

# Beware home loan rip off lenders

By Rashid Sigg and Rose Baldwin  
EPA Today Contributors

For the past several years predatory home lenders have been stalking neighborhoods throughout the United States. Borrowers lose more than \$25 billion annually due to predatory lending. Predatory lenders are not the average low brow thief. They are often smooth, sophisticated, and know how to gain people's trust on one hand and intimidate on the other.

A common example is a homeowner who signs a contract with a mortgage broker for a refinance mortgage or home equity loan, usually to consolidate bills, pay for remodeling, or lower payments during a rough period. Only later do they realize that the interest rate is much higher than promised and that the loan includes thousands of dollars in unexpected fees that legitimate lenders don't charge. The result is a

monthly payment that's higher than the homeowner can pay. Unable to pay the mortgage, homeowners are forced to try and refinance again and again until they eventually deplete the equity in their home. This is known as the "equity stripping". This repeat refinancing results in huge profits for the lender and mortgage broker.

Other common home loan rip-offs are bait and Switch; you are promised a low rate and no cost loan and the terms change just before you sign. Affinity Fraud; someone who speaks your language, attends your church or belongs to the same club tells you they can give you a great deal. Just because you have something in common does not mean they won't cheat you. Prepayment penalties are extra payments you must make if you pay off your loan early. These fees are usually high and can add up to thousands of dollars. Look out for this penalty.

## The primary victims

Predatory lending has traditionally taken advantage of borrowers who are unsophisticated, have below average credit, or are desperate for the money. People of color and seniors are often victims. According to HUD, over half (51%) of refinance mortgages in predominantly African-American neighborhoods are subprime loans, compared to only 9% of refinances in predominantly white neighborhoods.

According to estimates from Fannie Mae, up to half of borrowers with subprime mortgages could have qualified for loans with better terms.

Check your credit rating. If your credit score is 700 or above you don't need a subprime loan. Ask for a prime loan.

## The next wave: Seniors and Reverse mortgages

A reverse mortgage is a type of loan available to consumers, 62 year of age or older, in which homeowners

convert their equity (the value of their home, minus the amount of mortgage(s) into cash while retaining ownership and occupancy of their home. The loan does not need to be repaid during the time that the borrower lives in the home. In the event the borrower dies or is absent from the home for 12 months, the property is sold and the loan is repaid from the proceeds. This type of loan can be very useful to a senior who cannot meet living expenses. But, reverse mortgages are very expensive and very complicated, even though they may appear simple.

If you are a senior and are considering a reverse mortgage, there may be better options available. You should talk with a loan counselor. Loan counseling is free and available through HUD. To get a referral to a free reverse mortgage counselor call: 1-800-209-8085 (toll-free).

Getting a home loan is the biggest financial transaction

that most people will ever enter into in their lives. You need to be well informed so that you can take care of business. Please ask questions, compare loans from different lenders, don't sign documents that contain blank spaces and talk to someone whom you trust before you sign the papers.

If you are considering a loan or have a question regarding your present loan call (866) 954-9495 (toll free). If you are in San Mateo County, you can get free legal assistance at Community Legal Services. Please call (650) 326-6440 for an appointment

Rashid Sigg and Rose Baldwin are law students who have been working with Sirley Hockhausen to prevent predatory lending. Hockhausen is a professor at San Francisco State University and a volunteer at the Community Law Center in East Palo Alto.

# A day for celebrating local businesses

On July 15, East Palo Alto's Bell Street Park was transformed into both a marketplace and a community festival to celebrate the achievements of local business owners.

The transformation marked Start Up's Second Annual Celebration of Entrepreneurship. The day-long celebration featured a festive array of yellow, blue, and red umbrellas which shaded 30 local businesses and nonprofit agencies that provide essential resources for small business owners.

During the festivities, children painted their faces, played in a bounce house, and ate free popcorn while their parents browsed the



A scene from Start Up's celebration in the park.

aisles of merchandise that included everything from fashion jewelry and Christian books to an on-the-spot chair massage.

"Performances by Velocity Circus Troupe, including a Latin juggler and a magic act, were the highlights of Start Up's festive event. Awards were given to outstanding local entrepreneurs: some

who had just started their businesses and others who had been in business for decades.

Award recipients included Feliciano Zavala, Carolyn Khojasteh, Georgina Peraza, Anthony Thomas, Celina Rodriguez, Manuel Chavez, Betty Burgess, Stephen Stewart, Stephanie Griffin, and Keenan Wright.

Five winners received equity awards from the Women and Company Microenterprise Boost Program.

Adrienne Bachleda, DaNesha Fuller, Yolanda Rhodes, Aurea Rodriguez, and Valerie Wiley received cash awards of \$2,230.

Attendees at the event included Assemblymember

Ira Ruskin, 21st District, California Legislature; Supervisor Rose Jacobs Gibson, Fourth District, San Mateo County Board of Supervisors; and Guillermo "Memo" Morantes, San Mateo County Board of Education.

The celebration was sponsored by Citibank (lead sponsor), Wells Fargo, California Bank & Trust, and the East Palo Alto - Belle Haven Chamber of Commerce.

Start Up, which is now in its 12th year, teaches people how to start a new business or grow an existing one. In many cases, Start Up's services are aimed toward those who are struggling to make ends meet. Through its class-

es, the organization shows its students how to achieve financial freedom.

Start Up offers a comprehensive 19-week entrepreneurship training program in Spanish and English. A flexible structure lets you take what you need when you need it, and our practical focus will let you apply what you learn from day one. The program will help you understand if you're ready to start a business, prepare yourself financially, make a plan to achieve success, and launch your business! Fall session begins Sept. 12. For more information call (650) 321-2193 or visit [www.startupepa.org](http://www.startupepa.org).

## Valdez opinion cont'd from page 9

The hatred and hostility aimed at undocumented immigrants is latent and has increased since immigrants have become more vocal about the social and structural changes that need to be made with respect to the legalization process and their human rights. These changes are necessary to establish the stability and calm in all of the communities. The atmosphere surrounding these issues, especially for the last few days, only highlights the need for an urgent, and a bit radical, shift in the conscience of those legislators who are against cultivating an atmosphere of understanding in this great nation.

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their project on immigration, declaring English as the "national language" of the United States would not change the current norms and standards.

