanes for Jamaal Charles. He also could be a short yardage specialist which he did with great success in Baltimore. Breaston could be the biggest breakout star of the group. A 1,000 yard receiver in Arizona, the former Haley pupil is thrilled to be re-united and has a chance to start opposite Dwayne Bowe. He could be competing with first-round pick Jonathan Baldwin through the preseason but has two factors in his favor.

Breaston's familiarity with the offense helps him in the short term. Baldwin may have had a playbook during the lockout but Breaston has worked in the offense in live action. The other factor in his favor is Baldwin sustaining an injury during training camp. A hamstring pull has kept him from gaining valuable reps on the field in practice. No matter how much physical ability the Pitt star has, he has not been able to show much to the staff.

Enjoy the first part of the game and if you get some bonus time from the first string on the field please enjoy it. The new Collective Bargaining Agreement is said to be a 10 year contract, so back to the same old, same old preseason next season.

HN FYI

2011 Child Support Amnesty Fair

Wyandotte County citizens with unpaid child support, missed court dates or other child support problems can get a fresh start at the Child Support Amnesty and Resource Fair.

The annual 2011 Amnesty Day and Resource Fair will be held Friday, August 26 from noon to 5pm at the Holiday Inn Express at The Legends, off of I-435 and Parallel Parkway, Kansas City, Kansas.

Citizens attending the Amnesty and Resource Fair will have the opportunity to straighten out

problems with the Child Support court, including making back payments, arranging new court dates and getting bench warrants lifted.

The event is also a resource fair for both payers and recipients of child support. The "Workforce One" mobile unit will be on hand assisting with online job searches and job opportunities. Representatives from local training programs and community colleges will also be there to help participants connect with jobs and job

training. Information will also be available for participants to learn how to remove barriers to employment, such as old criminal convictions, and records of arrest.

Participating agencies are Kansas Department of SRS Child Support Enforcement, District Court Trustee for Wyandotte County, Johnson County Child Support Offices, Leavenworth County Attorney's Office and Workforce Partnership Mobile One.

HN AS I SEE IT

Fix the Broken Bail Bond System

BY TIMOTHY MURRAY

Every day in America, half a million people sit in local jails awaiting trial. They are there because they can't afford to make bail. Two of every three of these people are charged with nonviolent offenses and are simply waiting to face their accusers.

Meanwhile, well-publicized and well-off defendants like former International Monetary Fund head Dominique Strauss-Kahn can make bail easily, no matter how high, and are released before court action. In effect, they have purchased their freedom until their trial begins.

The cost to local taxpayers to feed and house those who can't make bail is \$9 billion a year. We could save those dollars, ease prison overcrowding and bring more justice to the entire system with some relatively simple reforms.

Nearly 50 years ago, then-Attorney General Robert F. Kennedy convened the country's first national conference on this issue, describing the pretrial justice and bail system in America as "unsafe, unfair and ineffective." Unfortunately, that description remains accurate today. This outdated and dangerous system only benefits the special-interest, for-profit bail bond industry. It favors those who have the money to obtain bail, regardless of how dangerous those people are.

Recently a group of prestigious criminal justice organizations, together with the Office of Justice Programs at the U.S. Department of Justice, convened another national meeting on pretrial justice and bail reform. The 2011 conference examined the nation's progress

toward a fair, safe and accountable system and sought to outline proven solutions.

States like Illinois and Kentucky banned for-profit bail bonds decades ago. Instead, they substituted a system that relies on family and community supervision for those charged with nonviolent offenses. This includes frequent contact with a supervising officer, mandatory assessments for substance abuse, and mental health and drug testing. The reforms also included simple court reminder programs so that nearly everyone -- 92 percent of those awaiting trial in Kentucky -- shows up in court to face their charges.

We need to fix the unjust pretrial system in which dangerous criminals who happen to be wealthy can purchase their freedom while nonviolent offenders must remain behind bars. We must move to a system based on danger to the public, not dollars. Judges must be empowered with the best possible tools to determine who should be held and who can be released with appropriate supervision pending trial.

Our local jails are increasingly overcrowded, at tremendous cost to our already-strapped local governments. Sensible reforms of state and local pretrial justice procedures should focus on safety while containing costs to the taxpayer. 465 words

Murray is executive director of the Pretrial Justice Institute which is the nation's only nonprofit organization dedicated to ensuring informed pretrial decision making for safe communities through technical assistance, training and advocacy.

HN IN MY VIEW

Enough About Health Care -- Let's Focus on Health

BY CHRIS VIEHBACHER

Every parent knows how heartbreaking it can be when a child gets sick. There are feelings of anxiety, helplessness and a desire to "fix" what's wrong. Parents have the right instincts.

New research from the National Bureau of Economic Research (NBER) suggests that failing to get ill children the medical treatment they need doesn't just prolong that physical damage and emotional trauma in the here and now -- it also raises the risk they'll suffer poor health in adulthood.

