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July 22nd, 2016



Honoring his legacy

Postal Service honors legendary teacher Jaime Escalante > 19



STATE: Washington invalidates common mortgage provision > 18



IMMIGRATION: Border residents oppose a wall > 15



SPORTS: Timbers win rivalry match against the Sounders > 14

OUR PRIDE

Postal Service honors legendary teacher Jaime Escalante

WASHINGTON, D.C.

The U.S. Postal Service salutes Jaime Escalante, the east Los Angeles teacher known for using unconventional methods to inspire inner-city high school students to master calculus, with the issuance of a new Forever Stamp. The stamp dedication ceremony was held during the League of United Latin American Citizens' (LULAC) 87th annual convention and exposition in Washington, DC.

A special dedication ceremony also will be held July 16 at Garfield High School in Los Angeles, where Escalante taught.

Digitally illustrated by Jason Seiler, the stamp art depicts Escalante in a style meant to resemble an oil painting. Escalante stands in front of a chalkboard on which calculus symbols are visible. He is wearing his signature flat cap, looking forward toward the viewer. The illustration is based on a photograph taken by Jaime Escalante II, on May 6, 2005, in the classroom at Hiram Johnson High

School in Sacramento, CA, where his father formerly taught. Art Director Greg Breeding designed the stamp with original art by Seiler.

"We are here today to honor Jaime Escalante because, as a teacher, he proved time and time again with the right inputs into the right formula conventional wisdom could be defied," said Robert Cintron, vice president, Network Operations, who dedicated the stamp.

"We celebrate Mr. Escalante today for his charmed ability to create calm within



The new U.S. postal service stamp in honor of teacher Jaime Escalante. **ON THE COVER:** Actor Edward James Olmos speaks during the League of United Latin American Citizens convention in Washington, D.C.

a landscape of calamity," said Cintron. "As a result of staying committed to his belief that all students can learn, kids who had been written off as undisciplined, uninterested, unmanageable and unruly were given a real opportunity at learning. In return his students showed the world that one opportunity was really all that they needed."

Other participants in the ceremony included John King Jr., U.S. Secretary of Education; Roger Rocha Jr., national president, LULAC; Brent Wilkes, executive director, LULAC; Edward James Olmos, actor; Jaime Escalante II, son; Camilo Joya Diaz, math teacher, Verizon Minority Male

Makers; Sara Rosario Nieves, Census Scientific Advisory Committee coordinator, U.S. Census Bureau; and Crystal Claros, sophomore student, Rock Ridge High School. Bolivian dancers from Centro Cultural Bolivia gave a special performance.

Fame came to Escalante in an unexpected — and unfortunate — way. In 1982, 18 of his students took the advanced placement calculus exam and passed. Controversy followed when the testing service accused 14 students of cheating. Escalante suspected that the accusation of cheating was due to the fact that the students were Mexican-Americans from a low-income area of Los Angeles. The testing service denied the allegation and proposed a solution: that the 14 students retake the test. Twelve of the 14 took a different exam from the first, and all passed.

Escalante and his students became instant heroes in the fall of 1982 when the story broke in the news media and attracted the attention of Hollywood producer Tom Musca and director Ramón Menéndez. The movie "Stand and Deliver," released in 1988, garnered good reviews and made Escalante one of the most famous teachers in America.

In 1999, Escalante was inducted into the National Teachers Hall of Fame for his efforts to "have children believe in their ability to achieve."

Table of Contents

- 19 OUR PRIDE:** Postal Service honors legendary teacher Jaime Escalante
- 18 STATE:** Washington state invalidates common mortgage provision
- 17 FINANCIAL LITERACY:** Convenience Services - Saving You Time and Money!
- 15 IMMIGRATION:** US-Mexico border residents oppose wall
- 15 OUR FAITH:** We Felt Like Grasshoppers
- 14 SPORTS:** Timbers win rivalry matchup against the Sounders
- 14 COLUMN:** Dave Says: Don't leave an estate with life insurance

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STATE

Washington state invalidates common mortgage provision



In this July 2, 2008, file photo, a bank-owned home is seen for sale in Sacramento, California. Consumer groups say a recent ruling from the Washington state Supreme Court could have a broad effect on how some mortgage companies respond when homeowners miss payments.

SEATTLE, Washington (AP)

Laura Jordan came home from work one day to find herself locked out. She had missed two mortgage payments, and the company servicing her loan had changed the locks without warning.