If President George W. Bush considered the benefits to be had in a society where social justice exists and if he considered the principles upon which this great country was founded, he would do well in neither signing nor supporting any amendments or laws attempting to disrupt communication between neighbors. The support of celebrities and North American citizens themselves is a clear indication of the need to come to a positive resolution for the masses and, in this way, offering them the opportunity for integration and social unification. It is unjust to understate the contributions of the workers and laborers who, without receiving any benefits, help this

country to continue being powerful and wealthy.

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Esta enmienda exige el comando del ingles y el civismo o la "integración patrioti-

ca", los grupos que estan a favor de los derechos de los inmigrantes sostienen que esa aprobacion no es la correcta ya que esto pone en peligro la buena aplicacion de los servicios para las personas que no manejan bien el ingles. Tambien aprobaron por un voto la proteccion a los indocumentados que usaron tarjetas fraudulentas para trabajar y que puedan obtener beneficios al legalizarse.

La integracion social fue y sigue siendo un intento de mejorar las oportunidades de las minorias raciales y etnicas, han sido muy pocos los paises que se han atrevido a darle forma a una sociedad multicultural, aunque las comunidades de distintas razas compartan una misma ciudad, estado o pais, es claro que mientras existan

personas negativas o con un criterio tan pequeño con una ceguera social y con una falta del conocimiento real comunitario que carezcan ademas del valor moral del respeto al ser, como ser; no veremos una evolucion social como tal.

Los perjuicios culturales y raciales no conllevan a una mejora interactiva, un cambio conductual y de accion, mas bien, afectan negativamente y marginan a las razas. Las relaciones imparciales entre iguales y los programas de enriquecimiento cultural es lo que abre la puerta a una socializacion, es decir, la adquisicion de sensibilidad ante los estímulos sociales, ante las presiones y obligaciones de la vida grupal y aprender a armonizarlas y a comportarse como otros en

# Perspectives

## From the Editor's Desk

### A Step Forward

When representatives from Peninsula Interfaith Action (PIA) stood before the East Palo Alto City Council and asked that the council support its anti-violence tax measure, the group might have received a rude awakening when the city council announced its decision.



Henrietta J. Burroughs

In fact, the organization was hit with a dose of reality that really should not have been a surprise.

The city council agreed with the initiative PIA was asking it to support, but, instead of approving a measure that would give 70% of tax revenues to youth and 30% to the police, the council approved a measure for the November ballot that makes a 50/50 allocation.

As surprising and as disappointing as that decision was for PIA members and other council watchers, the council's decision was, in fact, a subtle improvement that amounted to a noticeable step forward.

As things currently stand, more than 70% of East Palo Alto's budget goes to the police with less than 30% going to other city services. We will know that the state of East Palo Alto has improved when the percentage of the city's budget allocated to law enforcement begins to decrease.

We will likewise know that the state of the health of California has improved when the money allocated to building state prisons is shifted to social services.

We will also know that the state of the nation has improved when the money spent on fighting crime and allocated to federal penal institutions is shifted to programs aimed at seniors

and young people.

Until these things happen, it's the same old, same old. It makes us wonder how

much our local, state and national leaders really believe the saying that "an ounce of prevention is worth a pound of cure."

If it is, indeed, true that young people in East Palo Alto commit most of the crime, then wouldn't it be better to put the bulk of the money into job programs and youth programs that deter young people from criminal activity.

Those individuals and organizations that supported East Palo Alto's Summer Employment Program think this approach makes sense.

Many reasonable people also believe that if we can educate our youth and provide them with meaningful jobs that offer them a future; if we can encourage them to dream big dreams and support those dreams with solid values rooted in ethical and honorable activities, then we can reduce their need to turn to crime and violence.

We've heard all too often how it makes sense to deal with potential problems at the front end before they happen rather than at the back end after they happen.

So, while the East Palo Alto City Council's decision might have disappointed many, the council took a big step in putting youth programs on par with the police in importance.

Maybe, in the next tax measure that goes on the ballot the youth will get more money. When young people start getting more of this city's tax revenues and when other city services get a bigger allocation of the city budget then the police department, then we will truly know that East Palo Alto is really moving ahead.



Over 500 residents gather in support of creating a property tax to fund after-school programs, job-training, family counseling for youth and parolees.

## Letters to *East Palo Alto Today*

### The truth about Vinisia and Kolotina

Dear Editor:

I, Jane Taufa, resident of East Palo Alto and niece of Kolotina Penisoni, would like to share the truth and speak on behalf of my aunty Kolotina Penisoni who has been disrespectfully treated and spoken about. Kolotina Penisoni is the aunty of the late Vinisia Hefa. Before the tragedy that took Vinisia's dear life, my aunty Kolotina lovingly paid for her ticket on two occasions to come live at her home in California, USA to get a better life for herself, and to help her family in Tonga. From the day Vinisia stepped foot onto USA grounds, Kolotina and her family were always there for her until the day she passed away. Vinisia has always been respectful towards my aunty and was very grateful for what Kolotina provided for her. Vinisia worked every day, and the children she cared for loved her dearly. Vinisia helped out when she can at the house, and was a like an older cousin/aunt at the house. Vinisia was a dedicated member to her church, a very religious young lady. Kolotina supported and displayed nothing but care and love for Vinisia, she did not charge Vinisia rent or any bills while living at her house. I know that for a fact because I

also lived rent-free at Kolotina's home.

When we heard of the horrific news of her passing, it was hard for my aunty to cope with on top of other difficulties she and her family was going through at the time. But Kolotina being a strong dedicated woman I've always known her to be gathered herself together with the help of her daughter Alice Penisoni, to do her best in organizing a beautiful and memorable service for Vinisia before departing to Tonga. Kolotina sent Vinisia home to her mom to be buried.

My aunty has always been a very loving person not only to her family but to everyone that she comes across. Despite any ill-hearted treatments from people towards my aunty, she does not let it get the best of her. But what everyone needs to understand is that a person is only human, and a human being can only take so much maltreatments. Therefore, I just want to acknowledge the unconditional love and hard work my aunty did for Vinisia since her hard work went without being acknowledge and was not gratified by her in-laws. This is a learning experience for everyone to know not take things for granted. God Bless!!

Jane Ramona Taufa is the

niece of Kolotina Penisoni. Her letter was reprinted with her permission from Matangi online.