The NBER compared the incidence of childhood and adult illnesses in America and England and found that American children are more likely to develop chronic diseases later in life because illnesses go undetected or untreated when they're young.

That makes sense. Under most Western health-care models, we tend not to address a person's health problems until it's too late. So many adults in poor health started out as kids in poor health.

This is yet another reason preventative care needs to be improved in this country. If not, chronic conditions will continue to hurt the economy and cause untold suffering for tens of millions of Americans.

Currently, chronic diseases cost the economy \$1 trillion every year, when one factors the costs of treatment, lowered work productivity, and elevated rates of sick leave. That figure could reach \$6 trillion by the middle of the century, according to a 2007 report by the Milken Institute.

Diabetes, hypertension and stroke alone cost the country \$277 billion. And obesity costs private employers \$73.1 billion -- and the U.S. economy \$99.2 billion.

Of course, the costs of chronic diseases don't simply break down to dollars and cents. Patients with these conditions have a marked drop in quality of life. Obese patients, for instance, have to suffer social stigmas and often can't participate in physical activity. And there's the psychological toll taken on friends and family.

Diabetes can have a particularly devastating effect on the day-to-day life of patients. Every year, over 80,000 Americans have non-traumatic lower-limb amputations as a result of complications from this disease. And every day, 60 go blind because of the consequences of progressive type-2 diabetes.

Losing a leg or sight is clearly devastating. And the ultimate tragedy is that we already have the tools, resources, and know-how to prevent these conditions from getting to such an extreme -- we just don't apply them.

We need to broaden our thinking to focus on health, not just health care. The Milken report finds that "reasonable improvements in health-related behavior and treatment" could cut treatment costs by \$217 billion by 2021.

But what are these "reasonable improvements?" And what kind of wellness and prevention programs can encourage Americans to make them?

A handful of employers and municipalities are already showing how.

In 2005, grocery chain Safeway began offering a healthcare plan based on the auto-insurance model. Just as safe drivers pay lower premiums, Safeway employees who avoid tobacco, maintain a healthy weight, or keep their blood pressure or cholesterol levels under control receive discounts on their insurance.

From 2005 to 2009, Safeway managed to keep its per capita healthcare costs flat, while costs for most American companies increased 38 percent. The number of sick days taken by diabetic employees dropped by 50 percent, from more than 12 days per year to six. Asthma patients took eight fewer sick days per year.

Obesity and smoking rates in Safeway's workforce are now about 30 percent lower than the national average.

The mailing-services firm Pitney Bowes is another company that has successfully incorporated wellness into its benefits program. The firm has established eight on-site medical clinics and an on-site pharmacy at its facilities. And it provides employees access to fitness centers and healthy food in company cafeterias.

My company, Sanofi, offers many similar preventative services. Our wellness programs -- including dietary guidance, blood pressure screenings, diabetes screenings, a mammogram program and flu vaccinations -- have proven popular, and our goal is to demonstrate improved health.

Corporations aren't alone in setting a new standard for preventative care. The city of Asheville, North Carolina, launched a program in 1997 that encouraged citizens to meet regularly with pharmacists and other medical personnel. Average annual medical expenses for diabetic patients dropped 40 percent in the first year of the program. Today, they're nearly 60 percent lower than the national average.

These success stories show how we can make preventative care work in this country.

Too often, the national healthcare conversation has focused exclusively on improving access to medical services. But initiatives that promote prevention and wellness are equally important. Such programs have already shown promise in lowering costs for employers and governments -- and improving health and happiness for patients.

Chris Viehbacher is the CEO of Sanofi, a global pharmaceutical company. He is also the board chairman of the Pharmaceutical Research and Manufacturers of America (PhRMA).

Why Do People Make Mistakes?

None of us are immune to mistakes, and the one universal truth of making mistakes is that we all hate that moment when we realize that we just screwed up.

"When it hits us that we've made a mistake, we always have that instant of 'Wow, that was stupid, what was I thinking?' before we move on and try to solve the problem we've inadvertently caused," said life coach Peter Demarest (www.axiogenics.com). "I refer to the elimination of that space of time between when we screw up and the time we realize we've screwed up as 'practical enlightenment.' For the past dozen years or so, I've been studying mind-brain science to see if there is a way to help us think better so we make fewer mistakes and create a better life."

But Demarest believes that we can go further than just preventing mistakes. He believes that through the science-based techniques he's discovered, people can dramatically improve how they think, make choices, act, and react without having to fix their so-called weaknesses. He derived these ideas from research in a science called neuro-axiology, which is a combination of brain science and value science. "Axiology," Demarest says, "is the name of a fascinating science about how our value perceptions influence our thoughts, choices, actions, and reactions. It's also about how value actually gets created in the world and in our lives."

