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LATINO HEALTH COLLABORATIVE TO ADDRESS COMMUNITY HEALTH

By Diana Fox and Marco Ramirez

The Latino Health Collaborative Executive Board of Directors (L TO R): Graciela Gomez, Board Member, (Publisher, Inland Empire Hispanic News), Lourdes Leon, Treasurer, (The Leukemia & Lymphoma Society), Dr. Albert Arteaga, President, (LaSalle Medical Associates, President), Lorraine Velarde, Board Member, (West Coast Storm, Inc., Public Relations Director), Kimiko Ford, Board Member, (Community Hospital San Bernardino, Vice President), Diana Fox, Secretary, (Reach Out West End, Executive Director). Not in photo. Dr. Juan Carlos Belliard, Board Member, (Loma Linda University (Loma Linda, CA)).

In San Bernardino County, the health and wellbeing of Latinos is among the poorest for all minorities. Year after year, studies show that the health and healthcare of the Latino population, for a variety of reasons, continues to decline at a faster rate than non-Latino communities.

Arising from a desire to address these health needs in San Bernardino County, Latino Health Collaborative (LHC) grew from a small base of 5 representatives in November 2004 to a coalition of over 65 community-based organizations, healthcare providers, government agencies and political leaders in 2007. Professionals from many fields work with LHC to improve the health and wellbeing of the residents of San Bernardino County.

Serving as an advocate for improved health for Latinos and all residents of San Bernardino County, LHC strives to impact the frightening health statistics that list Latinos as the minority with the most risk of being uninsured; to live in poverty; experience the highest rate of diabetes; and with the highest rate of untreated dental cavities.

The social and economic impact of these health disparities can lead to increased disability, poverty, family stress and premature death.

As a dynamic, responsive organization, LHC works with community leaders to identify and develop strategies to effectively engage the Latino community. LHC seeks to maximize and leverage the talents and skills of local leaders in an effort to establish a clearinghouse for quality programs, healthcare related research, and resource and leadership development.

On November 1, 2007, LHC’s Board of Directors selected Edward McField, Jr. from a noteworthy pool of candidates to lead LHC as its first Executive Director. Prior to this, Ruben Gonzalez, Jr. served as interim Executive Director for 11 months. McField comes to LHC with a wealth of experience in nonprofit management, community capacity building, and policy analysis, and a passion for service in favor of underserved communities. His professional expertise includes leading a variety of educational, health, housing, and economic development programs. Mr. McField served communities in Latin America in many leading community development organizations including Habitat for Humanity International, where he served as Regional Organizational Development Consultant leading strategic planning, change management and board development within assigned territories. Likewise, as International Program Officer he was responsible for designing community empowerment strategies and provided managerial oversight for programs in Nicaragua, Belize, Haiti, and the Dominican Republic.

After graduating with highest honors with a degree in Business Administration specializing in Management he earned a Masters in Community Development and is now completing a doctorate in Social Policy and Social Research at Loma Linda University (Loma Linda, CA) with a dual interest in sustainable development organizations including Habitat for Humanity International, where he served as Regional Organizational Development Consultant leading strategic planning, change management and board development within assigned territories. Likewise, as International Program Officer he was responsible for designing community empowerment strategies and provided managerial oversight for programs in Nicaragua, Belize, Haiti, and the Dominican Republic.

Members of the Latino Advisory Committee, a coalition of UC Riverside alumni that advocate for greater numbers of Hispanic student enrollment and faculty hiring,
EDWARD MCFIELD, JR., MSA, PHD(C)
By Diana Fox and Marco Ramirez

What is the mission of LHC?
The mission of the organization is to improve the health of Latinos and to address barriers within the public and private health systems that impact Latinos’ access to health care in San Bernardino County.

