Ernie Villanueva

CSUSB
Dr. Rivera: Good afternoon, I'm Dr. Tom Rivera, and I'm the Associate Dean retired from California State University, San Bernardino.
This afternoon is February 14th, Happy Valentine's Day. We are on the 4th floor of the Pfau Library, and this is part of the oral history project that we have for South Colton. Our guest this afternoon is Mr. Ernie Villanueva.
Ernie, welcome to our project, and thank you so much for being with us.
This afternoon, I'd like to talk about your Father, mainly about your Father.

Mr. Villanueva: Thank you for having me.

Dr. Rivera: Your Father was a pioneer in the area of selling insurance to Mexicans in South Colton. Prior to that, there was no insurance that would help them bury their deceased. They relied on mutual aid societies such as: Los Progresistas, or Los Trabajadores Unidos.
Your Father came in [during] the 1940s, and introduced a service that was sorely needed in the community. Tell me about your Dad, where was he born and where was he raised?

Mr. Villanueva: He was born and raised in Los Angeles off of Soto Street. He worked in a factory for a while, and either the factory closed down or he got laid off.
He had an Aunt living here in the Inland Empire [who] told him there were a lot of job opportunities here. So he moved in with his Aunt, and found work working in a tailor shop, you-know, doing tailoring and also, picking up the clothes and delivering the clothes after the work was done.

Dr. Rivera: Ernie, what year was that – do you remember? Was it late 30s, or so?

Mr. Villanueva: Yeah, it was in the late 30s because he joined American National [Insurance] in 1940.
Dr. Rivera: Prior to that, you said he was born and raised in Los Angeles; and his Mom and Dad, were they also born and raised in Los Angeles?

Mr. Villanueva: Yes they were.

Dr. Rivera: So they were also pioneers to the Southern California area?

Mr. Villanueva: Yes, uh-huh.

Dr. Rivera: Did he go to high school? And did he graduate from high school?

Mr. Villanueva: He went to high school but he didn't finish his last year, he had to drop out to help with the family’s financial needs.

Dr. Rivera: Oh, so he was the oldest one in the family?

Mr. Villanueva: Yeah, he was the oldest, the first born, and you-know, in the Mexican tradition the oldest has to help out.

Dr. Rivera: You’re absolutely right, that was part of the culture. If the family needed help it was the oldest one that had to go…

Mr. Villanueva: If you were the male, you-know.

Dr. Rivera: I do remember those of us [who] worked – we came home with our check at the end of the week and we had to give our check to our Moms. (Laughter)

Mr. Villanueva: Exactly! My Dad did the same thing – yeah.
Dr. Rivera: And then they would give us a little spending money.

Mr. Villanueva: Exactly! Yeah, my Dad said the same story.
(Laughter)

Dr. Rivera: Then he came to the Inland Empire; and you said to look for a job, and he was working for a company doing odd jobs; like, one of them was tailoring?

Mr. Villanueva: He also had to go and deliver the clothes after the tailoring was done. From there he would hit 2 or 3 homes on the same street asking them if they needed any tailoring or clothes pressed. [It was during that time when] he was learning the sales [side] of the job.

Dr. Rivera: So the shop was in San Bernardino?

Mr. Villanueva: Yes, it was on ‘E’ Street or ‘D’ Street.

Dr. Rivera: …While he was [working] there, he didn’t want to waste any time, so he went ahead and knocked on doors…

Mr. Villanueva: He knocked on doors and got more customers for the tailor. Ironically, a supervisor for American National Insurance Company was across the street servicing American National clients, he saw my Dad and how he was giving service to the present clients and how he was hitting the houses next door [to the current clients] trying to conjure up some more business. The supervisor told my Dad: That’s the very same technique that we use to service our present clients [and to open accounts for new clients]. So the supervisor offered him a job, and at first my Dad was kind of reluctant. My Dad said: No, I’ve never done that kind of work before. The supervisor said: But you’re already doing it. You’re already procuring new additional clients, as well as servicing the present clients.
So he finally persuaded my Dad to come into the office to fill out an application. The application was accepted; and then, the supervisor set him up to take the state license exam. He was given a booklet to study and he passed the test the first time. He couldn't believe it – so he immediately got the job.

**Dr. Rivera:** He passed right away the first time he took the test, and he got the job. What was his territorial assignment?

**Mr. Villanueva:** They gave him different areas; but he asked for a territory of Mexican decent because he said that he gets along well with his own people.