### Refrain from feelings

Dear editor:

In response to the desperate situation Ms. Edith Delgado might be enduring regarding her involvement in the tragic death of the royal couple and their driver, I would like to ask our communities to stay calm and pray for a peaceful development of this sad story.

As a member of the Hispanic community here in East Palo Alto, I feel necessary to ask my Tongan neighbors to refrain from feelings that may lead to misunderstandings, in spite of years of assimilation into the American culture, both communities are distant from one another and the recent incident will acerbate the differences.

This incident opened wounds, it will continue breaking relationships for several reasons, some members of our communities know details of the crash, but prefer to remain quiet, there are some investigative reports being circulated by different agencies, the law firm of Alexander, Hawes & Audet, llp in San Jose, has been retained by family members in hopes that some light will eventually help

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## EPA Today's Policies & Principles

In order to better serve the communities of East Palo Alto and Belle Haven, East Palo Alto Today has made the commitment to operate with high professional standards and to adhere to a strict code of ethical conduct. The principles and policies stated herein serve as an agreement with our readers, advertisers and

all others within our service area.

East Palo Alto Today is dedicated to conscientious journalism. We maintain this commitment by seeking and reporting the truth, acting with integrity, and serving the public interest. We will report the news thoroughly and accurately and include multiple perspectives without favoring

one over another.

We will hold ourselves accountable to common standards of decency, treating our colleagues, news sources, and the public with respect. We are committed to maintaining our independence by avoiding partnerships, investments, or business relationships that will compromise the integrity of our news reports.

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 321 Bell Street  
 East Palo Alto, CA 94303  
 (650) 327-5846, ext 311 (phone)  
 (Fax) (650) 327-4430  
 epatoday@aol.com;  
 epamedia.org and epatoday.org

# Community Opinions

## Bad Business Needs to Stop

By Jaribu (John) Bostic

Lets say ouch! In East Palo Alto to pimps that do business in our town. Do you know the so-called big business player that makes and takes a lot of money from our community? The ones that boast, that they own us and sell us for their gain and our loss. They live large and get rich at our expense. They want us to know it, rich and famous Amos. Matter of fact, they remind me of those old Amos and Andy sit Com's of the 50's and 60's I grew up watching on black and white T.V., but just not as funny.

Today, in 2006, we need to be serious and look at how business is being done. Bad service, poor business practices, and a high costs for doing business with them must be put in check. That means stopped. Especially in real estate actions, brokering of causality and property protection, and auto or life insur



Jaribu (John)Bostic

ances, that take place each and every day in our town. These are the things that are expected to make us feel secure, safe, sheltered, and protected in the community which we have chosen to live and sometimes die. Here in the 94303 neighborhood things are going to have to change.

Why do we continue to trust our important assets, our property, and our property decisions to the wrong people?

Our story in our community

is clear, the Realtor gets rich while we stay poor. They sometimes play with us, like we are stupid or dumb to trust their word or trust them at all.

They do not share anything about who we are or what we expect to become. They do not buy flowers here, they do not even buy Mother's Day cards in town.

They hardy buy anything here, but they make sure they do business here. They laugh at us as they pimp us. They truly do not care. Do they remind you of a vampire, sucking the life out of us and the community in which they take, but very seldom give.

What's their record for supporting youth sports? What's their count in contributing to special community events? What about participation in the chamber of commerce or membership in civic groups? Don't look good.

Yes, they live large, but out of sight and out of town. Almost like the white folks they tell us not to trust. But always promising a special

deal, a good deal, a special price, and special care. What we really get is a special screwing we may never forget.

Sometimes so slick to believe and too painful to ever have repeated. Telling us not to cry, "I'm not hurting you"! Just say ouch, and let the pain of a dab deal be silent.

Screw that! We are the big E. now, a city and we know how to holler. Here's hollering back at you. You can not do business in this town disrespecting our intelligence without being exposed.

We have had our role models, mentors, and people we looked up to in the past. They worked for the greater good. They cared and they loved East Palo Alto.

The business heroes of the past that we lost too soon. People like Charles Sullivan, Sam McDonald, Realtor Roy Ager & family, realtor Joseph Goodwill who also did people's taxes was a bail bondsmen and sold houses, Israel

Harris Sr., owner, loaner, and business friend to the community.

And we watch new business leaders come and take their place. Ken Harris, Century 21, opening up, and others loving the town, loving the people, and doing their best.

It's over, poor business services and poor business practices. It's over for bait and switch, twisting, non-certified agents, and making money and taking it someplace else. It's over for not hollering when it hurts doing business with you.

It's over for not filing complaints and not seeking legal relief for mistakes made. We can read and we can write. We know how to reach the state insurance commissioner, John Garamendi.

It's what we do in East Palo Alto in the year 2006. All that we ever asked or wanted was to be treated right and get the service we were willing to pay

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## Is it Discrimination?



Maria Del Carmen Valdez

Could the passing of the amendment to "set English as the national language" be considered discrimination? Approved by the Senate with a vote of 63 in favor and 34 in opposition, it was first proposed by Senator James Inhofe, Republican of Oklahoma.

This amendment requires proficiency and a good command of the English language, or "patriotic integration". Groups who favor immigrant rights maintain that this amendment puts the effective practice of government services at risk for people who are not native English speakers or who still struggle with the language. The Senate

also decided, by a single vote, to protect undocumented immigrants who used false social security cards to obtain jobs in the past, by letting them receive full benefits once they legalize their status.

Social integration has always been, and continues to be, an attempt to improve and broaden the opportunities available to racial and ethnic minorities. There have been very few countries that have dared to give shape to a multicultural society. It is clear that as long as there are socially ignorant people, with negative views on immigration and who lack knowledge not only of what a real community constitutes but also the moral courage to respect how others live, we will not see true social changes.

Racial and cultural prejudices are not conducive to an improvement, change we can act upon, rather they negatively affect and alienate the different races. Impartial communications, relationships

among equals, as well as programs about cultural enrichment are what truly open the door to social understanding. They lead people to react in a sensitive and sensible manner when confronted with different social situations and the pressures that come with being part of a social group. It is obvious that the kind of restrictions being placed on our society will only lead to a marginalization of minorities, which is a step backward for everyone involved.