The co-founder of an executive

life coaching institute called Axiogenics, and co-author of the book Answering the Central Question, Demarest invites people to start thinking better by asking themselves what he calls The Central Question of life, love, and leadership. "It's amazingly simple, but tremendously helpful.

Whenever you're feeling confused, upset, reactive, conflicted, confronted, or frustrated, or at anytime that you simply want to be thinking the best you can, just ask yourself, 'What choice can I make and action can I take, in this moment, to create the greatest net value?'" His entire coaching process is based on the natural functions of the brain that allows people to make better use of the strengths and wisdom they already have to get better and better at answering The Central Question.

"Fundamentally," Demarest teaches, "success in life is not about the value we get, it's about the value we create." He claims that when people make the deliberate effort to think it terms of The Central Question, they naturally make fewer mistakes, make better decisions, and create greater value in life and work.

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"You see, most of us, most of the time, act out of habit. We allow ourselves to be controlled by our emotions and our 'mental programming,'" he says. "We basically let our weakness and our self-centric perceptions of the world run the show. Case in point, do we really need to let our upset over the guy who cut

us off on the way to work in the morning ruin our whole day and keep us from being as happy and productive as we could be? We get angry out of habit, but if we consciously shift our perspective from our self-centric upsets and concerns to what we value and the value we can create--then we can literally change our lives."

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The Housing Authority of Kansas City Missouri is moving our Administrative Offices from the current location, 301 E. Armour Blvd., KCMO to 920 Main Street, Suite 701, known as the Ten Main Center, KCMO. We expect the move will occur the week of August 22. Our offices will be closed August 22 through August 26, 2011. Please check our website at www.hakc.org for updates on the move.

Invitation to Bid

Sealed bids will be accepted by the Purchasing Agent of the City of St. Joseph, Missouri for the **Demolition Cleanup of 601, 603, 609 & 615 South 8th Street, Bid #CD2011-05** Until August 17, 2011 at 3:00 P.M. at which time they will be publicly opened and read aloud. If there are any questions concerning the specifications, please call Mike Holdren at 816.271.4633. Specifications and drawings are available from the Purchasing Department, 1100 Frederick Avenue Room 201, St. Joseph, Missouri, by calling (816) 271-4696 or downloaded from the website at www.stjoemo.info under Bid Opportunities. **The City of St. Joseph reserves the right to accept or reject any or all bids. The City of St. Joseph is an Equal Opportunity Employer.**

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EOE

TAKING CONTROL OF PERSONAL FINANCES

CONT./PAGE 1

financial health. Growing at double the national rate, the study found that 89 percent of Hispanic entrepreneurs started their business to provide financially for their family vs. 77 percent of the general population and 31 percent wanted to provide jobs for other family members (versus 19 percent generally). Seventy percent of Hispanic business owners plan to pass their business on to family members vs. 54 percent of the general population. And yet only 1 in 4 Hispanic entrepreneurs have a succession plan.

The study's Hispanic entrepreneur findings were unveiled at the Association of Latino Professionals in Finance and Accounting's (ALPFA) national convention today. Researchers surveyed Hispanics, along with Caucasian, African American and Asian business owners. The study's look at Hispanic entrepreneurs is part of MassMutual's Fiscal Fitness Initiative created to arm Latinos with the information and tools they need to improve their fiscal health.

"Latino business owners report to a higher degree that providing for their families is the strongest driver for going into business. Also, Hispanics' definition of family is quite broad, meaning they have more people counting on them," said Chris Mendoza, assistant vice president of

multicultural markets at MassMutual. Yet they're not planning what they need to do in order to help protect their families and businesses. This is especially surprising when you consider that 55 percent of Hispanic entrepreneurs vs. 35 percent of the general population report a major reason why they created their business was to have something to pass on to their children."

The research shows that Hispanics want control over their personal finances, yet three in 10 say it is all they can do to keep up with everyday business expenses, much less think about the future. This leads to real concerns among respondents related to their financial situation both at home and at their businesses. These challenges are even greater for those without a higher education and limited English-language skills.

"As an organization that empowers future Hispanic leaders in all aspects of finance, our members will be on the front line of providing Hispanic entrepreneurs with the tools and information they need to safeguard their future security," said Manny Espinoza, CEO for ALPFA. "It is our responsibility as business leaders to examine solutions to the disparity of knowledge, confidence and usage of financial services. We're pleased at MassMutual's leadership in shedding light on this issue and exploring

solutions."

MassMutual has collaborated with ALPFA to help the non-profit organization achieve its mission of expanding Latino leadership in the global workforce. ALPFA is a natural partner for MassMutual as the organization works with its members to expand their skills and knowledge they need to serve Latino and the general population.

