



A BILINGUAL PUBLICATION



Peter Devencenzi Will Bring Integrity to the Justice System



On March 5, the voters will have the unique opportunity to elect one of their own to the San Joaquin County Superior Court bench. That person is Peter Devencenzi.

Peter Devencenzi was born at St. Joseph’s Hospital in Stockton. He grew up in a Catholic family filled with love, faith, and good old fashioned hard work. Peter’s father started as a farmer and successfully built his own business advising farmers and conducting agricultural research, while his mother worked her way to becoming a Special Education Teacher for Lodi Unified School District. Peter grew up working on the farm, doing everything from digging ditches, pruning, planting new trees, and driving tractors. When discussing his childhood, Peter said, “I

remember going through the whole orchard to pick up by hand all the walnuts the machines left behind. We let nothing go to waste. My parents struggled when I was young and I still remember them having to make Christmas presents out of wood to give out. I also remember helping my grandparents clean St. Michael’s Church when they started their own janitorial business to make ends-meet. These experiences have made me who I am today.”

A product of the public school system, Peter began his legal career representing people who have been discriminated against based on their race in the workplace. He also represented clients in personal injury, contracts, and harassment cases.

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Peter took pride in fighting for the rights of workers, schools, and local businesses.

In his desire to serve the community and make it a safer place, Peter gave up a higher paycheck to become a Criminal Prosecutor. At the District Attorney’s Office, Peter has served with distinction in numerous roles, including prosecuting robberies, thefts, drug trafficking, gang shootings, murders and attempted murders. His assignments included Special Operations, Felony Trials, Gang Crimes, and leading the Agricultural Crimes and Auto Theft Task Forces. When handling each case, Peter looks at several factors, including the impact of the crime on the community

as well as the victim and victim’s family. Peter has a track record of standing up for what is right and he is not afraid to follow the law in each and every case.

Peter met his wife, Nicole Devencenzi, at the San Joaquin County District Attorney’s Office where she also works as a Criminal Prosecutor. Nicole comes from a family of immigrants, all of whom Peter fell in love with, before he proposed to Nicole on the family farm in 2018. Peter and Nicole have two boys, a 3-year-old and a newborn. “We look forward to raising our children in a safer San Joaquin County, and giving our children the opportunity to experience the rich diversity and culture

Peter Devencenzi aportará integridad al sistema de justicia

El 5 de marzo, los votantes tendrán la oportunidad única de elegir a uno de los suyos para el tribunal superior del condado de San Joaquín. Esa persona es Peter Devencenzi.

Peter Devencenzi nació en el Hospital St. Joseph de Stockton. Creció en una familia católica llena de amor, fe y trabajo duro a la antigua. El padre de Peter comenzó como agricultor y construyó con éxito su propio negocio asesorando a los agricultores y realizando investigaciones agrícolas, mientras que su madre se abrió camino para convertirse en maestra de educación

especial para el Distrito Escolar Unificado de Lodi. Peter creció trabajando en la granja, haciendo de todo, desde cavar zanjas, podar, plantar nuevos árboles y conducir tractores. Al hablar de su infancia, Peter dijo: “Recuerdo haber recorrido todo el huerto para recoger a mano todas las nueces que dejaban las máquinas. No dejamos que nada se desperdicie. Mis padres lucharon cuando yo era joven y todavía recuerdo que tenían que hacer regalos de Navidad de madera para repartir. También recuerdo haber ayudado a mis abuelos a limpiar la iglesia de

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Demócratas lanzan plan para atraer “poder” de votantes latinos y de otras minorías

El Comité de Campaña del Congreso Demócrata hará una inversión de ocho cifras para atraer a los votantes “de color”, incluidos a los latinos; la estrategia tiene diversos niveles, incluido un plan contra la desinformación

Jesus Garcia

El “poder” de la gente es el significado de la nueva campaña del Comité de Campaña del Congreso Demócrata (DCCC, en inglés), una estrategia que incluye inversión millonaria para atraer a votantes latinos, asiáticos (AANHPI) y afroamericanos.

P.O.W.E.R son las siglas en inglés de Persuadir, Organizar, Acoger, Educar y Alcanzar, una estrategia para convencer a votantes que son esenciales para la coalición demócrata que les ayude a ganar la mayoría en el Congreso.

“El esfuerzo del DCCC para lograr participación significativa de las comu-

nidades de color incluye inversiones en investigaciones y encuestas; anuncios y campañas publicitarias; organizadores locales; protección y educación de los votantes, y luchando contra la desinformación”, compartió la Campaña con este diario.

Suzan DelBene, presidenta del DCCC, hizo énfasis en la diversidad entre los votantes.

“Los demócratas estamos comprometidos a devolver la gobernanza responsable a la Cámara Baja para que podamos continuar con el trabajo importante de reducir los costos, proteger y expandir acceso a la atención médica,

y entregar resultados a nuestras comunidades”, indicó. “Sabemos que los votantes diversos son necesarios para

nuestra coalición demócrata y las inversiones del DCCC hacen claro nuestro

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La estrategia P.O.W.E.R. de los demócratas busca atraer el voto de las minorías. Crédito: FREDERIC J. BROWN | AFP / Getty Images



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2024-25 State Budget Proposal Protects Core Priorities and Ensures Fiscal Stability

Even after the proposed withdrawals, this budget plan reflects \$18.4 billion in total budgetary reserves, including \$11.1 billion in the Rainy Day Fund.

In addition to addressing the budget shortfall through a balanced package of solutions that avoids deep program cuts, the January budget proposal maintains investments in several priority issues, including:

TACKLING HOMELESSNESS. Governor Newsom has advanced a multi-year \$15.3 billion plan to address homelessness – more than ever before in state history. This budget proposal maintains billions of dollars for an all-of-the-above approach including \$400 million for encampment resolution grants and \$1 billion for Homeless Housing, Assistance and Prevention program grants.

KEEPING CALIFORNIANS SAFE.The budget invests \$1.1 billion over four years to increase the safety and security of our communities, including \$373.5 million to combat organized retail theft; over \$230 million for opioid and fentanyl interdiction and enforcement, naloxone distribution, recovery and support services and more; \$302 million to enhance community public safety through nonprofit security grants, officer training and more; and \$197 million to tackle gun violence.