**Dr. Rivera:** Oh-so, he wanted a specific territory that he felt more comfortable with the people?

**Mr. Villanueva:** Yeah, and the people would be more comfortable with him. The supervisor told him that they have one [territory] for him – South Colton, east and west. They've had other people work there but they were unsuccessful. They have a client base there but of course [American National] wants you to open up new homes and develop there.

It was like a wrap up, like a mailman… you've got the homes where you go to pick up the premiums. In those days they were 10, 15, or 25 cents a week but you would pick up 5 payments at a time, and they would deliver the policies and you handled any death claims... He would come and do all the paperwork at the home; the customers didn't have to go to the office.

**Dr. Rivera:** Let me ask you: You mentioned that there had been previous salesmen who were assigned to the South Colton territory – all Mexican territory; and they were not very successful.

**Mr. Villanueva:** Some were of Mexican decent, some were of a non-Mexican decent. But the difference was they didn't have the work ethic, the call-to-duty of being of
service to the customers, and the need to take care of your customers as your family. That’s what my Dad taught me when I entered the insurance business: Your clients are clients but they’re family first. You take care of their needs and they will take care of you. You don’t treat them as accounts but like family. So that’s why when my Father would go service the accounts, there would be times, [for instance,] when a family’s refrigerator had broken down and they just had a baby… and the husband would be beside himself because he needs a new refrigerator but he can’t afford to buy a new one. My Father would [come up with a solution, such as him coming up with another client that is selling a used refrigerator at a real reasonable price. But the client told his Dad, Johnny, that he really couldn’t afford not even $30-$40 bucks. His Dad said: Don’t you worry about it, I’ll pay for it and you can pay me when you can, or you can pay me when you get a raise, or whatever. Don’t worry about it… You take care of your family. My Dad got another client who had a truck, they went to pick up the refrigerator and they brought it to the young couple. He took them to the market and got them some groceries… they said: Oh Johnny, thank you so much… Thereafter, when a family, cousins, friends, had a baby, got a raise, or if they thought about buying insurance [a representative or supervisor of American National always recommended that] you gotta call Johnny. He is not only a good insurance man but he will be your friend and he will always be there for you – and that’s how is reputation began. This was a man who was conscientious, who was kind to his customers, and who gave good service as an insurance salesman, also as a person and as a friend.

Dr. Rivera: So as a trusted person?

Mr. Villanueva: As a trusted person, he learned to get the trust of the community. After I graduated from college and entered the business… Again, my Dad said: You take care of your customers as your clients and they will give you back all the care that you give to them – and that’s what family does. Because he viewed it as not only his professional job but he viewed the customers as an extended family. That’s why the people opened up their hearts and decided that Johnny was the man they could trust
with their financial needs and coverages. [He would explain what] their policies covered them for… and for what needs…

**Dr. Rivera:** Ernie, going into Mexican-American communities where they’ve had negative experiences with people outside their community, you-know, especially [with] a company that they had known nothing about.

How did he make end-roads with a community to develop a sense of trust and a sense of being able to develop a credibility?

You mentioned that he treated everybody as family, and I would imagine the golden rule applies here – that you treat people the way that you want them to treat you.

**Mr. Villanueva:** The way he did it was the way he taught me when I went into the insurance business – about the work ethic. He said: When you ask them if we can come into their home to take care of their financial needs for last expense, for mortgage – they are looking at the person, you-see; if they can rely upon you. The company is the person and if they decide to buy insurance from you it’s because they believe that they can trust you.

My Dad was a gentle man; his salesmanship came from him caring about the people, and because of his thorough knowledge of the product gain – you combine those two together and people [believed] they were talking to a conscientious individual who’s a straight arrow.

[The trust was developed], he provided excellent service, he immediately delivered the policies, and he was always there on time according to their pay date. He would ask them what pay date would be good [because] some could pay every week, or every two weeks.

**Dr. Rivera:** So he would be very accommodating…?

**Mr. Villanueva:** You hit it right-on-the-nose because sometimes they didn’t have the full payment. My Dad would say: I’ll tell you what, just give me half of what you can
afford, and I'll throw in the other half, and the next pay day or the next two pay days you can reimburse me.
He wasn't suppose to do that...

Dr. Rivera: But it's helping your fellow clients...