Why LHC?
LHC arises from a desire to meet the significant health needs of the Latino population in San Bernardino County and to address the social impact of health status of Latinos and identifies itself as Hispanic or Latinos. LHC is focused on improving the health of all Latinos and it is no secret that health inequities are greatest among this ethnic group. However, we believe that health for one should be health for all, and so we are eager to partner with all who have an interest in improving the quality of life for everyone, regardless of race or ethnicity.

So is LHC ethno-centric?
It is interesting to note that more than 45% of our County and perhaps as much as 60% of residents in the City of San Bernardino identify themselves as Hispanic or Latinos. LHC is focused on improving the health of all Latinos and it is no secret that health inequities are greatest among this ethnic group. However, we believe that health for one should be health for all, and so we are eager to partner with all who have an interest in improving the quality of life for everyone, regardless of race or ethnicity.

What does it mean to be a member of LHC?
It means that the individual or organization is committed to working to improve the social, economic and health status of the people of San Bernardino. LHC membership has grown to over 60 community-based organizations and is diverse in all aspects. In the near future, we will begin to evaluate ways in which we can better support our members in their respective projects and work.

Where do you see LHC in the next 5 years?
LHC has come a long way in just a few years because of its institutional leadership and we will build on that experience and success. In 5 years, hopefully ALL health inequities will have been eradicated. However, since that may not be entirely probable, LHC hopes to be recognized as a strong advocate for health and affordable access to health care for everyone and a strong supporter of initiatives that improve quality of life. Whether as a leader in advocacy or in designing and implementing empowerment strategies, LHC will be known as one of the premier organizations in the region.

- Serving as an advocate for Latinos in gaining access to culturally and linguistically competent health care in San Bernardino County;
- Being a clearinghouse on statistics and research, and to advocate for the collection of data that affects the health status of Latinos and identifies the racial and ethnic background of its residents;
- Acting as a resource to advise, train and consult with community based organizations, non-profits, and private and public agencies seeking to educate and encourage Latinos to adopt healthy lifestyles and reduce barriers to care; and
- Ensuring that agencies and services address the needs of the Latino community, children in particular.

YOUTH, IDENTITY, POWER
The Chicano Movement
Revised and Expanded Edition
By Dr. Carlos Muñoz, Jr

"An essential record of the Chicano movement and an important addition to the history of the American social protest." - San Francisco Chronicle "A very important and powerful book, documenting American History without question, one of the lodestones in reference to the 'movimiento'." - Luis Valdez, founder of the Chicano Teatro Campesino

"The first major book on the Chicano movement by one of its leaders, who is also a first-rate scholar. Youth, Identity, Power is certain to be a benchmark for all future work on the subject. An important contribution to the history of the 1960s, should be required reading." - Clayborne Carson, Stanford University

In the revised edition of YOUTH, IDENTITY, POWER, scholar-activist Dr. Carlos Muñoz, Jr extends his classic study of the 1960s Chicano civil rights movement with a groundbreaking afterward that brings the imperative of multicultural democracy to a new level of clarity. This analysis of Chicano thought and struggle in America bridges the movement's involvement between civil rights, social progress and the ever-pertinent history of Mexican-American tensions.

About the Author:
Muñoz chronicles the evolution of the 1960s' Chicano radical leaders from their student activist precursors of the 1930s, and evaluates how the progress of their combined labors has formed the many American Latino communities of today. The contribution of such a necessary study from one of the influential leaders of the Chicano movement provides for an empowered and crucial estimation of the struggles confronting the burgeoning Latino community.

Dr. Carlos Muñoz, Jr is Professor Emeritus in the Department of Ethnic Studies at the University of California, Berkeley. He was the founding chair of the first Chicano Studies Department in the U.S., and a founder of the National Association for Chicana and Chicano Studies.

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SAN BERNARDINO - Six teachers from San Bernardino County earned their National Board Certification this month, according to the National Board for Professional Teaching Standards.