TRANSFORMING EDUCATION. The budget maintains investments that are critical to improving supports

for students, including funding for community schools, universal school meals, expanded learning opportunities, education workforce, and continued implementation of universal transitional kindergarten. Proposition 98 funding for K-12 schools and community colleges is estimated to be \$109.1 billion in 2024-25 and per-pupil funding totals \$23,519 per pupil when accounting for all funding sources.

MENTAL HEALTH REFORM. California has advanced a major transformation of the state’s behavioral health services system. This budget includes funding to make wellness coaches available to support children and youth behavioral health and maintains \$7.6 billion from various funds to implement the Behavioral Health Community-Based Organized Networks of Equitable Care and Treatment (BH-CONNECT) demonstration.

CALIFORNIA’S CLIMATE COMMITMENT. California is advancing a \$48.3 billion multi-year commitment, alongside over \$10 billion from the Biden-Harris Administration in federal climate funding, to implement its nation-leading initiatives to slash pollution and achieve carbon neutrality by 2045, protect communities from harmful climate impacts, deliver 90% clean electricity by 2035, hold big oil accountable, and more.

Additional details on the January budget proposal can be found at www.ebudget.ca.gov.

PUBLIC NOTICE

U.S. Army Sharpe Army Depot Seeking Interest in Establishing a Restoration Advisory Board (RAB)

The Department of Defense (DOD) recognizes the importance of stakeholder participation in the decision-making process of the Installation Restoration Program (IRP). In accordance with 10 USC 2705 and DOD/Army policy, U.S. Army Sharpe Army Depot is inviting community involvement with the environmental restoration program. This program is dedicated to the planned and focused cleanup of Sharpe Army Depot parcels associated with past DOD activity. Its mission is to ensure sustainment of military operations while mitigating or eliminating threats to public health and the environment.

A Restoration Advisory Board (RAB) is a formal volunteer stakeholder group that regularly meets to discuss environmental restoration at specific DOD-owned properties on Sharpe Army Depot. The DOD, in coordination with state regulators, oversees the restoration process. Participation in a RAB involves a time commitment from volunteers but provides a valuable platform for individuals interested in the DOD cleanup efforts to exchange information with state regulators, Army management, installation personnel, and other community members. Additional information regarding the RAB process, membership, and responsibilities can be found at: <https://www.epa.gov/fedfac/restoration-advisory-board-rab-implementation-guidelines#recruiting> and <https://aec.army.mil/index.php?cid=326>.

The IRP efforts at Sharpe Army Depot include a range of activities involving environmental remediation of contamination and degradation. Additionally, it involves conducting assessments for both human health and ecological risks. Sharpe Army Depot is committed to public involvement in its environmental programs and is currently evaluating whether there is enough community interest to support the establishment of a RAB for the installation. Community members interested in volunteering and serving on a Sharpe Army Depot RAB are asked to contact Mr. Noah Rappahahn at noah.w.rappahahn.civ@army.mil before January 26, 2024.

Mr. Noah Rappahahn
Public Affairs Officer
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Lathrop, CA 95330
831-242-4132
noah.w.rappahahn.civ@army.mil

NOTICIA PÚBLICA

El Depósito del Ejército de Sharpe busca interés en establecimiento de una junta Asesora De Restauración. Este grupo es reconoce como el grupo RAB, Restoration Advisory Board

El Departamento de Defensa reconoce la importancia de la participación de las partes interesadas en el proceso de toma de decisiones del Programa de Restauración de Instalaciones, (Installation Restoration Program, IRP). De acuerdo con 10 USC 2705 y la política del El Departamento de Defensa, / Ejército, el Depósito del Ejército de Sharp está invitando a la comunidad a participar en el programa de restauración ambiental. Este programa está dedicado a la limpieza planificada y enfocada de las parcelas de asociadas con actividades pasadas del El Departamento de Defensa, Su misión es garantizar el mantenimiento de las o Depósito del Ejército de Sharp pariciones militares y al mismo tiempo mitigar o eliminar las amenazas a la salud pública y el medio ambiente.

Una Junta Asesora de Restauración, es un grupo formal de partes interesadas voluntarias que se reúne periódicamente para discutir la restauración ambiental en propiedades específicas del El Departamento de Defensa, en el Depósito del Ejército de Sharp o de Defensa, en coordinación con los reguladores estatales, supervisa el proceso de restauración. La participación en un RAB implica un compromiso de tiempo por parte de los voluntarios, pero proporciona una plataforma valiosa para que las personas interesadas en los esfuerzos de limpieza del intercambien información con los reguladores estatales, la administración del Ejército, el personal de instalación y otros miembros de la comunidad. Puede encontrar información adicional sobre el proceso, la membresía y las responsabilidades del RAB en: <https://www.epa.gov/fedfac/restoration-advisory-board-rab-implementation-guidelines#recruiting> y <https://aec.army.mil/index.php?cid=326>.

Los esfuerzos del IRP en el Depósito del Ejército de Sharp incluyen una variedad de actividades que involucran la remediación ambiental de la contaminación y la degradación. Además, implica realizar evaluaciones de los riesgos ecológicos y para la salud humana. El Depósito del Ejército de Sharp está comprometido con la participación pública en sus programas ambientales y actualmente está evaluando si existe suficiente interés comunitario para apoyar el establecimiento de un RAB para la instalación. Se solicita a los miembros de la comunidad interesados en ofrecerse como voluntarios y servir en un RAB de El Depósito del Ejército de Sharp que se comuniquen con el Sr. Noah Rappahahn en noah.w.rappahahn.civ@army.mil antes de la fecha de Enero 26, 2024.

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Devencenzi

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Saint Michael cuando comenzaron su propio negocio de limpieza para llegar a fin de mes. Estas experiencias me han convertido en quien soy hoy.”

Producto del sistema de escuelas públicas, Peter comenzó su carrera legal representando a personas que han sido discriminadas por su raza en el lugar de trabajo. También representó a clientes en casos de lesiones personales, contratos y acoso. Peter se enorgullecía de luchar por los derechos de los trabajadores, las escuelas y las empresas locales.

