



Facebook faces scathing criticism....

East Palo Alto artist is getting national attention... page 7

Ravenswood Family Dentistry is expanding....

East Palo Alto Today

Providing news that is relevant, informative and critical



East Palo Alto and Belle Haven

September 2018

Vol. 12 No.62

East Palo Alto seeks a new city manager

By Henrietta J. Burroughs

Carlos Martinez, East Palo Alto's current city manager is slated to leave his position with the city to become the

city manager of Richmond, CA, starting on November 1, 2018.

After several council interviews and a public hearing it had with him this past July, the Richmond City Council chose

Martinez to be Richmond's city manager over two other finalists: former Oxnard Assistant City Manager Ruth Osuna and former Alameda City Manager and Moraga Town Manager Jill Keimach

Martinez was born in Managua, Nicaragua and is a naturalized American citizen. He has worked in the public sector for the Cities of Hayward and for the East Palo Alto Redevelopment Agency since

2003. He was appointed as East Palo Alto interim city manager in October 2014 and as East Palo Alto's city manager in March 2015.

In an email to East Palo Alto Today, commenting on his time working in East Palo Alto, Martinez said, "Serving as East Palo Alto City Manager and leading the East Palo Alto team has been one of the most rewarding experiences of my professional career, and a great honor."

He continued, "Much has been accomplished during my tenure, building on the hard work of my predecessors. East Palo Alto is now better than ever, with a great Council and team of devoted professionals. The City's future is bright."

Martinez will replace Richmond's retiring city manager, Bill Lindsay, who has served as Richmond's top manager since 2010. At its Tuesday,

continued on page 10



Photo courtesy of the Santa Clara Valley Water District

All of the city, county and state officials who took part in the groundbreaking for the first major San Francisquito Creek flood protection project that took place on August 5, 2016, were all smiles. The event took place exactly two years ago this August and included the mayors from Palo Alto, East Palo Alto and Menlo Park. But, for all of the attention given to the project that day, what has happened thus far to protect the three communities from any creek flooding that develops from future storms? To get an update on the project, read the article on flooding on page 2 of this issue.

Should banks be raising the citizenship question?

By Mark Hedin

Candidate Donald Trump rode his anti-immigrant rhetoric straight to the White House. Since then, he's banned people from heavily Muslim-populated countries, taken children from their parents upon arrival at the Mexico border, is attempting to make citizenship status a question on the 2020 Census, and one hot day in late July, blocked a fourth-generation American

mom from buying her kids tacos at her local swimming pool in Roeland Park, Kan.

Jessica Salazar Collins, a Bank of America customer for nearly 20 years, called BofA to ask why her debit card had

been declined. Eventually, she learned that her account had been frozen, because her husband had not responded to a bank postcard inquiring about his citizenship status. Josh Collins was born in Wichita.



Photo courtesy https://www.uscis.gov/citizenship

Neither of the Collinses has ever left the United States except for a first-anniversary, belated honeymoon trip to Mexico in 2005. They had been Bank of America customers before that.

In time not as quickly as promised, and not in time to buy movie tickets for the family the next day the couple regained access to their earnings. But by early August, they'd taken their banking to a local credit union. "This hap-

continued on page 10

Inside

Editorial

News Briefs

Opinions

Senior News

TV Listings

Youth News

Project to protect EPA from flooding nears completion

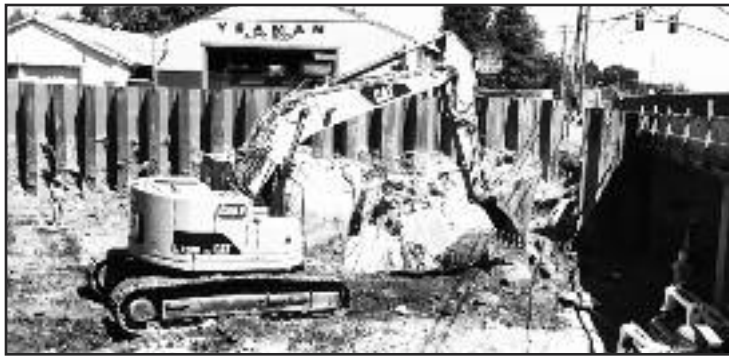


Photo courtesy of the Santa Clara Valley Water District
The construction on the San Francisquito Creek flooding project is very evident on East Bayshore Road off of Highway 101 in 2017.