They were among 251 teachers from California who achieved the standard this year. San Bernardino now has 127 teachers who have become National Board Certified, and the state has 3,878, the sixth-highest total nationally. The County Board of Education plans to recognize the National Board Certified teachers at a future meeting.

The following are this year's National Board Certified Teachers by their district, school and area of certification:

- Colton Joint Unified: Patricia Brador, Crestmore Elementary, generalist/early adolescence and Bonnie Simpson, Zimmerman Elementary, generalist/middle childhood;
- Hesperia Unified: Lisa Bloom, Sultana High, mathematics/early adolescence;
- Ontario-Montclair Elementary: Maureen Musgrave, Bernt Elementary, generalist/middle childhood;
- San Bernardino City Unified: Ashley-Jane Betts, Riley Elementary, generalist/middle childhood;
- Snowline Joint Unified: Maryellen McHenry, Quail Valley Middle School, mathematics/early adolescence.
CAL STATE SAN BERNARDINO RECEIVES $4 MILLION NIH GRANT FOR HEALTH DISPARITIES RESEARCH

SAN BERNARDINO, Calif.—Cal State San Bernardino has been awarded a $4 million grant from the National Institutes of Health to create a center to promote research and training on health inequities found among differing racial, economic and ethnic groups in the United States.

The five-year grant comes from the NIH-sponsored National Center on Minority Health and Health Disparities and is part of a "research infrastructure in minority institutions" (RIMI) program. It is designed to help minority-serving universities build innovative research programs aimed at reducing health inequities among racial and ethnic groups and among people living below the poverty line.

The program will provide students and faculty with training for careers in health disparities research, and will develop and enhance Cal State San Bernardino's presence as a research institution, said Sybil Carrere, an associate professor of psychology and director of the university's Institute for Child Development and Family Relations. Carrere and Bryan Haddock, an associate professor of kinesiology and an expert in childhood obesity, will serve as the project's co-directors.

Cal State San Bernardino President Albert Karnig said the RIMI grant builds remarkably well upon earlier initiatives at the university.

"Because of the award's impact on the research competitiveness of faculty and graduate students working in the health-disparity arena, the RIMI grant may prove to be one of the most valuable ever received by the university," Karnig said. "The focus on health-disparity research is particularly meaningful to CSUSB's two-county service region, which is larger than 10 states in area, contains more population than 24 states, and is one of the most ethnically diverse in the nation. I'm delighted that the grant will promote research that has broad, national importance and also have meaningful applications in our own region."

"One of the grant's aims and goal of Dr. Karnig is to grow and enhance Cal State San Bernardino as a research institution. It is through Dr. Karnig's vision, leadership and direction that our university has accomplished so much," Carrere said.

The specific aims of the RIMI program at Cal State San Bernardino will be to:

- Create a center to advance faculty research, student research training and secure grants for health disparities research;
- Implement and support a mentorship and training program to accelerate CSUSB faculty research through the involvement of nationally recognized health disparities scientists from other universities;
- Provide research funding and time for faculty to develop competitive and integrated research programs with training opportunities for students;
- Establish a CSUSB graduate student scholarship program in health disparities to provide research training for traditionally underrepresented minority students;
- Develop a set of shared resources for CSUSB faculty and students, including enhanced video conferencing and computer-based communication facilities, bio-behavioral and human performance networked laboratories and a center for promoting the best clinical interventions with young children.
- The RIMI program will help CSUSB become the nucleus for research in health disparities in the Inland Empire by addressing health inequities among specific groups, such as the high rate of diabetes in Latinos and low birth weight in babies born to low-income families, Carrere said.

"NIH developed the RIMI program because a racially and ethnically diverse body of scientists brings a broader and more robust perspective to scientific inquiry," she said. "Through the RIMI program, minority-serving universities such as Cal State San Bernardino, their faculty and students can become contributing members of the alliance of scientists trying to eradicate health disparities.