En su deseo de servir a la comunidad y convertirla en un lugar más seguro, Peter renunció a un sueldo más alto para convertirse en fiscal penal. En la Oficina del Fiscal de Distrito, Peter se ha desempeñado con distinción en numerosos roles, incluido el enjuiciamiento de robos, hurtos, tráfico de drogas, tiroteos entre pandillas, asesinatos e intentos de asesinato. Sus asignaciones incluyeron Operaciones Especiales, Juicios por Delitos Graves, Delitos de Pandillas y liderar las Fuerzas de Tarea de Delitos Agrícolas y Robo de Automóviles. Al manejar cada caso, Peter analiza varios factores, incluido el impacto del delito en la comunidad, así como en la víctima y la familia de la víctima. Peter tiene un historial de defender lo que es correcto y no tiene miedo de seguir la ley en todos y cada uno de los casos.

Peter conoció a su esposa, Nicole Devencenzi, en la Oficina del Fiscal de Distrito del Condado de San Joaquín, donde ella también trabaja como Fiscal Penal. Nicole proviene de una familia de inmigrantes, de los que Peter se enamoró, antes de proponerle matrimonio a Nicole en la granja familiar en 2018. Peter y Nicole tienen dos hijos, uno de 3 años y un recién nacido. “Esperamos criar a nuestros hijos en un condado de San Joaquín más seguro y darles a nuestros hijos la oportunidad de experimentar la rica diversidad y cultura que nuestro hogar tiene que ofrecer,” dijo Peter.

La campaña de Peter cuenta con el apoyo de varios miembros de la comunidad, entre ellos José R. Rodríguez, director ejecutivo y presidente de El Concilio. Cuando se le preguntó sobre Peter, el Sr. Rodríguez dijo: “Peter ha demostrado una dedicación a la comunidad latina y a los problemas únicos que enfrentan para acceder a la igualdad de trato y la justicia. Es importante ver esto en un juez de la Corte Superior. Tengo gran confianza en que Peter tratará a todas las personas con respeto y dignidad, mientras administra justicia de manera justa e imparcial, ya sea que Peter esté presidiendo casos penales o civiles.”

Peter también cuenta con el respaldo de la líder comunitaria, la

Dra. Inés Ruiz-Huston. Cuando se le preguntó acerca de Peter, la Dr. Ruiz-Huston declaró: “He visto personalmente a Peter interactuar con la gente, mientras ayudaba y servía a la comunidad, en múltiples ocasiones. Su capacidad de conectarse con la gente y su integridad me aseguran que cada persona sentirá que ha sido escuchada y tratada de manera justa cuando comparezca ante Pedro.”

Cuando se le preguntó por qué quería ser juez, Peter dijo lo siguiente: “Mi decisión de postularme para juez

se toma puramente por el deseo de servir y retribuir a esta comunidad que ha hecho tanto por mí. El condado de San Joaquín es mi hogar de toda la vida y estoy dedicado a su éxito. El pueblo merece un juez que aplique y defienda la ley de manera justa e imparcial y que trate a cada individuo con la misma dignidad y respeto, independientemente de su raza o etnia. Yo seré ese juez y me sentiría honrado de contar con su apoyo.”

Vota por Peter Devencenzi el 5 de marzo.

—Advertorial

Devencenzi

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our home has to offer,” said Peter. Peter’s campaign is supported by several community members including Jose R. Rodriguez, CEO & President of El Concilio. When asked about Peter, Mr. Rodriguez said, “Peter has shown a dedication to the Latino Community and the unique issues they face in accessing equal treatment and justice. This is important to see in a Superior Court Judge. I have great confidence that Peter will treat every person with respect and dignity, while administering justice fairly and impartially, whether Peter is presiding over criminal or civil cases.”

Peter is also endorsed by Community Leader Dr. Inés Ruiz-Huston. When asked about Peter, Dr. Ruiz-Huston stated, “I have personally seen Peter interact with people, while helping and serving the community,

on multiple occasions. His ability to connect with people and his integrity assure me that every person will feel that they have been heard and treated fairly when appearing before Peter.”

When asked why he wants to be a Judge, Peter had this to say: “My decision to run for Judge is made purely from a desire to serve and give back to this community which has done so much for me. San Joaquin County is my lifelong home and I am dedicated to its success. The People deserve a Judge who will apply and uphold the law in a fair and impartial manner, and treat each individual with the same dignity and respect regardless of their race or ethnicity. I will be that Judge and I would be honored to have your support.”

Vote for Peter Devencenzi on March 5.

—Advitorial

Start the New Year Fresh!

- 

Start by setting up an appointment for your annual wellness visit.

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- 

Commit to a health goal.