By Gary Kremen and Len Materman

East Palo Alto residents are now months away from receiving critical protections from flooding from San Francisquito Creek. San Francisquito Creek is between San Francisco Bay and U.S. Highway 101, adjacent to the Pul-

gas Gardens Neighborhood. After the 1998 record flood, which damaged approximately 1,700 homes and businesses and resulted in tens of millions of dollars in damages, the San Francisquito Creek Joint Powers Authority (SFCJPA) was formed by the cities of Palo Alto, Menlo Park, East Palo Alto, the San Mateo County Flood Control District

and the Santa Clara Valley Water District.

After years of planning and securing environmental permits, the SFCJPA and its partner agencies are excited to complete construction on the first major San Francisquito Creek flood protection project by early 2019.

The improvements to this stretch of about one and a half miles of San Francisquito Creek next to East Palo Alto will protect thousands of people and properties on the east side of U.S. Highway 101 from creek flows resulting from storms even greater than the famed 100-year flood event, which has a 1 percent chance of occurring in any given year, along with considerations for high tides and sea levels rising by several feet. During the past two years, the SFCJPA widened the creek channel between East Palo

Alto and Palo Alto to hold more. The widening was into the Palo Alto Golf Course and included new floodwalls and trails on both sides of the creek between East Bayshore Road and Daphne Way. This year, we will construct raised levees and trails on both sides of the creek between Daphne Way and Friendship Bridge.

In addition to its flood protection benefits, the project

enhances the surrounding environment and recreation opportunities. The project has created or restored 22 acres of marsh habitat for endangered bird, fish and mouse species. During this final construction season, the project will enhance access to recreational/commuter trails, including new or improved access in East Palo Alto at O'Connor Street, Daphne

continued on page 8



Photo courtesy of the Santa Clara Valley Water District
The water was overflowing on East Bayshore Road during the King Tude on December 4, 2017.

Facebook faces scathing criticism and a federal complaint

The following is a copy of the text of a press release issued on August 17, 2018 that details the formal complaint that the U.S. Department of Housing and Urban Development filed against Facebook.

HUD FILES HOUSING DISCRIMINATION COMPLAINT AGAINST FACEBOOK

Secretary-initiated complaint alleges platform allows advertisers to discriminate

WASHINGTON – The U.S. Department of Housing and Urban Development (HUD) announced today a formal complaint against Facebook for violating the Fair Housing Act by allowing landlords and home sellers to use its advertising platform to engage in housing discrimination.

HUD claims Facebook enables advertisers to control which users receive housing-related ads based upon the recipient's race, color, religion, sex, familial status, national origin, disability, and/or zip code. Facebook then invites advertisers to express unlawful preferences by offering discriminatory options, allowing them to effectively limit housing options for these protected classes under the guise of 'targeted advertising.' Read HUD's complaint against Facebook.

"The Fair Housing Act prohibits housing discrimination including those who might limit or deny housing options

with a click of a mouse," said Anna María Fariás, HUD's Assistant Secretary for Fair Housing and Equal Opportunity. "When Facebook uses the vast amount of personal data it collects to help advertisers to discriminate, it's the same as slamming the door in someone's face."

The Fair Housing Act prohibits discrimination in housing transactions including print and online advertisement on the basis of race, color, national origin, religion, sex, disability, or familial status. HUD's Secretary-initiated complaint follows the Department's investigation into Facebook's advertising platform which includes targeting tools that enable advertisers to filter prospective tenants or homebuyers based on these protected classes.

For example, HUD's complaint alleges Facebook's platform violates the Fair Housing Act. It enables advertisers to,

among other things:

- display housing ads either only to men or women;
- not show ads to Facebook users interested in an "assistance dog," "mobility scooter," "accessibility" or "deaf culture";
- not show ads to users whom Facebook categorizes as interested in "child care" or "parenting," or show ads only to users with children above a specified age;
- to display/not display ads to users whom Facebook categorizes as interested in a particular place of worship, religion or tenet, such as the "Christian Church," "Sikhism," "Hinduism," or the "Bible."
- not show ads to users whom Facebook categorizes as interested in "Latin America," "Canada," "Southeast Asia," "China," "Honduras," or "Somalia."
- draw a red line around zip codes and then not display ads to Facebook users who



Graphic courtesy of <https://www.hud.gov/>

live in specific zip codes.