"CSUSB will become recognized for our leadership in mentoring undergraduate and graduate students to pursue doctoral and biomedical careers in health-related programs, especially in the areas of health disparities," Carrere said.

Haddock said the RIMI grant "will allow our faculty to become leaders in their field by working with established researchers from other universities and by growing their own lines of research. In addition, the funding will increase collaboration between faculty members in different departments, maximizing the expertise on campus."

Among the Cal State San Bernardino faculty expected to have major roles in executing the program will be David Chavez from the Department of Psychology, Marsha Greer from the Department of Health Sciences and Human Ecology, Mary Molle from the Department of Nursing and Amy Leh from the Department of Science, Mathematics and Technology Education, along with Kimberly Lakes, assistant professor of pediatrics at UC Irvine.

The RIMI program will include an advisory board with distinguished scientists from Cal State San Bernardino and other universities. The advisory board will consist of Louis Fernandez, provost and vice president for academic affairs; Cynthia Crawford, professor of psychology; and Jeff Thompson, associate provost for research and professor of biology, all from CSUSB.

Other advisory board members include Pam Mitchell, Bobbie Berkowitz and David Takeuchi from the University of Washington; Vickie Mays from UCLA; and Lewis King from UCLA and the Charles R. Drew University of Medicine and Science.

For more information about the project grant, contact Sybil Carrere in the Institute of Child Development and Family Relations at (909) 537-3844 or e-mail scarrere@csusb.edu.

For more information about Cal State San Bernardino, contact the university's Office of Public Affairs at (909) 537-5007 and visit the Web site at http://news.csusb.edu.

LATINO HEALTH COLLABORATIVE TO ADDRESS COMMUNITY HEALTH

By Diana Fox and Marco Ramirez

Continued from page 1

organizations in the region," said McField when asked about his vision for the future.

Now three years after its inception, LHC has evolved into its role as an institution changing the way Latinos view health in the community. LHC's mantra, "Together We Can," signifies the group's commitment to developing strong, viable, and effective partnerships with the community. Their journey to become prominent healthcare policy advocates, and community organizers belies their unyielding devotion to health for all County residents.

In San Bernardino County, the status of Latino health is illustrated by these facts:

- The health consequences for being uninsured are devastating. Uninsured Latinos are two to three times more likely to go without needed health care resulting in higher rates of preventable disease and premature death and poor management of chronic diseases like heart disease (San Bernardino ranks dead last of California's 58 counties in this measure of community health), diabetes (San Bernardino ranks 56 of 58) and childhood conditions such as asthma. San Bernardino has the second highest rate of childhood asthma (13%) of all counties in California. Another childhood threat is lead poisoning. In San Bernardino, 65% of lead-poisoned children are Latino.
- Almost twice as many Latinos live below the poverty level than non-Latinos — in 2003, the San Bernardino poverty rate was 15.7%. However, there are cities within the region that experience high rates of poverty, including the city of San Bernardino where 27.6% of individuals live below the poverty level. Unlike the poor in other regions of California, the poor in San Bernardino tend to be married-couple families and single parent households.
- Twenty percent of Latinos do not have insurance as opposed to ten percent of non-Latinos. Of Latinos who speak English at home in San Bernardino County, 97% had health insurance in 2003 in contrast to only 55% of Latinos who speak Spanish at home.
- Cardiovascular disease is the leading cause of death among Latinos in California and nationwide, San Bernardino County ranks last in the state in this important measure of community health.
- Latinos suffer from higher rates of diabetes, obesity and chronic liver disease than non-Latinos. Diabetes is a serious public health problem among Latinos. Mexican Americans, the largest Latino subgroup in the United States, are more than twice as likely to have diabetes as whites of similar age. San Bernardino County ranks 56th among California counties for diabetes, the worst rated county in the state.