A little can go a long way. Try dancing to your favorite song or move and stretch while you watch your show. Gardening, cleaning, and vacuuming all count. Adults should get at least 25-30 minutes of moderate-intensity physical activity a day.
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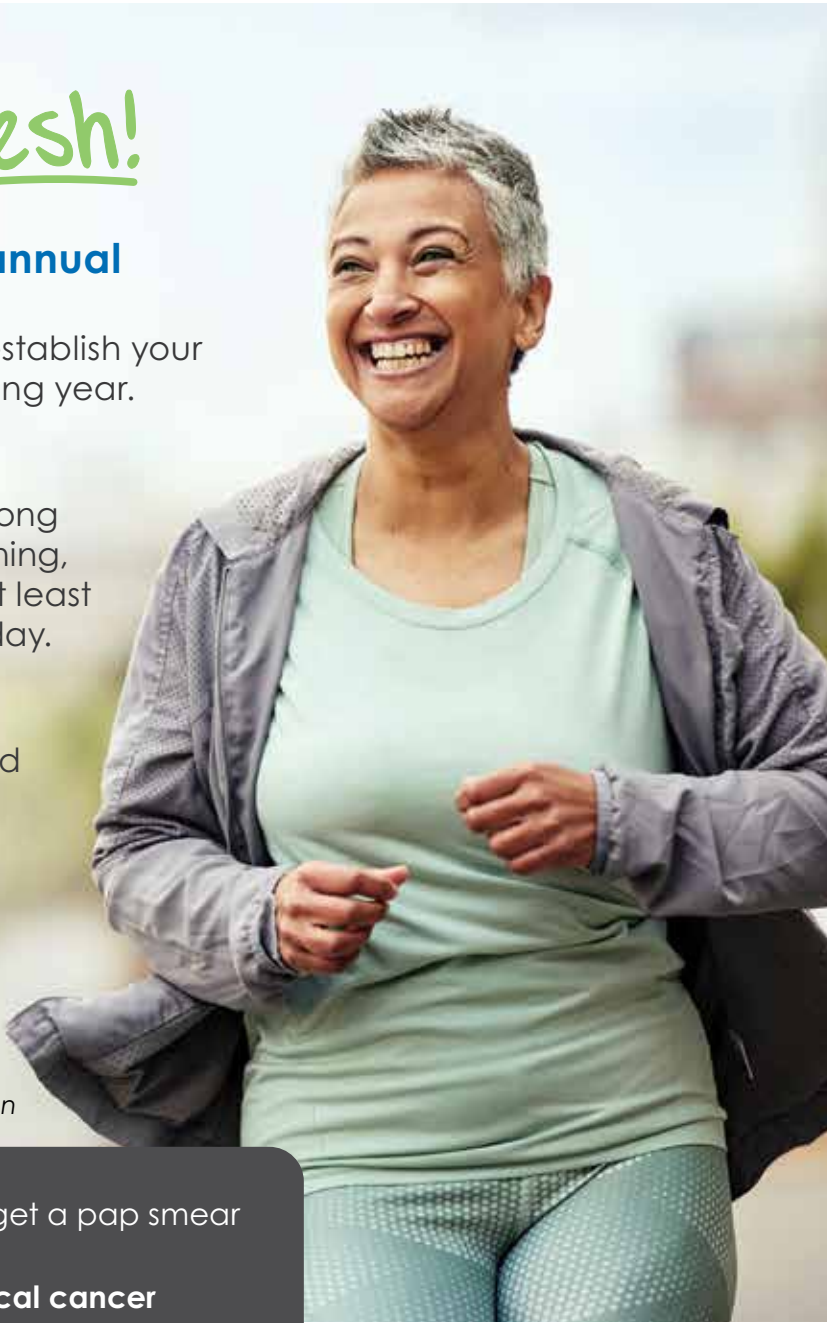
Try new foods.


Create variety in your meals by trying different fruits and vegetables. Include more lean proteins like beans and nuts to improve heart health and boost your energy.
- 

Get enough sleep.

Lack of sleep is linked to a number of chronic diseases and conditions. Adults need 7 or more hours of sleep each night.

Source: Centers for Disease Control & Prevention





Cervical Health Awareness Month

It is recommended that women get a pap smear every 3 years starting at age 21.

Talk to your doctor about a cervical cancer screening today!

Democratas

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compromiso con estas comunidades en temas que más les importan”.

Para Missayr Boker, directora ejecutiva adjunta del Comité, la nueva estrategia busca honrar la “coalición multiétnica”.

“Mientras los republicanos extremistas continúan mintiendo, engañando y reprimiendo el voto de las comunidades diversas para ganar elecciones, los demócratas entienden que la democracia se fortalece cuando se escucha la voz de todos”, resaltó.

Mariafernanda “Marifer” Zacarias, directora de Participación Nacional del DCCC, señaló que la “inversión histórica” es importante para enviar el mensaje correcto sobre los aspirantes demócratas a los votantes.

“Reconocemos que lo importante es tener comunicación culturalmente inclusiva y eso resuena con estos votantes”, enfatizó. “Esto incluye iniciativas en televisión, digitalmente, por correo y radio, y a través de organizadores localmente en nuestros distritos claves, e informado con investigaciones y encuestas”.

En qué se enfocan los demócratas

El DCCC promete investigaciones y encuestas sobre diversos temas que preocupan a las poblaciones diversas.

“La combinación de investigación cualitativa y cuantitativa nos permitirá conectar mejor con las comunidades latinas, asiático americanas, y afroamericanas y abordar sus prioridades de

manera informada”, adelanta el plan.

Su propuesta incluye una investigación sobre consumo de medios, a fin de que dirigir los recursos a los medios que consumen los latinos y otros votantes, esto permitirá también redirigir sus campañas.

“Todo con un enfoque en las plataformas a las que más responden [los votantes], y en su idioma de elección incluyendo inglés, coreano, mandarín, español, Spanglish, y vietnamita”, se indica.

La alianza con organizadores comunitarias y nacionales será una parte esencial, sobre todo en distritos claves, una estrategia que se complementará con el respaldo de líderes locales.

Educación y contra la desinformación

La educación cívica será esencial para DCCC, la cual también busca avanzar en la protección de los votantes para sortear posibles “barreras a la urna”, así como informarles sobre sus opciones y generar confianza el voto por correo.

El plan también contempla la operación de un centro de información llamado “Juntos”, a fin de enfrentar la desinformación dirigida a la supresión del voto.

“El programa Juntos incluye contenidos y recursos que puedan compararse fácilmente con amigos, familiares y miembros de la comunidad para luchar contra falsas narrativas y avanzar la educación de logros clave de los demócratas”, adelanta el plan.

U.S. Teen Smoking Rates Have Plummeted, With Less Than 1% Now Daily Smokers

By: Ernie Mundell

The number of American teens who smoke or have even tried smoking has dropped dramatically compared to a generation ago, with less than 1% now saying they light up cigarettes daily.

Researchers tracked data on students in grades 9 through 12 from 1991 through to 2021. They report a 16-fold decline in daily cigarette use -- from 9.8% of teens saying they smoked daily in 1991 to just 0.6% by 2021.

Even trying smoking is clearly unpopular now: Whereas about 70% of teens surveyed in 1991 said they had “ever” smoked, that number fell to less than 18% by 2021, a fourfold decline.

“The substantial decrease in cigarette use among U.S. adolescents spanning three decades is an encouraging public health achievement,” said senior study author Panioti Kitsantas, of Florida Atlantic University in Boca Raton.

The findings are based on federal government surveys comprising more than 226,000 teens.