Social equality is an essential part of a community. Laws are created to construct and build nations, not prevent them from going forward or to harm them. Families are the cells of our societies and they are the molecular structure of our nation, this is why communication is so important to our evolution as a nation and the amendment passed by the Senate is blocking and preventing the communication between different communities.

## ¿Es Discriminacion?

Maria del Carmen Valdez

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## Runnymede Ramblings

By JT Baggy Pants

Young males have been sporting baggy pants well below the hips. The hip-hop look offends many elders and parents. Studies show, however, that those who wear them are not into crime. Those who wear their pants low know they can't run in them and when combined with sneakers with shoe laces adrift, they couldn't get very far anyway. It's a cool look for these young males. Let "em" be cool.

The Supreme Court ruled that a couple's home, where one resident gave permission for the search but the other resident "unequivocally refused to give consent", is unconstitutional as to the resident who refused consent.

The Court rules 5-3 that " a physically present co-occupant's stated refusal to permit entry renders warrantless entry and search unreasonable and invalid as to him."

The Court ruled 9-0 that police can enter a home without a warrant when they have not knocked or announced their presence if they have an objectively reasonable basis

to believe that someone inside the home has been seriously injured or there is an imminent threat of injury.

The Court ruled 5-4 that evidence collected under a search warrant is admissible even when police officers failed to knock before entering a home. The rule of "knock and announce" is now up for grabs.

It may be harder to prosecute domestic violence cases. The Court ruled 8-1 that a crime scene report detailing the victim's claim cannot be used in court unless the victim testifies on the stand. The Court said such statements

would violate a defendant's Sixth Amendment right to confront witnesses in court. This ruling could cause problems for prosecutors and leave women more vulnerable to domestic violence.

We need to get clear about whether firecrackers are a permissible expression of public citizen behavior. We, in the Runnymede corridor, have experienced both personal and property damage by firecrackers. We need to have a more clear expectation from the City Council and the Chief of Police on what is permissible and what is not.

We all know just how traffic

violations have risen in EPA. Illegal turns, speeding, doughnutting are on the increase. Greater emphasis should be placed on traffic enforcement and the issuing of citations with clear penalties demanded. The use of this police power could become a great source of money that might be used to enrich the coffers of the City in its struggle to maintain personnel at current levels.

We invite the Chief of Police and the San Mateo County District Attorney to comment on these ramblings from a long time EPA resident.

# Men's health is a family issue

By Margaret Allan  
EPA Today Contributor



Margaret Allen

This past Father's Day on June 18th was a day for celebration and family get-togethers. Tragically however, some fathers died on Father's Day. Often this is because they didn't take care of what is so vital to them and their families - their health.

A report from the Centers for Disease Control, out last week, shows that 47% of men in this country are fathers. Even though many are young - 28 million fathers are under the age of 19 - 75% have stepped up to the plate and live with their children. Accepting this responsibility, however, does not always include taking care of their health.

And surveys show that men don't like to go to the doctor. Why is this?

Maybe we expect men to be too tough. A recent study found that 7% of men drove themselves to the hospital while they were having a heart attack. They said they were too embarrassed to go by ambulance, or didn't really think their problem was serious.

There are practical reasons men don't go to the doctor - inconvenient clinic hours, feeling unwelcome in a clinic that seems to be full of women and children, and perhaps not enough male health care providers. But the American Medical Association found that many men see going to the doctor as a sign of weakness, preferring to "tough out" their illnesses. Others are embarrassed, and still others

don't want to be told not to smoke or drink heavily, change their diet, or use sunscreen.

And many men are afraid they will be told that they have cancer. Should they be? Well, yes and no ...

- Smoking causes cancer in places such as the mouth, lips, throat and lungs. If all those men smoking at the Father's Day barbeque were to quit, their chances of an early death would go down. A doctor can help someone quit smoking.

- Testicle cancer is the number one cancer of young men. Men should take seriously any ache or unusual feeling of heaviness in their genitals, and examine them monthly for lumps or swelling. If there is cancer, it won't just go away by itself. Young men should not hesitate to go to the clinic with any concerns.

- Prostate cancer affects one man in 9 after age 75. Risk is higher in African American men than others, and strikes them at an earlier age. Men should discuss screening with their health care providers - because a test might be right for them.

A quick visit to the local clinic may help to uncover a chronic disease. For instance,

58 million men have diabetes and high cholesterol, 29 million men in the US have high blood pressure, and 30 million men have impotence or "erectile dysfunction". A few simple lifestyle changes, good medical care, and perhaps some medication could help them avoid that stroke that frightens families and leaves a person unable to speak or move properly, or save them from a heart attack, blindness, kidney failure, or brain damage.

The list goes on. Homicide is the leading cause of death for black males aged 15-24 years of age. Gay men are frequently exposed to violence and stress, and are more likely to remain silent about important health issues.

Men also have a suicide rate double that of women, and a greater risk of contracting HIV and AIDS. Men in poor communities have more stressful life events and less social support. Reasons for these tragic statistics include poverty, racial discrimination, cultural acceptance of violent behavior, immediate access to firearms, and substance abuse.

Recognizing and preventing men's health problems is vital to our communities. Because of its impact on their wives, girlfriends, and children, men's health is truly a family issue. Make some simple changes now, and be around to play with the kids on Father's Day next June.

Margaret Allen is a family nurse at the Ravenswood Family Health Center in East Palo Alto.

## Luto

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mente en \$300,000 y luego el 7 de Julio fue aumentada a tres millones.

La petición para que le bajaran la fianza a \$100,000 fue negada por la corte el 13 de Julio. Delgado tendrá que aparecer en corte otra vez el día 20 de Septiembre.

La familia real había llegado a California tan solo unas hora antes de la colisión con Delgado. Estaban visitando California para reunirse a discutir reformas políticas con la comunidad de Tonga. El Príncipe y su esposa habían retornado de Tonga de la celebración del cumpleaños 88 de su tío Taufa'ahau Tupou IV Rey de Tonga.

Algunos de los dolientes que reunieron para dar el pesame

y demostrar su respeto a la familia real, se reunieron en los servicios efectuados en la mansión del Rey Tupou IV en la ciudad de Hillsborough. Los dolientes se presentaron en ropa negra y con sus cuerpos cubiertos en Tauvala, un tapete tradicional de Tonga que esta hecho de una baya molida y se usa en ocasiones especiales en muestra de respeto.