Key findings reveal:

1. Motivations to start their businesses were to pursue the American Dream, take control of their lives and support their families.
- About two-thirds say they wanted to follow their dreams, a much larger percentage than with the general-market business owner at only 36 percent. This is more prominent among 1st generation owners.
- 79 percent of Hispanics said they wanted to be their own boss vs. 57 percent of the general-market business owners.
- Approximately 54 percent reported that "giving back to the community" was a driver of opening their businesses compared to 21 percent of the general population.
2. Hispanic business owners are worried about meeting their personal long-term financial goals and express discomfort

with financial investments.

- Approximately 28 percent don't have time to get involved in managing investments vs. 18 percent of general-market business owners.
- 23 percent have too many immediate financial concerns to think about saving for retirement, compared to 16 percent of general-market businesses.
- 18 percent say they wouldn't know where to go for financial assistance vs. 12 percent among general-market businesses.
- 3. Hispanic entrepreneurs feel that financial planning for their business is important, but their behaviors in key areas such as succession planning show a disconnect between beliefs and actions.
- Only 17 percent are concerned about transitioning ownership upon retirement vs. 32 percent of the general population.
- However, most Hispanic business owners do know who will take over their business, as 7 in 10 plan to pass their business on to a family member. This would be their child (47 percent) or their spouse (21 percent) – in both cases more likely than among general-market business owners.
- More than a third say they are interested in growing

their business but do not have the knowledge to do so vs. 14 percent in the general population.

4. Latino business owners want a financial advisor who is specifically trained or certified in helping small businesses, speaks their language of preference, and is involved in the community.
- Approximately 69 percent of Hispanic business owners want an advisor who is specifically certified to work with small businesses vs. 50 percent of general business owners.
- Six in 10 Hispanic owners say that they want an advisor who can speak in their preferred language.
- Being involved in the community is more than twice as important (32 percent) to Hispanic owners as it is to the general market (14 percent).
5. In addition to providing for their families, other financially-related concerns that stand out include:
 - Keeping employees loyal to the business (53 percent)
 - Creating a long-term financial plan (38 percent)
 - Developing a college savings plan for their children (18 percent)

"Latinos understood the meaning of the 'American

Dream' long before the term was coined," said Mendoza. "As businesses owners, they put incredible pressure on their shoulders to succeed, not just for themselves, but for the good of their families. The good news is they actually know to whom they want to transition their businesses, as part of their dream in providing for their families – they just need to understand the advantages of having a formal succession plan, the information and tools to help improve their ability to achieve that dream," he concluded.

The collaboration with ALPFA is a key component of MassMutual's Hispanic Fiscal Fitness Initiative, which includes partnerships with Latino non-profit business organizations across the country to help Hispanic business owners and professionals improve their financial health. MassMutual has commissioned research on Latinos' fiscal health in Houston, San Antonio and Fort Lauderdale. The research unveiled today represents its first comprehensive analysis of Latino business owners at a national level.

SOURCE: MassMutual Financial Group

TOMANDO EL CONTROL DE LAS FINANZAS PERSONALES

CONT./PÁGINA 1

el 31 por ciento dijo que quería proporcionar empleo a otros miembros de la familia (vs. 19 por ciento en general). El setenta por ciento de los dueños de negocios hispanos tienen planes de traspasar su negocio a miembros de la familia vs. 54 por ciento de la población en general. Y sin embargo, sólo 1 de cada 4 empresarios hispanos tienen un plan de sucesión.

Los hallazgos del estudio de empresarios hispanos se dieron a conocer en la convención nacional de la Asociación de Latinos Profesionales en Finanzas y Contabilidad (ALPFA) el día de hoy. Los investigadores encuestaron a empresarios hispanos, al igual que a anglosajones, afroamericanos y asiáticos. La inclusión de los empresarios hispanos forma parte de una iniciativa de salud fiscal de MassMutual creada para armar a los latinos con la información y las herramientas que necesitan para mejorar su salud fiscal.

"Los propietarios de negocios hispanos reportan en su mayoría que proveer a sus familias es el principal impulsor para entrar en los negocios. También, la definición de familia es bastante amplio, lo cual significa que tienen más gente que cuenta con ellos", dijo Chris Mendoza, Vicepresidente, Desarrollo de Mercados Multiculturales de MassMutual. Sin embargo, no están planificando lo que necesitan hacer para ayudar a proteger sus familias y sus empresas. Esto es especialmente sorprendente cuando se tiene en cuenta que el 55 por ciento de los empresarios hispanos vs. 35 por ciento de la población en general reportan que la razón principal por la cual crearon su empresa fue para tener algo que dejar a sus hijos".

La investigación revela que los hispanos quieren tener el control de sus finanzas, pero aún así, tres de cada 10 dicen que es todo lo que pueden hacer para mantenerse al corriente con los gastos, y mucho menos pensar en el futuro. Esto lleva a una verdadera preocupación entre los encuestados sobre su situación financiera tanto en el hogar, como en sus negocios. Estos desafíos son aún mayores para los que no tienen una educación superior y limitaciones en el idioma inglés.