Other findings from the study:

- “Frequent” smoking (on at least 20 days of the prior month) fell from 12.7% of teens in 1991 to 0.7% 30 years later.
- “Occasional” (at least 1 cigarette over the past month) smoking

dropped from 27% of teens to 3.8% by 2021, a sevenfold decline.

- 12th graders were more likely to say they occasionally smoked versus kids in grades 9 through 11. That suggests that older teens may be more likely to at least experiment with smoking, the researchers said.
- Smoking rates have fallen most dramatically among Black teens, compared to whites or Hispanics.

Smoking-related illness is still responsible for one in every five U.S. deaths, killing about half a million Americans annually, the researchers noted.

“Quitting smoking significantly reduces risks of cardiovascular disease beginning within a matter of months and reaching the non-smoker status within a few years, even among older adults,” explained study co-author Dr. Charles Hennekens.

“However, for lung and other cancers, reductions do not even begin to emerge for years after quitting, and even after 10 years, remain midway between the continuing smoker and lifelong non-smoker,” said Hennekens, who is a professor of medicine at Florida Atlantic.

“Thus, for reducing cardiovascular disease risks it’s never too late to quit, but to reduce risks of cancer, it’s never too early,” he said.

Creciendo Juntos Porque Cada Viaje Es Importante



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For questions email: inquiries@sjcemeteries.com

Democrats Launch Plan to Attract “Power” from Latino and Other Minority Voters

The Democratic Congressional Campaign Committee will make an eight-figure investment to appeal to voters “of color,” including Latinos; The strategy has several layers, including a plan against disinformation

Jesus Garcia

The “power” of the people is the meaning of the new campaign of the Democratic Congressional Campaign Committee (DCCC), a strategy that includes million-dollar investment to attract Latino, Asian (AANHPI) and African-American voters.

P.O.W.E.R stands for Persuade, Organize, Welcome, Educate, and Reach, a strategy to convince voters who are essential to the Democratic coalition to help them win a majority in Congress.

“DCCC’s effort to engage meaningful communities of color includes investments in research and surveys; advertisements and advertising campaigns; local organizers; protecting and educating voters, and fighting disinformation,” the Campaign shared with this newspaper.

Suzan DelBene, president of the DCCC, emphasized diversity among voters.

“Democrats are committed to returning accountable governance to the House so we can continue the important work of lowering costs, protecting

and expanding access to health care, and delivering results to our communities,” he said. “We know that diverse voters are needed for our Democratic coalition, and DCCC’s investments make clear our commitment to these communities on issues that matter most to them.”

For Missayr Boker, deputy executive director of the Committee, the new strategy seeks to honor the “multi-ethnic coalition.”

“As extremist Republicans continue to lie, deceive and suppress the vote of diverse communities to win elections, Democrats understand that democracy is strengthened when everyone’s voice is heard,” he said.

Mariafernanda “Marifer” Zacarias, director of National Engagement for the DCCC, noted that the “historic investment” is important to send the right message about Democratic hopefuls to voters.

“We recognize that what’s important is to have culturally inclusive communication and that resonates with these voters,” he said. “This includes



initiatives on television, digitally, by mail and radio, and through organizers locally in our key districts, and informed with research and surveys.”

“The combination of qualitative and quantitative research will allow us to better connect with Latino, Asian American, and African American communities and address their priorities in an informed manner,” the plan states.

His proposal includes research on media consumption, so that by directing resources to the media consumed by Latinos and other voters, this will also allow them to redirect their campaigns.

“All with a focus on the platforms to which [voters] respond the most, and in their language of choice including English, Korean, Mandarin, Spanish, Spanglish, and Vietnamese,” it states.

Partnering with community and national organizers will be an essential part, especially in key districts, a strategy that will be complemented by the support of local leaders.

Civic education will be essential for DCCC, which also seeks to advance the protection of voters to overcome possible “barriers to the ballot box,” as well as inform them about their options and build confidence in voting by mail.

The plan also calls for the operation of an information center called “Juntos” (Together) to address disinformation aimed at voter suppression.

“The Together program includes content and resources that can be easily shared with friends, family, and community members to fight false narratives and advance education of key Democratic accomplishments,” the plan states.

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Jeff Nadrich

IRS announces new tax brackets for 2024

Mary Walrath-Holdridge USA TODAY

The Internal Revenue Service has announced that income tax brackets and standard deductions will be changing come the 2024-2025 season.

The IRS released the inflation Nov. 9 in its annual inflation adjustments report, revealing a 5.4% bump in income thresholds to reach each new bracket.

The IRS makes these changes annually, using a formula based around the consumer price index to address inflation.

While this bump is lower than last year’s historical 7% increase, it is still more significant than times in the past when inflation was lower than the current 3.7%.

There are seven federal income tax rates as set by the 2017 Tax Cuts and Job Act. The rates currently are set at 10%, 12%, 22%, 24%, 32%, 35% and 37%.

Standard deductions for 2024

The 2024 tax year standard deductions will increase to \$29,200 for married couples filing jointly, up \$1,500 from \$27,700 for the 2023 tax year.

The standard deduction for single taxpayers will be, \$14,600, an increase from \$13,850 in 2023.

Heads of household will see a \$1,100 increase to \$21,900 compared to 2023’s \$20,800.

Tax brackets for single individuals for 2024

- h 10%: Taxable income up to \$11,600
- h 12%: Taxable income over \$11,600
- h 22%: Taxable income over \$47,150
- h 24%: Taxable income over \$100,525
- h 32%: Taxable income over \$191,950
- h 35%: Taxable income over \$243,725
- h 37%: Taxable income over \$609,350

Tax brackets for joint filers in 2024

- h 10%: Taxable income up to \$23,200
- h 12%: Taxable income over \$23,200
- h 22%: Taxable income over \$94,300
- h 24%: Taxable income over \$201,050
- h 32%: Taxable income over \$383,900
- h 35%: Taxable income over \$487,450
- h 37%: Taxable income over \$731,200