Los residentes de East Palo Alto Fatani Uhila y su hija Tofe acompañaron los cuerpos de la pareja Real de regreso a Tonga. Donde un enorme funeral se efectuó en Lapaha, Tonga en el cementerio real. Tonga estará observando seis meses de duelo.

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### WHAT CAN YOU DO TO STAY HEALTHY?

- 1. Don't Smoke.**  
But if you do, talk to your doctor about quitting.
- 2. Eat a Healthy Diet.**  
Fruit, vegetables, whole grains, low fat dairy products, and some protein-containing food such as chicken, fish, or beans. Fast food is not healthy food!
- 3. Be Physically Active.**  
Walk, dance, ride a bike, rake leaves, or do any other physical activity you enjoy. Start small and work up to 20-30 minutes most days of the week.
- 4. Stay at a Healthy Weight.**  
Don't over eat. It's better to stay just a little bit hungry than to feel full and bloated.
- 5. Drink Alcohol Only in Moderation.**  
Have no more than 2 drinks a day. A standard drink is one 12-ounce bottle of beer, one 5-ounce glass of wine, or 1.5 ounces of spirits.
- 6. Make sure your shots are up to date.**
- 7. Get plenty of sleep.**  
Eight hours is great, but seven will do.
- 8. Get a check up.**  
If you feel awkward or uncomfortable making an appointment for personal issues, tell clinic staff that you need a check-up when you call for your appointment. You won't be the first!

### SCREENING TESTS: WHEN TO SEE YOUR HEALTH CARE PROVIDER

**CHOLESTEROL:** Every 5 years, starting at age 35. If you smoke, have diabetes, or if heart disease runs in your family, start at age 20.

**BLOOD PRESSURE:** At least every 2 years.

**COLORECTAL CANCER TESTS:** Begin regular screening at age 50.

**DIABETES TESTS:** Get a test if you have high blood pressure, high cholesterol, if you are overweight, or some one in your family has the disease.

**DEPRESSION:** If you've felt sad, or hopeless, and have felt little interest or pleasure in doing things for 2 weeks straight, talk to your doctor about a screen for depression.

**SEXUALLY TRANSMITTED INFECTIONS:** Discuss whether you should be screened for STIs, such as HIV.

El señor Uhila dijo que el fue la ultima persona que estuvo en contacto con la Princesa Kaimana aproximadamente hora y media antes del accidente.

"Yo he estado encargado de la transportación local de el Príncipe y la Princesa por los últimos cinco años" dijo el. La tía del señor Uhila, Vaiolulu Vaiolupe Mo e Fala e Tuipelehake Uhila Fuata dijo "Es una perdida enorme para la isla de Tonga, incluyendo a las comunidades de Tonga en los Estados Unidos. Esto a tocado el corazón de nuestra comunidad .....como si una bomba nos hubiera explotado" La señora Fuata era una familiar lejana del Príncipe Tu'ipelehake y creció con el en Pelehake, una villa en Tonga.

El mismo día que los cuerpos del Príncipe y la Princesa

fueron trasladados a Tonga, el Concilio de la Ciudad de East Palo Alto formuló una proclamación celebrando las vidas de los fallecidos. La proclamación fue presentada a Lavenia Fusitua, tía de la fallecida Princesa que reside en Oregon.

Durante la presentación de la proclamación el Alcalde de la Ciudad de East Palo Alto el Honorable Rubén Abrica señaló que aunque el Príncipe siempre estaba ocupado en su visitas a los Estados Unidos "El nunca deo pasar una oportunidad para visitar a East Palo Alto..." y "fue una persona instrumental en llevar reformas democráticas

al reinado de Tonga."

El día Domingo, Julio 9 los residentes locales de Tonga se reunieron para participar en un servicio en la Iglesia Unida Metodista en San Carlos y para escuchar a la hermana del Príncipe honrar la memoria de su hermano y esposa.

El residente de East Palo Alto señor William Webster dijo que estaba profundamente conmovido cuando atendió los servicios funerarios al ver que atrajo juntas a las comunidades de las Islas del Pacifico y que enfatizo la conexión entre la comunidad de East Palo Alto y la Isla de Tonga.

Siosifa Moala, un joven de 14 años que se movió a California en el 2004 desde Vava'u, Tonga dijo " Es muy triste. Y me apegó a la perdida Real. El era un Príncipe caritativo y bueno" Moala fue uno de los muchos dolientes que ayudaron a alzar un sitio en memoria a el Príncipe y a la Princesa en la carretera 101 y reporto que los gente en Tonga estaba levantando un memorial permanente.

# Penisoni's Sentencing Postponed

this month for first degree murder in the Superior Court of San Mateo County. Ricardo Arana, who was also convicted for the crime, was scheduled to be sentenced on the same day. Penisoni and Arana were both tried and convicted of the murder of Ortega Barnes, who was killed in a drive by shooting on Wisteria Street in East Palo Alto in March, 2004.

Prosecutors have also accused Senetuli of three counts of attempted murder. When he is sentenced, it is likely that he could face life in prison without parole.

Their July 18 sentencing was postponed until September 7, when the defense attorneys filed a joint petition for the release of the jurors' names, so that they could be interviewed before the sentencing.

According to Arana's attorney, Savas Loukedis, Penisoni is entitled to the sentencing delay because the jury did not talk to the defense immediately after issuing their verdict, as a normal jury would. His lawyer said that Arana and Penisoni's defense team would like to make a formal inquiry as to how they reached their decision. If any new information reveals that the jury's decision-making was somehow unjust or flawed, then the judge would have to grant Penisoni and Arana another trial.

According to three members of the jury who were present at the court on July 18th, the jury was escorted out of the courthouse by the bailiff as soon as the verdict was given, for what they thought to be safety issues.

These members of the jury attended the sentencing in order to "see the case all the way through," and agreed to continue discussions with the defense "as a measure of courtesy."

## Request for a new trial

In a telephone interview before the scheduled July sentencing, Penisoni's attorney, Phillip Johnson, said that the defense was planning to "...jointly file a request for a new trial based on what [they felt] to be newly discovered evidence."

Both the County Prosecutor, Sean Gallagher, and the three members of the jury who attended the July 18 court date said that the likelihood of further investigation uncovering "anything new or anything of interest at all," was very slim.