Next Issue of

the IEHN

December 26th
REP. BACA SUPPORTS HISTORIC ENERGY REFORM LEGISLATION

WASHINGTON, DC - Congressman Joe Baca (D-Rialto) joined a bipartisan majority in the House of Representatives in passing H.R. 6, the Energy Independence and Security Act. The bill passed the House with a 235 - 181 vote.

This comprehensive legislation reduces America's dependence on foreign oil by investing in renewable energy, while at the same time saving America's consumers billions on energy costs and reducing carbon emissions to help curb global warming.

"Sky-rocketing energy costs have hurt consumers in our Inland communities and across the nation," said Rep. Baca. "Today's legislation is a historic step in increasing energy efficiency and lowering total costs to the consumer."

"For too long, America has relied on the Middle East for all our energy needs," continued Rep. Baca. "By investing in home-grown, renewable energy sources, this bill starts to move us away from our dependence on foreign oil and strengthens our future national security."

The Energy Independence and Security Act includes new, fuel economy standards for cars and trucks. These fuel standards are supported by both environmental groups and the Automobile Industry, and will save American families an estimated $700 to $1,000 per year at the pump. They also offer auto manufacturers the flexibility needed to ensure we keep American manufacturing jobs here at home through continued domestic production of vehicles.

"With this bill, Congress has reached a historic compromise," explained Rep. Baca. "The tough new fuel economy standards will reduce carbon emissions, while also protecting America's auto-manufacturing and retail industries."

The Energy Independence and Security Act also takes essential steps to reduce global warming, including:

• Requiring utility companies to generate 15% of electricity from renewable sources - such as wind, biomass, and solar - by the year 2020;

• Requiring more energy efficient appliances, such as dishwashers, refrigerators, and clothes washers and dryers;

• Strengthening existing renewable energy tax credits for business, and creating new incentives for greater use and production of renewable energy; and,

• Strengthening incentives to boost the production of biofuels and the number of Flex Fuel and other alternative fuel vehicles.

The energy bill also repeals $13 billion in tax breaks for profit-rich oil companies, and invests that money in clean renewable energy and new American technologies. To help with the construction and upkeep of new energy technologies, the bill creates an Energy Efficiency and Renewable Energy Worker Training Program. This program will train a workforce for energy transition jobs, such as solar panel manufacturing and green building construction. It is estimated that investments in renewable energy can create 3 million new jobs over 10 years.

"Since first coming into office, President Bush and his Republican colleagues have crafted energy policies that brought record levels of profit to oil companies, while passing the costs on to the American public," concluded Rep. Baca. "The Democratic Congress is standing up for the American people, fighting for lower energy costs and a cleaner tomorrow for our children and grandchildren to enjoy."

GOV. SCHWARZENEGGER INDUCES NEWEST HONOREES INTO CALIFORNIA HALL OF FAME

Governor Arnold Schwarzenegger and Maria Shriver inducted 13 visionaries and trailblazers into the California Hall of Fame. The newest inductees were: Ansel Adams, Milton Berle, Steve Jobs, Willie Mays, Robert Mondavi, Rita Moreno, Jackie Robinson, Dr. Jonas Salk, John Steinbeck, Elizabeth Taylor, Earl Warren, John Wayne and Tiger Woods. The photo was taken at the Secretary of State Building and the California Museum for History, Women, and the Arts in Sacramento, CA.

Southern California Edison continually seeks solutions to tomorrow’s energy challenges.

Learn more about renewable energy and our many environmental efforts at sce.com/renewables.
DIVERSITY ISSUES IN HIGHER EDUCATION EXPERTS TO STUDY CAMPUS CLIMATE, HIRING PRACTICES AT UC-RIVERSIDE

By: Michelle J. Nealy

Rivera says the proof will be in the hiring. "We want to see the needs of students of color, which are very unique, addressed in the Graduate School of Education where future teachers and administrators are being taught," Rivera says.

Last year, UC Riverside was ranked third for having the most diverse faculty in the UC system.