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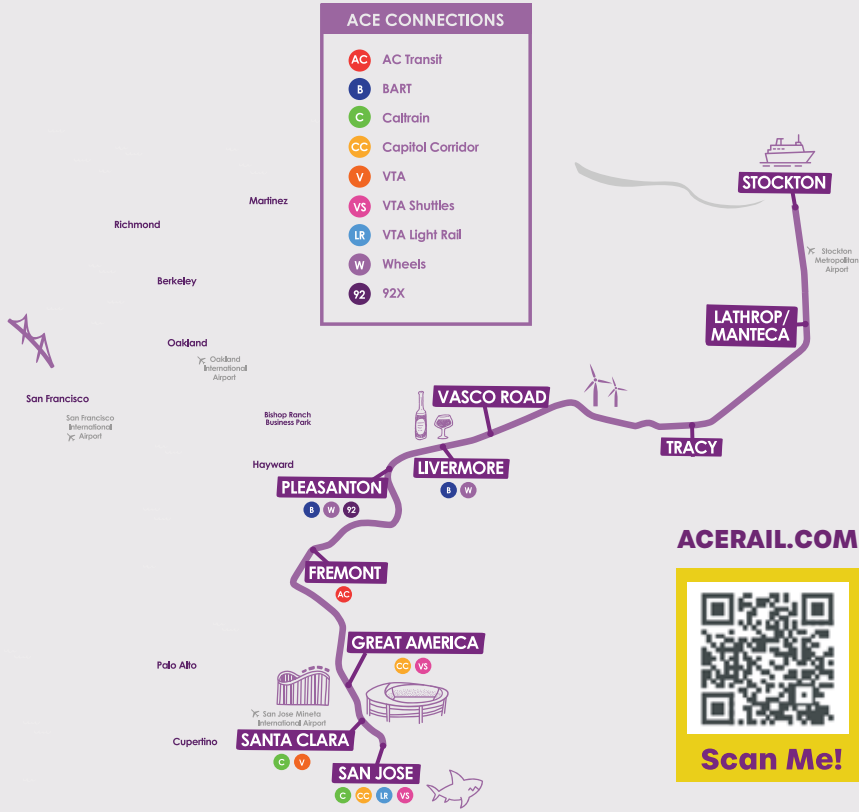


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How will California respond to the home insurance market

Dan Walters

While Gov. Gavin Newsom and state legislators wrestle with a massive state budget deficit this year, a few blocks from the Capitol another crisis that could have far more impact on California families will be playing out.

Ricardo Lara, California's insurance commissioner, will be trying to dissuade companies that provide insurance coverage to millions of homeowners from fleeing the state. Citing heavy losses from disastrous wildfires and the potential for more destruction in the future, the largest insurers, such as State Farm and Farmers, have already cut back on new policies and renewals.

As a result, many homeowners in fire-prone regions have been forced into the state's last ditch insurance plan, called FAIR, which offers reduced coverage at high premiums, to protect themselves and comply with their mortgages.

The industry wants to include actuarial projections of future losses and the costs of reinsurance in their premiums. Neither factor is now allowed under regulations approved by voters more than three decades ago under a ballot measure that also made the insurance commissioner an elected official.

As the list of insurers reducing their exposure in California mounted last year, the Legislature briefly tried to come up with a revised regulatory process that would

induce them to keep writing policies, but adjourned in September without action.

Newsom punted the crisis to Lara and he quickly laid out in broad terms new rules that would allow estimates of future losses to be folded into premium requests and hinted that including reinsurance might be approved. In return, Lara would require insurers to maintain at least 85% of their market in fire-prone regions.

His announcement set in motion what could be a year of hearings and other processes to write new rules that would, in effect, modify much of the 1988 ballot measure that created California's highly regulated insurance system and strictly limited the factors that could be included in rate requests.

It has exacerbated a running feud between Lara and Consumer Watchdog, the organization that sponsored the 1988 ballot measure and has benefited handsomely from "intervenor fees" for participating in premium rate proceedings ever since. Consumer Watchdog has been highly critical of Lara throughout his tenure, and charges that his proposed systemic changes would be a sellout to the insurance industry.

"He's basically capitulated to the industry," Jamie Court, the group's president, said of Lara at one point. "There's not really much coming back for the consumer in here."

In response, Lara cites his duty to maintain a viable insurance market and accuses Consumer Watchdog of pro-



tecting its own financial interests.

"One entity is involved in nearly 75% of all interventions for rate approvals, materially benefiting from a process that is meant for a broader public participation," Lara responded to the allegations, adding, "throwing bombs is easy and putting out bombastic statements from entrenched interest groups doesn't benefit anyone."

Until the crisis, California's average homeowner premium was slightly lower than the national average.

There's no question that if Lara makes major changes to insurance regulation, homeowners' premiums

will increase. In fact, last month, he approved a 20% premium increase for State Farm, which holds more than a quarter of the state's market and had announced a moratorium on new policies.

It's a trade-off, one that not only affects current homeowners but those who aspire to ownership and therefore must obtain insurance to obtain mortgages. Moreover, the availability of insurance for their potential customers affects developers who build and sell new homes.

As with the budget crisis, politicians cannot repeal the unwritten laws of economics. Ultimately, there's no

COLLINS ELECTRICAL COMPANY, INC. CELEBRATES A CENTURY OF EXCELLENCE: 100 YEARS OF POWERING PROGRESS

Stockton, California

As Collins Electrical Company, Inc. (CECI) prepares to celebrate its centennial milestone in April 2024, the company proudly reflects on a remarkable journey of innovation, growth, and unwavering commitment to its core values. Since its inception in 1924, Collins Electrical has been a driving force in the electrical industry, and as it marks a century of accomplishments, the spotlight is firmly on the dedicated employees who have played an integral role in shaping the company’s legacy.

From humble beginnings to becoming a leader in the electrical solutions sector, CECI attributes its success to the exceptional team of individuals who have exemplified the company’s core values every step of the way. These values – Family, Loyalty, Integrity, Passion, Innovation, Social Consciousness, and Respect for People – have been the guiding principles that define Collins Electrical’s culture.

Family: A Foundation of Strength
Collins Electrical’s journey is a testament to the strength of its extended family – a community of employees, customers, and partners who have been an integral part of the company’s growth. The bonds forged within the Collins Electrical family have created a supportive and collaborative environment, fostering a sense of belonging that extends beyond the workplace.