Some say that Penisoni and Arana's trial was unfair,

## WHAT TO DO IF YOUR CHILD IS ARRESTED

### 1. Answer all basic questions

It is a misdemeanor to lie in this situation, but during arrest, he or she should not talk unnecessarily.

### 2. Speak with a lawyer ASAP

Your child has the right to an attorney, even if your family cannot afford one. Call the San Mateo Bar Association or the Community Legal Services organization for assistance in getting a lawyer.

SAN MATEO BAR ASSOCIATION:  
(650) 369-4149  
COMMUNITY LEGAL SERVICES IN EAST PALO ALTO  
(650) 326-6440

### 3. Bring positive documentation

Bring school progress reports, pay stubs from an after school job, letters from teachers, coaches, or religious leaders to the hearing. These help the probation officer decide whether he or she should be charged with crime, or released with community service.

### 4. Keep children in the home

Explore your options. If possible, try to keep your child in the home, on house arrest or probation, instead of being to a detention facility. Ask your lawyer to push for this option.

### 5. As a parent, you have the right to an interpreter

because they were tried by a San Mateo jury, which probably had preconceived notions of gang-related crime in East Palo Alto. It is alleged that Senetuli was a member of the Sacramento Street Gang, which has gained ill fame in the community since the murder of Police Officer Richard May in January of this year. For this reason, the defense might petition the court for a

change in venue, so that he could receive a fair trial in a county where the Sacramento Street gang is less known. Issues of biases due to race have also been raised. One anonymous jury member said, "We could have all had blinders on and come to the same conclusion. Our decision was based strictly on what was placed in front of us. In our discussions leading up to the verdict, we only discussed the evidence." The three members of the jury that came to the sentencing maintain that there was no racism guiding their decision.

However, a recent report released by the National Council on Crime and Delinquency (NCCD) shows that Pacific Islanders are disproportionately accused of crime in San Mateo County. In 2002, Pacific Islander youth were put on probation at a rate of 5.8 times their proportion of the population. Of 12 defendants charged with death penalty crimes in San Mateo County during 2001 and 2002, 9 were Pacific Islanders. Other minority youth are also over-represented in San Mateo's criminal justice system.

## Unfair Practices

The National Council's report also stated that unfair practices can result from seemingly race-neutral policies.

During a six week trial, for example, jurors are given a

\$15 per day stipend. "It's about enough to buy lunch," said one jury member. It is often wealthy people, retirees, or those who are sponsored by their employers who can afford to follow through with their civic duties. The sole bread-winner of a family, or somebody dependent on child care, would not be able to take six weeks for jury duty. The eventual result is that many East Palo Alto residents are not being heard by their "peers" in the courthouse, as the justice system mandates.

## High suspension rates

Some groups say that San Mateo's public school system is a possible contributor to the over-representation of youth of color in juvenile justice system.

They cite the fact that minority youth have higher rates of suspensions and expulsions, dropouts, and lower academic achievement than their white peers.

The NCCD report said that San Mateo County is attempting to remedy this situation by focusing on reducing drop-out rates, suspensions and expulsions, and improving minority students' academic achieve-

ment. The report recommended that public schools strive to diversify the ethnic composition of their teaching staff in order to accommodate the student population both culturally and linguistically.

A close friend of the Penisoni family, Michael Uhila, said that although society plays a large part in cultivating gang related violence, "The most important thing is to help kids find creative outlets for their energy."

"Going to church is not enough," he said, "There has to be something to keep the kids busy and utilize their talents. We have to tackle that issue. When parents are juggling two jobs, their kids have time to do other stuff when they aren't around. Call it gangs... it is what it is, and there's mischief."

Community residents who were interviewed said that the Penisoni's are a loving family-a family

that has faced and is still facing a very difficult time. They said that the family is enduring a long series of unfortunate and painful events and this is an ideal moment for the community to support them and offer them an additional source of strength.

When this article was written, Bonnie Swift was a contributing writer and an intern at EPA Today.

**"The most important thing is to help kids find creative outlets for their energy... Going to church is not enough, there has to be something to keep the kids busy and utilize their talents. We have to tackle that issue."**

-Michael Uhila, friend of the Penisoni family

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# Lifecycles

## A Tribute to Bob Hoover

From the time he moved to East Palo Alto in 1962, Hoover has worked tirelessly to assist and encourage the city's youth and to improve the quality of life in the East Palo Alto community. This past June, he moved to Houston, Texas. The following article is the first of a two-part tribute that honors Hoover and the rich legacy that he has left the community.

By Kathleen Alexander  
EPA today Contributor

If there were a statesman for the city of East Palo Alto, it would be Bob Hoover. He is one of the few who cuts across generations and cultures. For more than forty years he has mentored young people. Two generations have been tutored, encouraged, and loved by him. He doesn't realize how unique he is. He's unassuming and speaks in a quiet voice that is soothing and kind and puts anyone at ease.

### A simple credo

Bob has followed a simple credo that he learned in his own youth from two men in particular who deeply affected him. The first man was his grandfather who raised him on a farm in North Carolina. His grandfather taught him to *'Always be honest with people and carry yourself with dignity.'* Bob himself mirrors the kind of man that he describes when he talks about his grandfather.

He told me that they grew crops and vegetables on his grandfather's farm. Bob said that he worked with his grandfather, walking behind the horse-drawn plow that tilled the fields or the neighbors' vegetable plots. What they didn't need for themselves, they sold. His grandfather was a resourceful man, and a self-made entrepreneur. He had a wood and coal business and also ran a country store.

**"Spend time with young people. Listen, really listen to them. When you win their trust, then they listen to you..."**

*One of Hoover's teachers*

Bob remembers that his grandfather was fearless and would never cow-tow to the white man's rules of segregation in the South. He ignored them. He would just go in to a restaurant that served only whites and order what he wanted. Because people in the town respected him, they served him.



**Robert Hoover**

The real turning point for Bob came when he decided to drop out of school in the 9th grade. "I figured I had already learned what I needed to know and since I was a good ball player, I wanted to become a professional and be a Jackie Robinson. At the time my mother was working as a domestic in Philadelphia. When she heard that I had dropped out of school she came and got me and put me in a military academy in New Jersey.