Mr. Villanueva: He cared more about the clients than following the rules. He used to explain this to me, he would say: Wouldn't you feel bad if you took protection away and then something happened to that husband, daughter, or wife – and they didn't have any protection just because you wouldn't help them out? That's where your conscientiousness [and] continued good service will come from you [by] giving them protection. [And if] something happens, American National can send them a check, and the people will appreciate that you've helped them – and in turn, they will help you by recommending you. That's how he built up his base.

Dr. Rivera: Ernie, when talking about payments, you-know, the economic structure of South Colton was when we had the railroad workers, we had cement plant workers, we had orange pickers, and we had people that worked in agriculture.

Mr. Villanueva: Very low income.

Dr. Rivera: Very low income, but yet, everybody was working. On that, we had some businesses that were established in South Colton.
Again, a strange company coming to the neighborhood, and they're guaranteeing you that they're going to provide the best coverage for you in case something happens to you… And you said the payments were almost minimal, weren't they?

Mr. Villanueva: Yes, uh-huh. And another thing that was my Dad's philosophy is that you only recommend the plan that was affordable to the customers. If they can only afford maybe the 10 cents a week plan and not the 25 cents a week plan, [my Dad would suggest] to begin with the 10 cents a week plan. He would say: Let's begin
there, and later on when things get better, we can go to a higher plan and add onto it, not cancel the old one just add onto it.

Once again, he was always very conscientious and thoughtful of providing a program that people could afford. He would tell me, look son, the best plan is the one that they would have in affect when something happens. It’s no good trying to give them a deluxe plan if they won’t be able to keep it or afford it. So when the time comes, at least they have some protection that will help them out in taking care of the last expense.

A lot of his personal philosophy went into the professionalism of being an insurance man; but it came from his heart and soul. All of his friends, and eventually, the South Colton community all became his family. He was at every funeral, he was at every wedding, [and] he was at every baptism. Constantly, we were having to get dressed up and go to some family bar-b-que because [he was always] invited. He would always ask, what can I bring?

**Dr. Rivera:** As a little kid in the 1940s, I remember your Dad coming to our house, and I think my brother and I [each] had a 10 cent insurance [premium]. My Mom and Dad had a 25 cent insurance [premium]. And you’re absolutely right, there were months when even the 70 cents couldn’t be afforded by my parents. And your Dad would say, don’t worry about it, you’ll catch up next month when you’re working.

**Mr. Villanueva:** He would cover them… Then later on when he trained (inaudible), he would teach them the same philosophy – that the customers are your family and you need to be there for them personally as well as professionally.

**Dr. Rivera:** You mentioned that he maintained his business and his credibility by doing things that other people wouldn’t do; for example, if somebody had a baby and they went home he would be at their home greeting them with some type of gift for the baby.
Mr. Villanueva: Yes, a baby book, and he would also buy these little banks where you would stuff in 10 cents for the baby, a rectangular safe deposit box, he’d buy calendars, little paper doll cut-outs for the girls, and sharpeners and other toys for the boys. He was always giving stuff out. A lot of the other agents didn’t do that. [These items] were not supplied by the company you had to buy them out of your own pocket. You have to give back to the community because the community has given to you.

Dr. Rivera: You-know, South Colton was 1.3 square miles – so it wasn’t a big community. Maybe had about 3 or 4 thousand people.

What was the number of clients that your Dad had in South Colton? Do you know?

Mr. Villanueva: No I don’t because that was a long time ago… At the beginning of the 1940s and 50s I don’t know what the size of the premiums of the route was; but it was small. [But before] my Dad retired, he had big routes because he had built up all that business. Subsequently, bigger policies came into existence so the premiums were bigger. But again, you could get them for 10, 15, 18, or 20 bucks, and so on, after the more newer types came out.

Dr. Rivera: Well, you-know, the Mutual Aid Societies would help their clients bury [their family members] and pay for part of the expenses. Then your Dad comes in with American National Life Insurance, and they would also cover burial services. I would imagine that people were very happy that they had bought the insurance. Because like you said, your Dad was always on top of payments, or he would subsidize their payments, or he was always on top of the paperwork.

Mr. Villanueva: The point was they always had coverage. The family was protected in case of an unforeseen need or death, or so forth. The main thing was their protection…

[He told me] to go service your client, and I was hesitant because there was a couple that had just got married and a year later they had a baby, and I had the parents insured – because my Dad gave me the east section and he kept the west section.
[Anyway,] he said, Ernie, you know you're a good insurance man, you care for the people the way I do, right? Now, why are you hesitating? I said: Well, I don't know, I might not have the plan for them. They've already talked to Western & Southern and New York Life. He said: Ernie, if you don't go… [I know that you're the best insurance man for] them because you'll care for them, you will take good care of them. What if they go with this other insurance company and the agent is disreputable, unprofessional, doesn't take care of them, or use them for a plan that's not suited to their financial needs; and then they buy and they drop it. Won't you feel bad? What if something happens to the husband or the wife?