In a ruling this month, the Washington Supreme Court found that action illegal — a decision that clears the way for a federal class-action case that Jordan brought on behalf of at least 3,600 borrowers in the state, and one that could have broad ramifications on how some lenders respond when homeowners miss payments.

“This is criminal trespass and theft, and it should be treated as such,” said Sheila O’Sullivan, executive director of the Northwest Consumer Law Center. “There’s no basis for them to walk in and change the locks on a person’s home until they have foreclosed. It’s an important ruling.”

The mortgage industry is wrestling with the significance of the 6-3 ruling, which found that provisions standard in mortgage documents around the country conflict with state law. The provisions allow for lenders to change locks, winterize

homes or take other steps to preserve the value of properties that are in default or abandoned.

In a friend-of-the-court-brief, the Federal Home Loan Mortgage Corporation — better known as Freddie Mac — highlighted the importance of such provisions in maintaining its collateral and avoiding blight that might harm property values in a neighborhood.

But the court held that they violate state law, which prohibits lenders from taking possession of property before foreclosure. The court addressed the question at the request of a federal judge in Spokane, who is overseeing the class action.

In Jordan’s case, Dallas-based Nationstar Mortgage hired a vendor to inspect her Wenatchee property in 2011 after she missed a couple mortgage payments in 2011. The vendor posted a notice on the door saying the property was “unsecure or vacant,” prompting the company to have the locks changed. Jordan, a dental hygienist, argues that she was still living there, and that when she got home from work, she found herself locked out. The new key to the house was in a lock-box, and she had to call Nationstar to get the combination to retrieve it.

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IMMIGRATION

US-Mexico border residents oppose wall



In this January 4, 2016 file photo, a U.S. Border Patrol agent drives near the U.S.-Mexico border fence in Sunland Park, New Mexico.

ALBUQUERQUE, New Mexico (AP)

Residents along the U.S.-Mexico border are feeling ignored in the midst of a U.S. presidential election in which immigration, border security and a proposed wall are being hotly debated, a poll released Monday suggests.

A Cronkite News-Univision News-Dallas Morning News border poll found a majority of urban residents surveyed on both sides of the border are against the building of a wall between the two countries and believe the campaign's tone is damaging relations.

Residents feel Democrats and Republicans are ignoring their concerns and aren't proposing solutions to help their economies or combat drug trafficking and human smuggling, journalists who gathered reaction to the poll found.

According to the poll, 86 percent of border residents in Mexico and 72 percent of those questioned in the U.S. were against building a wall.

The economy/jobs and crime/drugs tied at 37 percent each for the most important issue for border residents, the poll found.

The poll surveyed 1,427 residents in 14 border sister cities to assess attitudes and opinions on the local economy, immigration and border security. It was conducted in April and May.

The majority of interviews were done in Spanish on both sides of the border, and the margin of error was 2.6 percent.

Michael Baselice, president and CEO of Baselice & Associates Inc., the Texas-based public research opinion firm that conducted the survey, said he didn't believe the predominance of Spanish speakers who participated in the survey skewed the results. He said around the same percentage of Spanish speakers were surveyed in a similar border poll in 2001.

The survey comes as Donald Trump prepares to accept the GOP presidential nomination. While earning praise from some conservatives, Trump has drawn scrutiny from immigration activists and others for promising to build a wall and deport immigrants who are in the country illegally.

The survey included seven pairs of sister cities along the border, from California/Baja California to Arizona/Sonora and Texas/Tamaulipas.

OUR FAITH

We Felt Like Grasshoppers

By Dr. Joseph Castleberry

The Lord now said to Moses, "Send out men to explore the land"... Caleb tried to quiet the people as they stood before Moses. "Let's go at once to take the land," he said. "We can certainly conquer it!" But the other men ... disagreed. "The land we traveled through and explored will devour anyone who goes to live there. All the people we saw were huge. We even saw giants there, the descendants of Anak. Next to them we felt like grasshoppers, and that's what they thought, too!"—Numbers 13:1-33, NLT

When the Israelites sent spies to explore the Promised Land, the great majority of them fell into the trap of "It Can't Be Done." They saw the size of the challenge, how wild the land was, the power of the inhabitants, even the stature of their competition. Only two of them—Caleb and Joshua—came back encouraged and positive in their report. "Let's go at once to take the land," Caleb said. "We can certainly conquer it!" That report indicates the personal confidence of those who have seen the LORD Almighty and know that God goes with them.