"Como una organización que faculta a los líderes latinos en todos los aspectos de los negocios, nuestros miembros

estarán en primera fila para proporcionar a los empresarios hispanos con las herramientas y la información que necesitan para salvaguardar su seguridad futura", dijo Manny Espinoza, Director Nacional de ALPFA. "Es nuestra responsabilidad como líderes de negocios examinar las soluciones a la disparidad de conocimientos, confianza y servicios financieros" Estamos complacidos con el liderazgo de MassMutual en liderar el camino en este asunto y explorar las soluciones".

MassMutual ha colaborado con ALPFA para ayudar a esta organización sin ánimo de lucro a cumplir con su misión de expandir liderazgo latino en la fuerza de trabajo mundial. ALPFA es un aliado natural para MassMutual, a como la organización colabora con sus miembros para ampliar sus conocimientos y aptitudes que necesitan para ayudar a la población latina y en general.

Principales conclusiones revelan:

1. Las motivaciones para iniciar sus negocios fueron para alcanzar el Sueño Americano, tomar el control de sus vidas y el sustento de sus familias.
- Aproximadamente dos tercios de los encuestados dijeron que querían seguir sus sueños, un porcentaje mucho mayor que los dueños de negocios del mercado general en un 36 por ciento. Esto es más prominente en la primera generación de empresarios.
- 79 Por ciento de los hispanos dijeron que querían ser sus propios jefes vs 57 por ciento de los dueños de negocios del mercado general.
- Aproximadamente el 54 por ciento informó que "devolver a la comunidad" fue un motivador clave para abrir sus empresas comparado con un 21 por ciento de la población en general.
2. Los dueños de negocios hispanos están preocupados acerca de cumplir metas a largo plazo y expresan incomodidad con las inversiones financieras.
- Aproximadamente el 28 por ciento no tienen tiempo para participar en gestiones de inversión vs. el 18 por ciento de los dueños de negocios en general.
- 23 Por ciento tienen demasiadas preocupaciones financieras inmediatas para pensar en ahorrar para la

jubilación, en comparación con 16 por ciento de empresas del mercado general.

- 18 por ciento dicen que no se saben a dónde ir para recibir asistencia financiera vs. el 12 por ciento entre empresas del mercado general.
- 3. Los empresarios hispanos sienten que la planificación financiera para su negocio es importante, pero sus comportamientos en áreas clave, tales como planificación de la sucesión muestran una desconexión entre las creencias y acciones.
- Sólo el 17 por ciento están preocupados acerca de la transición de propiedad tras la jubilación vs. 32 por ciento de la población en general.
- Sin embargo, la mayoría de los hispanos dueños de negocios saben quién se hará cargo de su negocio, ya que 7 de cada 10 planea pasar sus negocios a un miembro de su familia. Esta sería su hijo (47 por ciento) su cónyuge (21 por ciento) - en ambos casos más probable que entre empresarios del mercado general.
- Más de un tercio dicen estar interesados en ampliar su negocio pero no tienen los conocimientos necesarios para hacerlo vs. el 14 por ciento de la población en general.
- 4. Los propietarios de negocios latinos quieren un asesor financiero quien esté específicamente capacitado o certificado en ayudar a las pequeñas empresas, que hable el idioma de su preferencia, y participe en la comunidad.
- Alrededor del 69 por ciento de los dueños de negocios hispanos quieren un asesor que este específicamente certificado para trabajar con las pequeñas empresas vs. el 50 por ciento de los dueños de negocios del mercado general.
- Seis de cada 10 dueños de negocios hispanos dicen que quieren un asesor que pueda hablar el idioma de preferencia.
- Participar en la comunidad es más de dos veces importante (32 por ciento) para los propietarios hispanos como lo es para el mercado en general (14 por ciento).
- 5. Además de aportar a sus familias, otras preocupaciones relacionadas con las finanzas

que destacan son:

- Mantener a los empleados leales al negocio (53 por ciento)
 - Crear un plan financiero a largo plazo (38 por ciento)
 - Desarrollar un plan de ahorros para la universidad de sus hijos (18 por ciento)
- "Los Latinos han comprendido el significado del 'Sueño Americano' mucho antes de que el término fuera acuñado", dijo Mendoza. "Como dueños de empresas, ponen una presión increíble sobre sus hombros para tener éxito, no sólo para ellos sino, para el bien de sus familias. La buena noticia es que en realidad saben a quién quieren hacer la transición de sus negocios, como parte de su sueño para mantener a sus familias, sólo necesitan la información y las herramientas para ayudar a mejorar su capacidad para

lograr ese sueño", concluyó.