Loyalty: Building Long-lasting Rela-

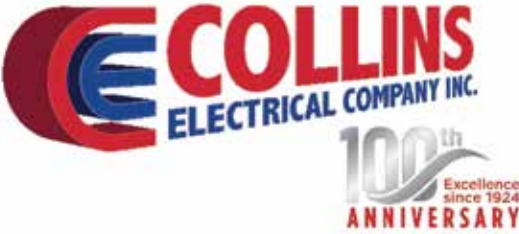
tionships

The longevity of Collins Electrical is a testament to the loyalty that has characterized relationships with employees, customers, and suppliers. The company recognizes and celebrates the commitment of its team, many of whom have been with the organization for decades, contributing their skills and expertise to its success.

Integrity: A Commitment to Honesty and Transparency
Integrity has been the bedrock of Collins Electrical’s business practices. The company has consistently operated with honesty and transparency, earning the trust of clients and partners alike. This commitment to integrity has been a driving force behind long-term relationships and sustained success.

Passionate: Driving Excellence through Enthusiasm
Collins Electrical’s success story is fueled by the passion of its workforce. The company has always encouraged a culture of enthusiasm and dedication, inspiring employees to go above and beyond in delivering exceptional service and innovative solutions.

Innovative: Pioneering the Future of the Electrical Industry
Innovation has been at the heart of Collins Electrical’s evolution over the



past century. The company has consistently embraced new technologies and methodologies, staying at the forefront of the industry, and delivering progressive solutions to its clients.

Socially Conscious: Making a Positive Impact
Collins Electrical is not just a business; it is a responsible corporate citizen. The company takes pride in its commitment to social responsibility, engaging in initiatives that contribute to the well-being of the communities it serves. Whether through sustainability efforts or

community outreach, Collins Electrical continues to make a positive impact beyond its core business.

Respect for People: Valuing Every Contribution
Collins Electrical recognizes and values the unique contributions of each team member. The company’s success is a collective achievement, and the respect for people extends to every individual who has played a role, big or small, in the journey to the centennial milestone.

Collins Electrical Company, Inc. looks forward to the next century of powering progress with a continued commitment to excellence, innovation, and the values that have been the foundation of its success. *Sempre Avanti!*

HARDER CALLS OUT PG&E FOR TRYING TO HIKE PRICES FOR FAMILIES YET AGAIN

If approved, this new rate increase could push the average household PG&E bill over \$300 – a record-high PG&E just secured a 13% rate hike in November; now, they’re trying to increase costs for families again

PG&E bills have shot up 38% since January 2021; PG&E bills have doubled in the last 10 years

WASHINGTON – Today, Representative Josh Harder (CA-9) called out PG&E for attempting to raise costs for families yet again to pay for its own overspending issues. PG&E tried to raise rates by 26% last year – the California Public Utilities Commission (CPUC) voted to approve a 13% increase in November. In December, PG&E requested another rate hike to collect another \$2 billion from consumers – this would increase families’ bills to historic highs.

“Just when you think PG&E can’t sink any lower, they figure out another way to rip off families. Obviously,

PG&E needs to make safety upgrades, but they can’t keep increasing our bills to pay for it,” said Rep. Harder. “PG&E just increased utility bills again on January 1 – a rate hike that most families already couldn’t afford. Now, they’re trying to charge families even more. This is absolutely ridiculous. If PG&E can afford to pay their CEO over \$50 million, they should be able to keep our families safe without repeatedly hiking prices.”

Since early 2021, PG&E bills in California have gone up by 38% – an average of \$52 per month. The 13% increase PG&E secured in November went into effect on January 1. Rep. Harder slammed PG&E for the November rate hike in a letter to CEO Patricia Poppe. He is constantly hearing from San Joaquin families who are already struggling to afford their PG&E bills. This new additional proposed rate hike would be a financial disaster for countless households.

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82.5 - Here's why this may be Social Security's most important number

Stefon Walters

Reparing for retirement usually means answering a lot of questions. How much will I need to save? What will my expenses look like? What kind of lifestyle am I hoping to enjoy? There are plenty of factors that vary from person to person, but one of the most pressing for many people is when they're going to claim Social Security benefits. If you're blessed to have a nice retirement nest egg, Social Security will be a nice-to-have supplemental retirement income source. For most Americans, though, this isn't the case. Social Security plays a major role in many people's finances during retirement, so the timing of one's claim is a huge decision. There are many numbers you're expected to know regarding Social Security – from full retirement age to wage base limits and cost-of-living adjustments – but one of the most important numbers is 82½, because it can be a key part in helping you decide when to claim benefits.

It all starts with your full retirement age

Your full retirement age is significant because it tells you when you're eligible to receive your full Social Security benefit. Using the benefit amount you're entitled to at full retirement age, Social Security calculates any adjustments to your monthly check when you decide to claim before or after full retirement age.

If you were born in 1954 or earlier, your full retirement age is 66. If you were born in 1960 or later, your full retirement age is 67. Born in between? It'll be 66 and some months, depending on exact birth year.

You can claim benefits as early as 62, but your monthly payout will be reduced based on how many months away your full retirement age is. For example, someone whose full retirement age is 67 would have their monthly benefit reduced by 20% if they claim at 64 and 30% if they claim at 62.

On the other hand, you can delay benefits past your full retirement age, increasing them by two-thirds of 1%

See **SOCIAL SECURITY** Page 11

Newsom appointees aren't as diverse as CA

Gov. Gavin Newsom during a press conference at the Capitol Annex Swing Space in Sacramento on Sept. 26, 2023. Photo by Miguel Gutierrez Jr., CalMatters

Yue Stella Yu

Californians of color are under-represented among Gov. Gavin Newsom's appointees last year, accounting for 39% while white appointees make up 52%, according to an analysis to be released today.

The report is from the nonprofit advocacy group Hispanas Organized for Political Equality, which analyzed all 480 of Newsom's appointments between Jan. 1 and Dec. 15, 2023.

While 47% of the appointees are female — reflecting the gender makeup of California's population — the pool is less diverse racially. Latinos account for 40% of the state's population but just 17% of the appointees last year. Similarly, Asian Americans and Pacific Islanders make up 17% of Californians but just 9% of the appointees. Black people — 6% of California's population — account for 11% of all appointees.