GET YOUR FINANCES IN GEAR FOR THE NEW YEAR

(NAPS) – This time of year, thoughts turn to year-end financial matters: paying holiday bills, preparing your tax return and more. It's also a great time to review the general state of your finances to see if you need to make any changes in the coming year.

Many people don't consider the importance of insurance in an overall financial plan. But the fact is, no matter how hard you work to build wealth, failure to purchase adequate insurance can be your undoing. On the other hand, paying for coverage you don’t need can also sap your budget. Finding the right balance can be a challenge.

That's why now is a good time to sit down with an independent insurance agent and review your needs. Think of an insurance agent as a vital information source, one that can help think through an individual's situation and can put together a package of policies, coverage and price that meets specific needs.

An independent agent can ask the right questions to help better determine the kind of insurance needed.

Continued on page 7
HOW SMALL BUSINESSES CAN MAKE A BIG IMPACT DURING THE HOLIDAYS

(NAPS)—America’s small-business population continues to grow at a rapid pace. According to the U.S. Small Business Administration, these companies now represent more than 99 percent of all employer firms. And while these entrepreneurs may not have the resources of the country’s largest corporations, they can still make a big impression on customers.

Direct mail, like newspaper advertising, is widely regarded as an easy and reliable way to boost sales for small businesses. It is also a convenient method of connecting with customers during the holiday season and year-round.

For small businesses looking to leave this lasting impression, FedEx Kinko’s Office and Print Centers offer a wide variety of services. Team members work closely with customers to design, produce and distribute specialized direct mailings—which can include anything from holiday greeting cards to customized calendars. And since the chain can do everything in-house, from printing to mailing, busy entrepreneurs only need to deal with one company from start to finish.

In addition to newspaper advertising, direct mail can help small businesses make a big impact during the holiday season and throughout the year.

Small businesses can also turn to that company to personalize holiday gift items for employees or to create logo merchandise, from mouse pads and refrigerator magnets to T-shirts for a company picnic and banners for the office holiday party.

For more information, go to www.fedexkinkos.com or visit a FedEx Kinko’s location.

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The IEHN is seeking assertive persons as sale representatives within the INLAND EMPIRE. GOOD commissions. Call (909) 381-6269 for appointment.

CITY OF SAN BERNARDINO
LOCAL WORKFORCE INVESTMENT PLAN NOTICE OF PUBLICATION

The City of San Bernardino Local Workforce Investment Board (WIB), who is responsible for planning and oversight of local workforce investment funds, has published its final local workforce investment plan modification for the period of April 1, 2007 to June 30, 2008.

Funds for this program are allocated by the Department of Labor for the purpose of providing workforce investment activities, through an integrated workforce investment system that will increase the occupational skills attainment, employment retention, and earning of local residents.

The modification will be available for review by the general public during posted business hours at SBETA One-Stop Career Center, 600 N. Arrowhead Avenue, Suite 300, San Bernardino.

ELEVEN COUNTY SCHOOLS WIN STATE ACADEMIC RECOGNITION

SAN BERNARDINO Eleven San Bernardino County schools, the second most-ever, were named 2007-08 Title I Academic Achievement Award recipients today, announced Jack O’Connell, state superintendent of Public Instruction.

Richardson Prep in the San Bernardino City Unified School District is being recognized for the fourth consecutive year. Twentynine Palms Elementary in the Morongo Unified School District and Sixth Street Prep in Victor Elementary have achieved the state recognition for three consecutive years.

The 11 county schools and their districts receiving Title I Academic Achievement this year are:

• Bradach Elementary, Adelanto Elementary;
• Skyline North Elementary, Barstow Unified;
• Primrose Elementary, Fontana Unified;
• Joshua Circle Elementary, Hesperia Unified;
• Twentynine Palms Elementary, Morongo Unified;
• Edison Elementary, Ontario-Montclair Elementary;
• McKinley Elementary, Redlands Unified;
• Middle College High and Richardson Prep High Middle, San Bernardino City Unified;
• Sixth Street Prep, Victor Elementary School District;
• Excelior Education Center, Victor Valley Union High.