Additionally, Facebook promotes its advertising targeting platform for housing purposes with "success stories" for finding "the perfect homeowners," "reaching home buyers," "attracting renters" and "personalizing property ads."

In addition, today the U.S. Attorney for the Southern District of New York (SDNY) filed a statement of interest, joined in by HUD, in U.S. District Court on behalf of a number of private litigants challenging Facebook's advertising platform.

HUD Secretary-Initiated Complaints

The Secretary of HUD may file a fair housing complaint directly against those whom the Department believes may be in violation of the Fair Housing Act. Secretary-Initiated Complaints are appropriate in cases, among others, involving significant issues that are national in scope or when the Department is made aware of potential violations of the Act and broad public interest relief is warranted or where HUD does not know of a specific aggrieved person or injured party that is willing or able to come forward.

A Fair Housing Act complaint, including a Secretary initiated complaint, is not a determination of liability.

A Secretary-Initiated Com-

plaint will result in a formal fact-finding investigation. The party against whom the complaint is filed will be provided notice and an opportunity to respond. If HUD's investigation results in a determination that reasonable cause exists that there has been a violation of the Fair Housing Act, a charge of discrimination may be filed.

Throughout the process, HUD will seek conciliation and voluntary resolution. Charges may be resolved through settlement, through referral to the Department of Justice, or through an administrative determination.

This year marks the 50th anniversary of the Fair Housing Act. In commemoration, HUD, local communities, and fair housing organizations across the country have coordinated a variety of activities to enhance fair housing awareness, highlight HUD's fair housing enforcement efforts, and end housing discrimination in the nation.

For a list of activities, log onto www.hud.gov/fair-housingis50.

Persons who believe they have experienced discrimination may file a complaint by contacting HUD's Office of Fair Housing and Equal Opportunity at (800) 669-9777 (voice) or (800) 927-9275 (TTY).

Community News Briefs

East Palo Alto City Council on August recess until Tuesday, September 4, 2018 7:30 p.m. when it will resume its regular city council meetings.

This summer, the East Palo Alto City Council held long evening meetings, several past midnight to address key issues.

At its special August 8, 2018 meeting, the council had several weighty issues on its agenda: One was to **Repeal the 2003 Zoning Code and the 1983 Subdivision Regulations and Establish the 2018 Development Code.**

The Development Code is considered the primary tool to implement the goals and policies of the city's General Plan.

At the August 8 meeting, the city staff sought the council's guidance on whether it should introduce an ordinance to establish the 2018 Development Code which would guide the future development of the East Palo Alto for the next 20 years.

Some of the changes proposed would give the council other housing options for city residents.

After listening to various views from community residents, Woodland Park staff members and other speakers, the council made modifications



to the text of the ordinance

The council will consider its adoption on September 4, 2018. The Ordinance and new Development Code would go into effect on October 5, 2018.

Another issue which led to vigorous debate within the council chamber was the **Adoption of East Palo Alto Police Department Rules and Regulations related to the Use of Conductive Energy Devices and Body Worn Cameras, and Updating the Reporting Schedule for Police Department Rules and Regulations.**

Listening to several residents who were quite persuasive, the council decided to take the issue of Conductive Energy Devices, aka stun guns, up at a future meeting to give more community members a chance to participate in the council discussion.

Another one was to **Rescind**

the Dual Designation of City Manager/City Clerk position and make them separate positions.


A key issue to be placed on the 2018 November Election Ballot - a parcel tax for East Palo Alto - called for the **appointment of a City Council Subcommittee to Write a Ballot Argument on Behalf of the City Council.**

According to the East Palo Alto City Manager's Update, On July 31, 2018, the City Council approved for submission to East Palo Alto voters the question of whether to approve a measure that would add Chapter 3.70 to the Municipal Code to enact a special parcel tax titled the "Commercial Office Space Parcel Tax for Affordable Housing and Job Opportunities."




If approved by the voters, the Measure would enact a parcel tax on commercial office space over 25,000 square feet at an annual rate \$2.50 per square foot.

It is estimated that the special tax will generate annual revenue of \$1,675,000. The revenue from the parcel tax will be limited to affordable and supportive housing programs; programs that facilitate access to job opportunities residents in the S.T.E.M. sec-

continued on page 9



MANSFIELD KIMBRO
Realtor
DRE# D1023602
mansfieldk@earthlink.net
Mobile: 650.743.9436
Office: 650.757.0888 Ext 326
Fax: 650.412.1900
BETTER HOMES AND GARDENS REAL ESTATE
J F FINNEGAN
362 Gellert Blvd.
Daly City, CA 94015
www.bhghome.com/MansfieldKimbro

DREW CENTER PHARMACY

2111 University Avenue, Suite B
(650) 321-1449, Fax 321-5977

Help Drew - Help You!