There he met a teacher who changed his life. "He had a real impact on my life," Bob said. He spent a lot of time talking to me that year and he made me rethink the relationship of education and my career. From him Bob learned a simple credo that guided his future in working with youth.. "Spend time with young people. Listen, really listen to them. When you win their trust, then they listen to you, then they'll take to heart the advice you give."

### Different goals

Bob's goals changed. When he returned to North Carolina, he remembers, "I went back to school and I did well. Then, in 1951 when I was 19, I joined the Air Force. In my training I had to learn the turret system. They gave us an incentive; the top 5% of the class would be given a promotion. I knew that I had to prove to whites that I was just as smart as they were. In the first year and half I went through three schools. By the end of the first year, I was sergeant, and in year and a half, I made it to staff sergeant.

I was a gunner on a B-29. I ended up as a gunnery instructor and eventually flew on a B-26 in Korea on low-level night missions. I liked flying but not combat. It was very impersonal.

In the military I experienced a lot of problems as an

African American," Bob said. "Once when I was in Cheyenne, Wyoming with the Air Force baseball team, the whole team went into a restaurant and ordered dinner. We were all dressed in our military uniforms. Everybody else got their order, and they were eating. Finally I asked the waitress "Where is my dinner?" She told me that they didn't serve coloreds. In protest, the entire team got up and left the restaurant before finishing and without paying."

Bob said that his experience in the military had a lot to do with the way he saw race relations. "I had come into the military at a time that they were just beginning to integrate. It made me angry to know I was being asked to serve and at the same time, I wasn't being treated as a full citizen. It never made sense to me. That whole experience set the tone for me. I learned to carry myself with dignity and pride."

**"In the military I experienced a lot of problems as an African American,"**  
Hoover

After the Air Force, in 1955, Bob enrolled at Penn State. There, he lived on campus. "Even though I was a vet," He said, "I still couldn't get an apartment. I studied physical education because I wanted to be a coach-and biological science. When I graduated from there in 1959, I came out to Stanford to study physical therapy. I wanted to be an athletic trainer. At Stanford I got a room in the house of a professor. I had an internship at Stanford and worked as a therapist at the V.A. and I was a coach for Little League in Palo Alto."

When Bob married Mary Hoover another Stanford graduate, he went to look for an apartment in Palo Alto. "No one would rent to us," he said. "But my wife and I found an apartment in East Palo Alto on Woodland, just across the border."

The owner of the apartment building lived in New England. "When he came out to California and found out that we were renting an apartment," Bob said, "he told us that we would have to leave. That was in 1961. I told him that we had a lease and that he would have to get the police to get us out. We

finished out the lease and because we couldn't renew the lease, we bought a house in East Palo Alto in 1962. It is the same house I have now."

Bob said that he started to coach Little League for East Palo Alto and he saw the issues that the high school kids had. "We went to a Presbyterian minister in East Palo Alto who had control of a house at University and Bay. We asked him if we could turn it into a teen center and he agreed. We called that place "Community House". I was still working as a therapist at the V.A. but after work we would open the place up for the kids in the community-six days a week from 5 pm to 9 pm.

"We wanted to see if we could get kids to do better. So we went to the local high school, Ravenswood, and asked them to identify 25 kids that weren't doing well. We named our organization Youth Unlimited Corps (YUC) . "I began to give them the kind of counseling that Mr. Holmes gave me. Then we added outings-and took them on hikes and adventures. The group began to knit together, developing what nowadays you call a positive peer group. It included such people as Maurice Bundy and Reid Stephenson."

Bob then talked about the 1960's. He described it as a dynamic period when the community pulled together following the Civil Rights Act and African Americans claimed their equality.

It was also a time when education became very important to community residents, so Bob and other black leaders in the community started Nairobi School.

Like other parents, Bob and Mary wanted to make sure their kids and others in the community had access to a good education.

From the 1960s through the 1980s, Bob and others in the community cultivated the confidence and pride that is indelible and shows up on many of the young who are now the middle-age leaders in the community.

Bob is over seventy now, but he still works for the community. He is just as involved as ever in helping young people. Before he moved to Texas, he was on the staff at Free at Last, an agency that was started by men and women, several of whom Bob once mentored.

When he worked at Free at Last, young people stopped in to talk. They are from different ethnic groups, but they hug him as though he was their honored grandfather.

One of his more recent community programs was developed to introduce young people in the community to golf, one of Bob's passions. He started the Junior Golf Program and every week ten to 12 kids get to practice at the Palo Alto golf club.

"In the Junior Golf Program," Bob said, "I spend more time with the kids than their parents do. One of them wrote me an email. In it, she said, 'I cannot tell you what an impact you've had on my life. Almost everything I know and understand about life is a direct result of being in the Junior Golf Program.'" Summary:

His work with youth has always been based on the premise that above all else, kids really need someone to talk to who will listen. Once he has their trust, then he talks with them about the way to conduct yourself. He always teaches them that to achieve what they really hope for, they need to know that education is a key to their future.

"And that's the theory that I've been working with for 40 years. That's why the Nairobi School and College worked. That's why the Junior Golf Program works."

In 2004 Bob invited ten people that had been in YUC to share how being in the program had an impact on their life. "Several people said exactly the same thing. It surprised me. They said that what they had learned in YUC and been key to how they raised their own children."

Bob Hoover has outlasted almost everyone that committed to helping young. He embodies what his grandfather taught years ago -be honest, and carry yourself with dignity and pride.

Why does he continue, long after others have retired?. Perhaps because he always sees what people are capable of becoming. He really cares and knows how to communicate that. He is wise and humble and elegant.

# Lifecycles

## Moving On

By Sekou Black

*In everyone's life, there is a moment or memorable event that changes us. For some, there are many events that may impact their life or their view of it.*

*For me, it was the moment that I decided to go back home to EPA and make a difference. EPA has made a complete U-turn in many*



**Sekou Black**

*ways since my early childhood, but some things and some people never change. After*

*spending two years helping folks in my community.*

*I feel odd saying that I'm moving away to New York. My return home has sparked a strong sense of belonging, and pride for my city as well as my neighborhood, the Village.*

*I feel respected; I feel loved, but most of all, I feel sad that I'm leav-*

*in. My goal in NYC is to pursue school full time, majoring in biology with an emphasis on zoology and ;icking up a double major in psychology or something dealing with human behavior and emotions.*

*I'll miss everyone and everything about EPA, but I'm determined to come back home once again and*

*start something BIG.*

*Some leave EPA with hate and bitter feelings, but I know that home truly is where the heart is.*

Editor's note- Sekou Black was an Outreach worker and UTurn Counselor for Free at Last.