La colaboración con ALPFA es un componente clave de la Iniciativa de Salud Fiscal de MassMutual, que incluye asociaciones con organizaciones latinas empresariales sin fines de lucro en todo el país para ayudar a los empresarios hispanos y a los profesionales a mejorar su salud financiera. MassMutual ha realizado una investigación sobre la salud fiscal de los Latinos en ciudades como Houston, San Antonio y en Fort Lauderdale. La investigación que se reveló hoy representa su primer análisis exhaustivo de los propietarios de negocios latinos a nivel nacional.

FUENTE: MassMutual Financial Group

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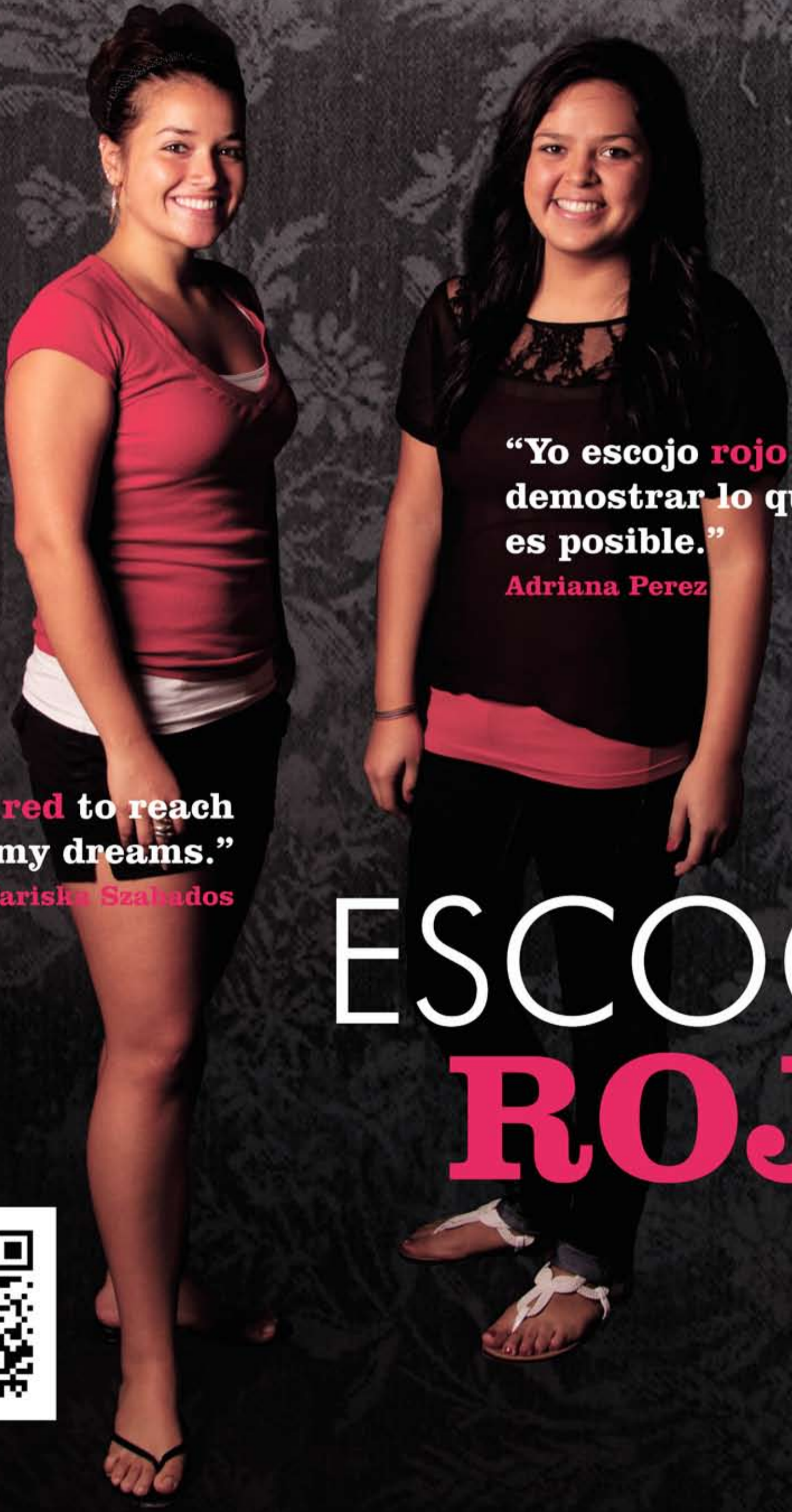
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"We can't be there all the time"

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cool people down, and give-aways. The event provided information on how individuals can make their homes and families safer, reporting crime and working with law enforcement, and information on youth programming and social services. The event comes in light of rising gang related crime in the growing Latino population.

Cornelio Mendoza was on hand and talked with Hispanic News. "For me this is good because there are good reasons to have this. There are some bad things happening - a lot of crime, a lot of guns and shootings here in the area. ... There are a lot of risks here for the kids and also you got all the traffic that goes on."