He gave me the 'calling', you-know. He said, if you will take care of them then they will have a good insurance man who will provide for them, take care of their needs, not only as their agent but personally.

When I was an agent, and later on a supervisor, I had people calling me at my home. My Dad and I always gave out our home number. [I'd get calls like:] “Ernie, my car broke down, can you come pick me up?” This was on a Sunday: I said, sure, where are you? I'd go pick them up and then I'd have the car towed to their house… I asked if they needed a ride to work… I would [make arrangements with my morning work schedule so I could give my client a ride to work…]

**Dr. Rivera:** Well, again, this was developing that sense of trust and credibility, and that they could count on you to deliver your services but also personal help when needed.

Now tell me: Your Dad sold insurance in Colton, again, he was one of the pioneers who provided those services for people. He sold insurance in 1940?

**Mr. Villanueva:** That's when he started with the company in 1940, and that was in South Colton.

**Dr. Rivera:** That was throughout the 40s. What about the 50s?

**Mr. Villanueva:** He spent his entire life servicing South Colton.
Dr. Rivera: How many years was that?

Mr. Villanueva: That was 40 years… At the end of 40 years he decided to retire; and [his territory] was strictly South Colton. Subsequently, they added on the north end of the Rancho area.

Dr. Rivera: It seemed like he had the whole South Colton territory tied up.

Mr. Villanueva: He did. New York Life and Western & Southern tried to take away the accounts. [The salesmen would ask:] What company are you with? They’d say, oh I don't know I'm just with Johnny Villanueva. [Again, they'd ask: Well what's the name of the company:] I don't know I'm just with Johnny Villanueva… he's the one who picks up my payments, he services the policy if I need to borrow money on the policy… Sometimes they wouldn’t even remember the name American National…

(Laughter)

Mr. Villanueva: One time I ran into a (Western & Southern) salesman and he said: Boy, you guys are hard to beat. You guys are really close to your clients. I said, that's what it is, it's personal service as well as professional. And I learned it all from Johnny Villanueva, my Father.

Dr. Rivera: So he retired in the 80s?

Mr. Villanueva: Yeah, he retired in the 80s. He worked a straight 40 years.

Dr. Rivera: Did the company have any type of recognition for him?

Mr. Villanueva: Yeah, you would get 2 points for every policy you sold, and if you acquired 2,000 points every year they offered a free trip called the “conventions.” You would attend some meetings but the rest of the time they gave you breakfast, lunch and a dinner banquet, and tours… My Dad went to Switzerland, he went to Germany,
he went to Hong Kong, he went to Hawaii, and with wife. They would offer prizes every quarter.

**Dr. Rivera:** What about a recognition retirement dinner, or anything like that?

**Mr. Villanueva:** Yes, uh-huh, in fact, I was chairman of [the committee]. We gave him a big retirement party where the company came. I distributed flyers in South and North Colton, and a lot of clients also attended. We had it in the patio behind “Mitla’s Café”.

**Dr. Rivera:** Oh-okay, on 6th Street and Mt. Vernon?

**Mr. Villanueva:** Yeah…

**Dr. Rivera:** Did American National do anything for him?

**Mr. Villanueva:** Yeah… They gave him a banquet but we organized it… Of course, he received several trophies and several awards. In 1959 to 1961 he was the 5th, 8th, and 11th leading salesman in the United States.

**Dr. Rivera:** Oh! He was up there with the company.

**Mr. Villanueva:** Yeah, he was up there because they only recognized some 15 agents, the top 10 supervisors, and top 5 managers. He received numerous plaques and numerous trophies.