See **NEWSOM** Page 11

Social Secutity

continued from Page 10

each month, or 8% annually.

The thought of increased monthly benefits is appealing. But it may not be worth it.

As an example, let’s use someone whose full retirement age is 67 and who has a monthly benefit of \$1,900. (The estimated monthly average for retired workers in January 2024 is \$1,907.) If they delay benefits until 70, they can expect a 24% increase to their monthly payout, bringing it to \$2,356.

Even with the increased benefit, someone claiming at age 70 would collect less in cumulative benefits by age 80 than if they claimed at 67. By age 85, it flips, and claiming at 70 results in higher total income.

For someone debating between claiming benefits at 67 (most people’s full retirement age) or waiting until 70, the magic number is 821/2. That’s your break-even age: the earliest point when claiming at 70 brings in more money than claiming at 67. Use your break-even age as one part of the decision-making

Knowing this break-even age, it’s your job to assess your personal situation to help determine whether

delaying benefits is worth it.

For someone with a personal or family history of health concerns, claiming earlier may be the wise choice to maximize benefits. For someone with a higher life expectancy who can comfortably live off their retirement savings for a few years, delaying benefits to increase the monthly payout makes sense.

Everybody’s situation is unique, so it’s important to carefully consider key factors, including your break-even age. Make sure you weigh your current financial needs, retirement goals and potential retirement income when doing your research.

Making an informed decision can not only put you in a better financial position – it can bring you well-earned peace of mind during your retirement years.

Social security full retirement age

You must retire at full retirement age to receive your standard Social Security benefit. Full retirement age varies by birth year. Your FRA also affects how much you can earn from work without temporarily forfeiting part of your Social Security benefits.

If you were born in:	Your full retirement age is:
1943-1954.....	66
1955.....	66 and 2 months
1956.....	66 and 4 months
1957.....	66 and 6 months
1958.....	66 and 8 months
1959.....	66 and 10 months
1960 and later.....	67
Source: The Motley Fool	By age 82 1/2: \$353,400 - \$353,400
Claiming \$1,900 at 67*	By age 85: \$410,400 - \$424,080
Claiming \$2,356 at 70	*per month. Calculations by the author.
By age 80: \$296,400 - \$282,720	

Newsom

continued from Page 10

Almost one in three appointees are white men, the study shows.

A similar study conducted by UCLA’s Latino Policy and Politics Institute found that, as of March 2022, Latinos were the most underrepresented among all executive branch appointees, making up just 18%.

The studies mostly rely on race and ethnicity information that is publicly available for every appointee. Helen Torres, CEO of the nonprofit group, said the governor’s office already collects self-reported demographic data from appointees anyway, and publishing it would promote transparency.

Torres: “These commissioners, a good majority of them, have a lot of power. And we want to make sure that... our elected officials, our commissioners, are also representative of our government and the people they govern.”

The latest report comes three

months after Newsom vetoed — for a third time — a bill by state Sen. Monique Limón that would have required his office to publish self-reported demographic data on gubernatorial appointees. The governor said in his veto message that voluntarily disclosed data would not “necessarily accurately reflect the diversity of appointees.”

On the same day, Newsom signed a measure that forces venture capital firms to disclose demographic data on the founders of companies they invest in.

Limón, a Democrat from Santa Barbara who reintroduced her bill this year, in a statement: “Without a public report to evaluate our progress, gaps in representation will continue to exist. This report reiterates the need for self-reported demographic data to be made available to the public. The work to advance transparency must start in-house.”

Trump predice que la economía estadounidense colapsará y espera sea en los próximos 12 meses

Donald Trump presagia que la economía del país se vendrá abajo y sólo desea que, de ser así, sea pronto, pues no le agradaría enfrentar como posible presidente una situación similar a la Gran Depresión de 1929



Donald Trump asegura que la actual administración ha mantenido a la economía a flote gracias al trabajo que realizó él durante su gestión, pero eso está a punto de terminar. Crédito: TANNEN MAURY | AFP / Getty Images

Evaristo Lara

Donald Trump, aspirante a la candidatura republicana, proyecta que la economía de la nación se vendrá abajo y espera sea durante los próximos 12 meses, pues no le gustaría ganar las elecciones presidenciales con la posibilidad de ser a quien le estalle un problema derivado de la ineficiencia de los demócratas en el poder, señala.

Durante una entrevista concedida al presentador de televisión Lou Dobbs, el magnate neoyorquino expresó que no le agradaría enfrentar un mandato similar al del presidente Herbert Hoover, quien después de triunfar en la boleta electoral se tuvo que enfrentar al inicio de la Gran Depresión, en 1929.

“Cuando haya una crisis, espero que sea durante los próximos 12 meses porque no quiero ser Herbert Hoover. El único presidente que simplemente no quiero ser, Herbert Hoover”, indicó.

Contrario a lo que se temía desde el año pasado, la economía estadounidense ha logrado contener a la inflación y elevar los puestos de trabajo y por ende disminuir el desempleo.

Sin embargo, el republicano de 77 años sostiene que la administración de Joe Biden todavía se sostiene gracias al estado en que recibió al país, pero eso no durará mucho.

“Tenemos una economía que es muy frágil, y la única razón por la que está funcionando ahora es porque se está aprovechando de los gases de lo que hicimos. Simplemente se están escapando los vapores”, advirtió.

Los comentarios de Trump se producen días después de que Joe Biden le reprochó durante un acto de campaña ser de los pocos mandatarios en la historia de la nación en perder puesto de trabajo durante su gestión.

“En los cuatro años que Donald Trump fue presidente, además de Herbert Hoover, es el único mandatario que realmente perdió empleos. Y es por eso que a menudo pienso en él como Donald ‘Herbert Hoover’ Trump“, enfatizó.

Por su parte, Janet Yellen, secretaria del Tesoro, señaló en una entrevista concedida recientemente a la cadena de televisión CNN, que la economía superó el momento complejo que enfrentó meses atrás.

“Creo que podemos describir lo que estamos viendo ahora como un aterrizaje suave, y mi esperanza es que continúe. El presidente Biden ha tratado de crear incentivos que brinden a los estadounidenses las herramientas que necesitan para ayudar a que esta economía crezca”, mencionó.



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