The other side did not see the LORD in the Promised Land. They only saw giants. Imagine a world in which you could only see evil power without perceiving the goodness of God that has even more power. Those who do not see the LORD and God's purposes in their life have less reason to feel confident in the face of their challenges, and therefore, their self-esteem remains either minimal or ill-founded. "Next to them we felt like grasshoppers, and that's what they thought, too!" Those who walk by faith know their success does not depend on their own power, but rather on the Champion at their side.

If you feel like a grasshopper, the whole



world will take you for a grasshopper. If you trust God to fight for you, others will see your confidence and perceive the power you have. That truth makes a great difference for immigrants. The level of confidence you carry determines how others will perceive you. If you believe "it can't be done," the whole world will agree. If you know that "Yes, we can do it," because God can do all things, others will believe in you and open doors of opportunity for you.

Carry yourself today like those who have a Giant on their side, not like someone cowers before one.

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Dr. Joseph Castleberry is president of Northwest University in Kirkland, Washington. He is the author of *The New Pilgrims: How Immigrants are Renewing America's Faith* (forthcoming in August 2015, Worthy Publishing). Follow him on Twitter @DrCastleberry and at <http://www.facebook.com/Joseph.Castleberry>.



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SPORTS

Timbers win rivalry matchup against the Sounders

PORTLAND, Oregon (AP)

Argentine forward Diego Valeri scored a goal in the first half, and then another in the second to help the Portland Timbers beat the Seattle Sounders 3-1 on Sunday in a regional rivalry MLS match.

Valeri's first goal came minutes before halftime. His countryman Lucas Melano was able to send in a pass through three Seattle defenders, and Valeri put the ball into the back of the net with a right-footed shot past goalkeeper Stefan Frei.

The former Lanús forward doubled his team's advantage in the 50th minute to bring his total tally to nine goals this season. After receiving a pass from Jermaine Taylor, Valeri dribbled past defender Joevin Jones inside the box and scored with a low shot that first bounced off the post and then into the net.



Seattle Sounders forward Jordan Morris (left), fights for the ball with Portland Timbers defender Alvas Powell, during an MLS match on Sunday, July 18, 2016 in Portland, Oregon.

"I tried placing the ball there," Valeri claimed. "My intention was that someone would deflect it in somehow, but I tried to make it hit the post and make it difficult for the goalkeeper."

When he was asked if he was surprised that the ball had gone in, the Argentine

replied, "yes, a bit, but it was a great goal."

Chad Marshall had cut the lead by scoring his third goal of the season for the Sounders in the 59th minute off a powerful header. But the home side sealed the win just five minutes later with a Fanendo Ali goal.

Seattle was without their captain and U.S. national team star Clint Dempsey, who was suspended due to card accumulation.

With the win, the defending champions continued their rise back up the standings in the Western Conference. They now have 29 points and are tied for fifth place with the Vancouver Whitecaps.

The Sounders are currently second the last with just 20 points.

Dave Says

Don't leave an estate with life insurance

Dear Dave,

My mom is 71 and debt-free. She's investing \$600 a month in a universal life insurance policy worth \$250,000 because she wants to leave something behind when she dies. What could she invest this money in, other than the life insurance policy, in order to leave an estate? — Steve

Dear Steve,

This is a good question. You don't use life insurance to leave an estate. It's a bad idea. You leave an estate by saving and investing. The only people who will tell you to use a life insurance policy to leave an estate are life insurance salesmen.

Unless she's ill, I wouldn't keep the policy. Instead, I'd do some long-term investing. It won't take long to get to \$250,000 with \$7,200 a year. It's the kind of thing that sounds like it'll take forever, but you've got to remember you've got growth and interest in the equation. I wouldn't put money into a life insurance policy at age 71, unless there's someone being left behind who really needs the money — and it doesn't sound like there is in this case.

It would probably take about 13 years for the money to turn into \$250,000. Assuming she's healthy, I'd rather do that and bet on her living. That way, she can leave an estate and avoid the expense and rip-off part of the universal life policy. — Dave

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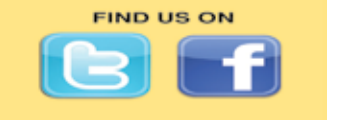
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