Fifteen-year-old Jose Vasquez attended the rally and enjoyed the activities and refreshments. "It is kind of fun to hang out and get to know the people. I have lived here a long time and sometimes when people walk over here they get shot at or killed. A friend of mine, Alex, got shot but he wasn't killed. My mom won't let me go out in the dark. Sometimes I act like I am but I don't go out."

Vasquez's sister Rosa Anzola agreed with her brother. "I am afraid to live here a little bit because there is a lot of crime going on here. The cops being in the neighborhood helps you feel a little better. ... You don't want the neighborhood to be dangerous. There are a lot of people getting shot around here. I don't want to see anybody get shot."

Maria Herrera came to the event with her children and shared her impressions with Hispanic News.

"I have kids one to fifteen years old and I want to feel certain that when I come to the park with my kids, I don't have to run for cover or have fear that the gangsters will come and tell us, 'this is our neighborhood, you cant stay'. No, I want to be able to come to the park and be able to relax with my children," she said.

Herrera was enthused by the turnout. "This is good because this

shows that the community will be safer and it also shows that the community sees that the neighborhood is important to them. "It lets people know that they should not have fear and that they can come here and talk to the police and other people that are here."

Herrera noted that many people are afraid of the police but people have to understand that the police are there to help.

"I see the cops as friends. We are close like family. We need to be safe and content that the police are here to helps us. When the police come to help and talk to us as a community, it gives me a lot of pleasure to come to these types of events."

Herrera understands the fear that keeps many residents from coming forward and talking to the police. She admits that at times she has called police anonymously noting concerns that someone may try to settle scores by doing a drive-by or harming her children. That is one of the reasons she keeps her son busy in after school activities like soccer.

Humberto Garcia understands his mother. "I get it. I understand more cause I know that it is dangerous out there. She ... doesn't want me to get hurt and she cares for me. And I understand that now."

Garcia admitted that there were times when he would want to go out at night, sometimes late, and would argue with his parents.

"They were afraid that I would get killed. I have not seen anybody get shot but I have seen friends get hurt when they get into fights. Soccer keeps me active and I really like it."

Garcia acknowledged that understanding where his parents are coming from has made the relationship easier. He also shares his mother's concern. "I want to get home safe. I want to get home alive not hurt," said Garcia.

KCMO Detective Kevin Boehm with Crimestoppers told Hispanic News the event was better attended than similar ones in Swope Park and Platte City the day before.

"This turnout here is fantastic. As far as connecting with the community it is very important, especially for the TIPS hotline, which is a resource. We are completely anonymous and that is something we really need to reinforce within the Hispanic community because there is a cultural disconnect sometimes and a fear of talking about crime. We want that information and we want the Hispanic community to be comfortable. We want them to be safe in their neighborhood and we think our service is really important to get them to that point."

Boehm noted that many cities are seeing similar problems with increasing crime in the urban core and for that reason efforts like the rally are essential in building a community network.

"It is important that neighbors come out and get to know each other, talk to each other and know who belongs in their neighborhood and who doesn't. And they will know that the police are there as a resource. ... They are there to perform a public service and to support the community."

Boehm explained that while the family unit is important in providing a safety net of support, neighborhood relationships are also important.

"The whole neighborhood needs to be involved. There is an old saying in policing from Sir Robert Peale ... 'The police are the people and the people are the police.' ... We as law enforcement officers, we live in community too and it is our responsibility too, but the people that also live in that community, they perform the function as officers too because we can't be there all the time."

Boehm added that if people are looking to report a crime they can call 816 474 -TIPS or visit www.crimestoppers.com. Every conversation or communication is anonymous and there are cash rewards. The line is also available in Spanish 24/7.



Michael Macias from LNEC spoke with many of those that attended the event. He shared information about his organizations and how residents could get involved in their community. Michael Macias de LNEC habló con muchos de los que asistieron al evento. Él compartió información sobre su organización y cómo los residentes podrían participar en su comunidad.

"Nosotros no podemos estar allí todo el tiempo"

CONT./PÁGINA 1

luz del aumento de la delincuencia relacionada con las pandillas en la reciente población latina.

Cornelio Mendoza estaba presente y habló con Hispanic News. "Para mí esto es bueno porque hay buenas razones para tener esto. Están pasando algunas cosas malas - una gran cantidad de delitos, una gran cantidad de armas y disparos aquí en el área.Aquí hay un montón de riesgos para los niños y hay todo tipo de tráfico que pasa por el área."

José Vázquez de quince años de edad, asistió a la manifestación y disfrutó de las actividades y refrescos. "Es bastante divertido pasar el rato y conocer a la gente. He vivido aquí durante mucho tiempo y a veces cuando la gente camina por aquí recibe un balazo o lo matan. Un amigo mío, Alex, recibió un balazo pero no murió. Mi mamá no me deja salir de noche. A veces actúo como que voy a salir pero yo no salgo."