**Dr. Rivera:** Well, you-know, your Dad being the pioneer in this profession and being there in Colton for 40 years, he also wanted not only to help people with insurance issues but he also wanted kids, young men from South Colton to participate in going into the same profession that he did. How did he recruit or how did he identify young man from South Colton to be with him as salesmen?
Mr. Villanueva: A lot of these kids... he saw them as children growing up, and he
knew the parents and he knew their family environments, which was good.
Take Richard Rivas, for example, he was from South Colton. I remember as a little boy
[my Dad] would take me on his rounds... he saw Richard growing up as a child, and as
a young man he knew Richard had a fine character, he was honest, he was a good
and morally religious man. It's all about character, you-know. At that time, Richard was
a mechanic and my Dad went to talk to him, and one evening close to dinner time
Richard came to the house –
(There's a glitch in the recording and it skipped a short portion here)
Mr. Villanueva: ...Richard told me that he could serve people and help people. He
said, nobody talked to me like that before. [In this kind of work] you're not only making
money, and you not only have a good job, but I'd be doing something good for the
people.
That's how Johnny convinced me to enter the insurance company; but I was a little
hesitant because I've never did that kind of work before.

Dr. Rivera: Right, it's not traditional, it's non-traditional.

Mr. Villanueva: My Dad said: Richard, don't worry about it, I'm gonna train you on the
side. You'll have a regular supervisor but, I'm gonna train you.

Dr. Rivera: What kind of techniques did he use to train Richard?

Mr. Villanueva: He'd have him come over to the house, or they would meet for lunch,
and he would teach him how to fill out the application. He would give him certain
circumstances of what might happen and what he should do for the customers. If they
ask these questions, this is how you explain it to them.
[My Dad] taught Richard on a weekly basis. Subsequently, Bob Perez was also...

Dr. Rivera: Did Bob meet the same standards that your Dad was looking for?
Mr. Villanueva: Exactly. Character, honesty, religion, and good work ethics. Richard, Bob, Al Ochoa, you could count on them being out there because we worked [only half days a couple of days in the office]. The other days we worked in the field; we were expected to get up in the morning, get our suit on, have breakfast, and start serving the clients for as long as it took. Sometimes we'd start at 7, 8 or 9, and lots of times the clients didn't get home until 8 or 9. We needed to pick up their premiums, deliver the policies – and we had to be there at 9 o'clock at night because our schedule was according to the clients' schedule. We couldn't have the clients rearrange their schedule just to fit ours. We're there to service them.

Dr. Rivera: These recruits that you mentioned: Richard, Bob, and Al – were they successful?

Mr. Villanueva: They were very successful. Al Ochoa became a top agent; Richard Rivas became a manager of an office; Bob Perez became a manager of an office, too. Of course, they would constantly ask my Dad if he wanted to go into management. My Dad [would] say: no, no, no – I'd rather stay as an agent. But my Dad helped develop the careers of other agents and put them on the right path to management, you-know, if they aspired to it… Bob Perez and Richard Rivas were also national leaders as managers and supervisors too…

Dr. Rivera: What benefits did they get from the company?

Mr. Villanueva: They got a very lucrative pension plan, health plan, and they got bonuses. You get quarterly bonuses, plus they would also win those free trips to the conventions. When I first started the [conventions] were just [within] the United States; afterwards, they started having [the conventions] in Europe.
Dr. Rivera:  So you took those poor Mexican kids from South Colton and made them international.

Mr. Villanueva:  And opened a whole new world to them, you-know. They never would have had a chance to be exposed to or never would have had a chance to really develop their abilities until a man named Johnny Villanueva came into the community. He would say: American National needs good young men, like yourselves, to help your community. And that’s how he got them in. We would continue to meet my Dad for little seminars here and there…

Dr. Rivera:  So he continued to be a coach even throughout all those years?

Mr. Villanueva:  Yeah, all those years. There were others who came into the office that he didn’t bring in, but when he saw them struggling he would say: Son, come over here and let me show you a few things; and he helped them get on the right path and become decent successful agents. You-know, it’s got to come from the heart that you want to do the work for the people, and that you want to do a fine job for the people and the company.

Dr. Rivera:  You mentioned that your Dad also was a Marine?

Mr. Villanueva:  Yes, uh-huh. He was in the 3rd division US Marines. He was either in Iwo Jima or Guadalcanal. He told me later that at that time the first wave was killing them like flies and that he was going to be sent in on the second wave. At that time, once you have 2 children, you got sent home. So I was already born on February 4th, 1944 and my sister was born in 1945; my Mother notified the War Department and my Dad was brought home. [My Dad said, son, if that hadn’t happened] I might not have made through the second wave. 

(Laughter)
Dr. Rivera: I worked at the gas station, you-know, [1958-1962], Henry’s Gas Station, and your Dad was a very good friend of Henry Portillo…

Mr. Villanueva: They were best friends…

Dr. Rivera: When Henry ran the gas station, your Dad would be there, and he and Henry would spend hours just visiting – and they loved the Dodgers. So they would sit around the radio and listen to the Dodgers [games]… Then your Dad would have to go visit a client.