He was also a contributor for EPA Today. Sekou left East Palo Alto for New York City on August 7.

Dirk Alvarado

For 7 years, Dirk Alvarado served as the recreation supervisor at the Oneida Harris Recreation Center in Menlo Park.

He recently announced that he had accepted a position with the City of Half Moon Bay.

So, on August 14, he leaves Menlo Park to assume similar duties in Half Moon Bay's Parks and Recreation Department.

There he will oversee school age programs, work with teens and coordinate special programs.

He told EPA Today, "I have had a difficult time accepting the fact that I will not be working within the [Menlo Park] community, but am excited about the work I will be doing coast side."

Read Alvarado's letter to the editor on page 9 of this edition of EPA Today.

Bonnie A. Swift

EPA Today would like to say, "Goodbye and thank you" to Bonnie Swift who interned with the paper for six weeks this summer. Swift is a sophomore at Stanford Univ. majoring in history.

She is on her way to Paris where she will spend two quarters in Stanford's overseas program this fall. Swift wrote several articles in this edition.

I enjoyed meeting the people that I interviewed in East



**Bonnie A. Swift**

Palo Alto, while I interned at East Palo Alto Today," Swift said. I have a different perspective of East Palo Alto. I think it is a really ethnically diverse version of suburbia. It

is nothing more or less than that." There is a stronger sense of community than in Palo Alto.

In East Palo Alto, people are interacting on a more personal level. There is a warmer feeling.

Even though she is in Paris, Swift has promised that she will continue to write two more articles which will appear in the next EPA Today. Look for her byline in the next edition.

Bonnie, bon voyage!



**Glenda Savage-Johnson**

**EAST PALO ALTO SANITARY DISTRICT BOARD APPOINTS NEW DIRECTOR**

At its August 3 board meeting, the Board of Directors for the East Palo Alto Sanitary District voted to appoint Glenda Savage-Johnson to fill the vacancy left by Director Bob Hoover who resigned from the board in June.

Savage-Johnson is a long time resident of East Palo Alto. This is her second appointment to the Sanitary board, since she served on the board between 1990 and 1994.

She has also served with the East Palo Alto Childcare Task Force, the Community Development Institute and the 4 C's of San Mateo County. Congratulations to Glenda Savage-Johnson.

## Other EPA Today Interns

EPA Today would also like to thank Seanteonna Johnson, Eseta Uhila and Roneisha Meachan for their assistance. All three are SEP (Sponsored Employment Program) interns who worked at the paper this summer. During their internship, they made telephone calls on behalf of the paper and helped research and draft articles.

Johnson, Meachan and Uhila graduated from the summer program Friday, August 4. EPA Today extends its best wishes to all three as they return to high school this fall.

## Remembering good deeds

Events may come and go, but some good deeds should never be forgotten. So EPA Today would like to acknowledge the many community organizations and individuals who made proclamations and gifts that were presented to Dr. Wangari Maathai during her recent visit to East Palo Alto.

As many readers of EPA Today might remember, Dr. Maathai is the first African woman to receive a Nobel Prize for Peace. She visited East Palo Alto to participate in a tree planting ceremony to celebrate the 10th anniversary of Palo Alto's nonprofit agency Canopy and the launching of the East Palo Alto Tree Initiative through which East Palo Alto will have 1,000 new trees planted in the city by 2010.

Here are the names of a few of the local businesses and organizations which might not otherwise be acknowledged for the contributions they presented in honor of Dr. Maathai's visit:

B&S Dismantlers, Church of Christ, City of East Palo Alto, Drew Medial Foundation, Open Bible Baptist Church, Faith Missionary Baptist Church, the Ujima Security Council.

East Palo Alto resident Keisha Evans wrote the following narrative about Dr. Maathai's visit.

### Honoring Dr. Maathai

East Palo Alto's Special gifts to Dr. Wangari Maathai were as unique as the East Palo Alto community. To

begin the ceremonial event, Mayor Ruben Abrica presented Dr. Maathai with the Key to the City that was encased in a hand woven kente cloth bag from Ghana. By giving the ceremonial "Key" to our Nobel Laureate visitor, a special welcome was extended with the hope that Dr. Maathai, would feel encouraged and comfortable to return over and over. The key unlocks our hearts, our homes, and our entire community for her whenever she is in the area.

Next she was given a hand-made tote bag of authentic mud cloth created by local artisan, Gloria Scott, to hold the various items. Into this beautiful custom made bag went different commemorative items with the name of East Palo Alto on them. Beginning with a unique 2004 Juneteenth souvenir tee shirt,

we gave her Collard Greens Festival tee shirts, an East Palo Alto College Faire Crew program tee shirt and the very special YUCA 'Welcome to East Palo Alto' tee shirt. A copy of the book, "Liberation Saturday" by East Palo Alto's own Joe Prince was included as well as a copy of the Collard Greens Festival Souvenir Book with a Collard Greens Festival baseball cap and apron. East Palo Alto City department baseball caps along with East Palo Alto Recycle Program pencils were there, in addition to the East Palo Alto metal lapel pin that prominently features the City logo.

This unique custom-made bag of East Palo Alto memorabilia was presented to our regal guest by three local children, and was graciously received by Dr. Maathai.

A special book was prepared and presented to Dr. Maathai at the dinner later in the evening. It consisted of articles and photos of the recent YUCA demonstration

for the removal of the local toxic waste recycler, archival copies of the Ujima East Palo Alto Alert that contain the background on the fight to have the toxic recycler removed from our community, and a set of wonderful drawings and expressions of support from Mrs. Grace Funn's second grade class at Belle Haven School.

The clear simple messages from the children were charmingly illustrated, showing that they understood the necessity for trees in our world and the role Dr. Maathai is playing in spreading the message. A couple of copies of Silicon Valley deBug magazine were included to share regional information. The YUCA 2004 East Palo Alto Health Survey was also a part of this special book as well as various flyers and pamphlets to show our Sister Dr. some of the work already completed in East Palo Alto to improve our environment and to extend the "green belt" worldwide