La hermana de Vázquez, Rosa Anzola, estuvo de acuerdo con su hermano. "Tengo un poco de miedo vivir aquí porque hay mucha delincuencia. La presencia de la policía en el barrio le ayuda a sentirse un poco mejor. ... Usted no quiere que el barrio sea peligroso. Hay un montón de gente que recibe balazos por aquí. No quiero que nadie reciba balazos".

Maria Herrera llegó al evento con sus hijos y compartió sus opiniones con Hispanic News.

"Tengo hijos de uno a quince años de edad y quiero sentirme segura cuando venga al parque con mis hijos, no tenemos que correr para escudarnos o tener miedo de que las pandilleras vengan a decirnos: 'esto es nuestro vecindario, usted no puede quedarse.' "No, yo quiero poder venir al parque y relajarme con mis hijos", dijo ella.

Herrera estaba entusiasmada por el número de asistentes. "Esto es bueno porque esto demuestra que la comunidad será más segura y también demuestra que la comunidad ve que el barrio es importante para ellos. "Esto permite que la gente sepa que no debe tener miedo y que puede venir aquí y hablar

con la policía y otras personas que están aquí."

Herrera señaló que muchas personas tienen miedo de la policía pero la gente tiene que entender que la policía está allí para ayudar.

"Yo considero a la policía como amigos. Tenemos una relación estrecha como familia. Necesitamos estar seguros y contentos que la policía está aquí para ayudarnos. Cuando la policía llega para ayudar y hablar con nosotros, como comunidad, me da mucho gusto venir a este tipo de eventos."

Herrera entiende el temor que previene que muchos residentes se presenten y hablen con la policía. Ella admite que a veces ella ha llamado a la policía de manera anónima señalando la preocupación de que alguien pueda tratar de ajustar cuentas por asesinar a sus hijos desde un vehículo en movimiento o lastimarlos. Esa es una de las razones que ella mantiene a su hijo ocupado en actividades extraescolares como el fútbol.

Humberto García entiende a su madre. "Lo entiendo. Yo entiendo más porque sé el peligroso que hay afuera. Ella... no quiere que me lastime y se preocupa por mí. Y lo entiendo ahora."

García admitió que hubo momentos en los que él quería salir por la noche, a veces muy tarde, y él tuvo discusiones con sus padres.

"Tenían miedo de que me mataran. No he visto a nadie recibir un balazo pero he visto a amigos lastimados cuando se meten en peleas. El futbol me mantiene activo y me gusta mucho."

García reconoció que la comprensión del punto de vista de sus padres ha hecho más fuerte su relación con ellos. También comparte la preocupación de su madre. "Quiero llegar salvo a mi casa. Quiero llegar a casa con vida y no herido", dijo García.

El detective Kevin Boehm con Crimestoppers de KCMO dijo a Hispanic News que más personas asistieron a este evento que a otros similares en Swope Park y Platte City el día anterior.

"Esta participación aquí es fantástica. En cuanto a la conexión con la comunidad, es muy impor-

tante, especialmente para la línea directa de TIPS, que es un recurso. Funcionamos de forma totalmente anónima, y eso es algo que realmente tenemos que reforzar en la comunidad hispana porque hay una desconexión cultural a veces y el temor de hablar sobre el crimen. Queremos esa información y queremos que la comunidad hispana esté cómoda. Queremos que estén seguros en su barrio y creemos que nuestro servicio es realmente importante para que ellos lleguen a ese punto."

Boehm señaló que muchas ciudades están viendo problemas similares con el aumento de la delincuencia en el núcleo urbano y, por esa razón, los esfuerzos como la manifestación es esencial en la construcción de una red comunitaria.

"Es importante que los vecinos salgan a conocerse los unos a los otros, hablar los unos con los otros y saber quién pertenece a su barrio y quién no. Y sabrán que la policía está allí como un recurso. ... Ellos están allí para llevar a cabo un servicio público y para apoyar a la comunidad."

Boehm explicó que mientras que la unidad familiar es importante en el suministro de una red de seguridad de apoyo, las relaciones de vecindad son también importantes.

"Todo el barrio tiene que participar. Hay un viejo dicho en la vigilancia de Sir Robert Peale... "La policía es la gente y la gente es la policía. ... Nosotros, como agentes del orden, vivimos en comunidad también y es nuestra responsabilidad también, pero la gente (que también vive en esa comunidad) realiza la función como oficiales también porque no podemos estar allí todo el tiempo."

Boehm añadió que si la gente quiere denunciar un delito, puede llamar a 816 474-TIPS o visitar al www.crimestoppers.com. Cada conversación o comunicación es anónima y hay premios en efectivo. La línea también está disponible en español 24 horas al día y 7 días a la semana.

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