Mr. Villanueva: Sometimes there was a break, and sometimes he would seek customers continuously because they were home on their day off, or whatever. Other times they [worked swing-shifts], or some of the clients wouldn’t get home until after 3 or 4, and so he would have an hour break or an hour and a half… So he’d hang out with Henry until about 4:30…

Dr. Rivera: Right, I remember those meetings. I would imagine that he was not only encouraging to the people that he brought into the company, but I would imagine he was also encouraging to the other little kids with the families? You-know, in terms of the boys doing well, and to keep on studying and doing your homework…

Mr. Villanueva: And it was never “Mr. Villanueva” – it was “Johnny!” “Johnny!”
“Hey Mom, Johnny’s here!”
He was that kind of person.

Dr. Rivera: Do you miss him?

Mr. Villanueva: I miss him a lot. I miss him a lot. He died September 16th, 1991.
I stayed with the company 13 more years, and then after that I retired because I wanted to explore different worlds. I went to work for the County for a while; and after that I went to work for Home Depot. At the age of 66 I retired.

**Dr. Rivera:** What year did you retire?

**Mr. Villanueva:** 2009. I retired early from American National.

**Dr. Rivera:** When did you retire from American National?

**Mr. Villanueva:** I can’t remember the dates, let’s see: my Dad died in 1991, I think I worked 13 more years…

**Dr. Rivera:** Was it almost 2000?

**Mr. Villanueva:** Yeah, around there. My heart just wasn’t in it anymore, so I took an early retirement because I just wanted to try something else. I got a job as an interpreter with the County – then when they laid off interpreters I got a job in the appliance department, again as a salesman, at Home Depot. In 2009 when I became 66 I fully retired.

**Dr. Rivera:** So your Dad taught you well?

**Mr. Villanueva:** He taught me well, yeah. He was also my trainer, my supervisor, my mentor, and… We’d be talking insurance as soon as I got home or when he got home. When my Mother was making dinner she’d say: You guys go out on the patio to talk, you’re making too much noise.

**Dr. Rivera:** The guys that your Dad mentored and got into the business, do you see them often?
**Mr. Villanueva:** I do see Bob Perez continuously. We’d get together with Sarah for barbeques… Bob lived in Colton… But after he retired he moved to Beaumont or Banning. Richard Rivas stayed around for a while, but eventually he moved to Las Cruces, New Mexico. Subsequently, he passed away.

**Dr. Rivera:** Do they remember your Dad? I remember your Dad…

**Mr. Villanueva:** Yeah, yeah. In fact, Richard Rivas would come to visit my Mom and Dad just out of the blue. Every time Bob had a barbeque he’d invite my Mother and Father. They never forgot. How can you forget your second father?

**Dr. Rivera:** When I saw you a few days ago, it dawned on me that your Father, again, I’m using the word ‘pioneer’, he was a pioneer...

**Mr. Villanueva:** That’s what the company called him, ironically. They called him a pioneer and they did a video testimony of the 4 pioneers here in Southern California. Of course, my Dad was part of the video as a pioneer of the company.

**Dr. Rivera:** Well that’s the way I saw him because nobody else had done or provided the services that your Dad provided from an outside agency – a gringo agency. He was the only one that came in and looked at the challenge and said I can do this. These are my people; they’re gonna treat me right and I’m gonna treat them right. I’m gonna make sure if they do need those benefits that I’ll be there with the paperwork completed and with check in-hand – so they can continue their lives without having that debt hanging over them.
Mr. Villanueva: That was his philosophy – it came from the heart and it was good character. [He felt] the need to help and he wanted to help the people because the clients were his friends and family.

Dr. Rivera: You still live in Colton?

Mr. Villanueva: Yeah, I had lived a long time in San Bernardino but I recently moved back into Colton.

Dr. Rivera: Us Colton guys never leave.

(Laughter)

Mr. Villanueva: Our hearts are always in Colton.

Dr. Rivera: Ernie, thank you so much for being with us this afternoon.

Mr. Villanueva: Thank you for having me and thanks for sharing the remanences of my beloved Father; of the good times and the wonderful times, you-know. He was God's gift to all of us.

Dr. Rivera: He was, and especially for not only the community but for the young people that he helped mentor, and they went off to do great things themselves. So thank you so much for being with us.

Mr. Villanueva: Thank you for having me -