“I am happy for the 11 schools from San Bernardino County that have been named Title I Academic Achievement recipients,” County Superintendent Herbert Fischer said. “These schools’ high-quality educational programs are a credit to students, staff, teachers, administrators and district leadership.”

Statewide, there were 239 schools who received the recognition out of nearly 6,000 Title I schools in California. Title I is one of the programs under the federal No Child Left Behind Act designed to improve the academic achievement of disadvantaged students. For a list of all the state’s Title I Academic Achievement schools, visit the California Department of Education’s Web site at www.cde.ca.gov.

THE BEST GIFT YOU CAN GIVE THIS HOLIDAY SEASON IS A RIDE HOME.

DESIGNATE A DRIVER. WE ALL MAKE A DIFFERENCE.
COLTON, CA – Arrowhead Regional Medical Center recently received special recognition from OneLegacy, the federally designated organ procurement organization, for achieving and surpassing a 10 percent Donation after Cardiac Death (DCD) rate over a one-year period.

DCD or asystolic organ donation is a key strategy to help save the lives of the more than 97,000 people currently on the national organ transplant waiting list. Under special circumstances, some terminally ill patients can donate organs after cardiac arrest if they don’t meet the strict criteria of brain death.

ARMC achieved a DCD rate—the percentage of actual donors out of all eligible donors—of 18 percent (4 of 22) from Sept. 1, 2006 to Aug. 31, 2007 to exceed the 10 percent goal as established by the Health Resources and Services Administration (HRSA) Transplant Growth and Management Collaborative.

"Increasing donation rates is critically important," said ARMC Director Patrick Petre. "Thousands of people are on the national organ transplant waiting list and many of them die simply because we don’t have enough organs.

"We send our thanks to the individuals and families who have made the brave decision to become donors and help some of the people who are on the waiting list."

The HRSA Transplant Growth and Management Collaborative is a nationwide initiative launched in October to save and enhance thousands of lives by increasing the number of organs transplanted per donor. More than 300 hospitals nationwide are participating in the collaborative.

OneLegacy brings the most effective organ donation procurement practices to collaborative members. These include making referrals for every eligible donor, timeliness of referrals and using a team approach by utilizing effective requestors.

Believe that you can whip the enemy, and you have won half the battle. —General J.E. B. Stuart

Nothing splendid has ever been achieved except by those who dared believe that some thing inside them was superior to circumstances. —Bruce Barton

GET YOUR FINANCES IN GEAR FOR THE NEW YEAR

Continued from page 5

Because an independent agent can check prices from many different companies, he or she can help get the maximum coverage at reasonable cost.

Here are just a few of the questions to ask an independent agent as you consider an overall financial plan:

What type of policy is right for me? This depends on factors such as budget, the amount of coverage needed and the level of service you want from an insurance company. Finding the appropriate level of coverage is important. You don’t want to overpay for coverage not needed, but you also want to keep in mind that the worst experience is to have a claim, then discover there is not enough coverage.

How do rates from different companies compare? Independent agents are licensed to represent multiple insurance companies, so they can shop multiple companies to get the coverage you need at an attractive price.

Are there other ways to save? As a person’s situation evolves—he or she gets married, have kids, buys a new car—check in with an independent agent. Companies offer various discounts for such life changes, and this information could help the agent find additional savings.

When sifting through your year-end paperwork, it can be a good idea to review your insurance coverage and make any necessary changes.

To learn more or to find an independent insurance agent, visit progressiveagent.com.

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San Bernardino County
Department of Public Health,
Nutrition Program

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Adventures

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For more details and schedules, visit these web sites:
• www.metrolinktrains.com
• www.sanbag.ca.gov/metroadventures

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