Health Plan San Mateo Medi-Cal Plan-Prescriptions Accepted



Medi-Cal
Healthy Families
Health Work
CareAdvantage
San Mateo Mental Health
Express Scripts
Medicare D Plans

Bring in your new RXS, empty bottles for refills or any other information and we can transfer or call your MD

Public Fax Center, Utility Payment Center
Gift Shop & Jewelry

OPEN MONDAY THRU FRIDAY
10 a.m. to 5:30 p.m.

City, County, State & U.S. Government Meetings & Contacts

<p>East Palo Alto City Council</p> <p>The East Palo Alto City Council meets the first and third Tuesday of each month at 7:30 pm in the Council Chambers, East Palo Alto City Hall, 2415 University Avenue; (650) 853-3100 or Fax: (650) 853-3115. Website: www.ci.east-palo-alto.ca.us</p> <p>East Palo Alto City Council Members</p> <p>Ruben Abrica Mayor (650) 380-4987</p> <p>Lisa Gauthier Vice Mayor (650) 387-4584</p> <p>Carlos Romero cromero@cityofepa.org</p> <p>Donna Rutherford (650) 327-7926</p> <p>Larry Moody (650) 644-9110</p>	<p>East Palo Alto Agencies, Boards, Commissions, Committees</p> <p>Planning Commission Second and Fourth Monday</p> <p>Rent Stabilization Board Second and Fourth Wednesday</p> <p>Public Works & Transportation Commission Third Wednesday</p> <p>Youth Advisory Committee First Thursday of each month</p> <p>Senior Advisory Committee Meets first Wednesday of the even numbered months from 1:30p.m.-3:30p.m. - City Hall.</p> <p>East Palo Alto Sanitary District The East Palo Alto Sanitary District office is open Monday through Friday from 8:00 a.m. to 12 noon and re-opens from 1:00 p.m. to 5:00 p.m. for service. Regu-</p>	<p>lar Board Meetings are held the first Thursday of every month at 7:00 pm.</p> <p>Menlo Park City Council</p> <p>The Menlo Park City Council holds meetings every Tuesday at 7:00 p.m. at the City Council Chambers located at 801 Laurel Street. You can subscribe to receive the agendas and minutes by e-mail when they are published. For questions about an agenda, call the city clerk at 650.330.6620.</p> <p>Menlo Park City Council Members</p> <p>Peter I. Ohtaki- Mayor (650) 328-0300</p> <p>Ray Mueller Mayor Pro Ten (650) 776-8995</p> <p>Catherine Carlton Cell: 575-4623</p> <p>Kirsten Keith Cell: (650) 308-4618</p> <p>Richard Cline - Cell: (650) 207-1677</p>	<p>Menlo Park Boards, Commissions, Committees</p> <p>Arts Commission Bicycle Commission Environmental Quality Commission Finance and Audit Commission Housing Commission Las Pulgas Committee Library Commission Parks and Recreation Commission Planning Commission Transportation Commission</p> <p>San Mateo County Board of Supervisors Supervisor Warren Slocum Fourth District</p> <p>The San Mateo County Board of Supervisors meets on March 3, 17, 31, & April 14, 28 2009 in the County of San Mateo Hall of Justice & Records 400 County Center, Redwood City, CA 94063. Roll call at 8 a.m. 9 a.m. Regular & Consent Agenda items. 650 691-2121</p>	<p>State Officials</p> <p>Governor Edmund G. Brown State Capitol Building Sacramento, CA 95814 Phone: 916-445-2841 Fax: 916-445-4633 Email: governor@governor.ca.gov</p> <p>Assembly Member Marc Berman District Address 5050 El Camino Real Ste. 117 Los Altos, CA 94022 650 691-2121</p> <p>State Senator Jerry Hill District Address 1528 South El Camino Real San Mateo, CA 94301 (650) 212-3313</p> <p>U.S. Government</p> <p>U.S. Congresswoman Jackie Speier San Mateo Office 155 Bovee Rd, Suite 780 San Mateo, CA 94402 Phone: (650) 342-0300 Phone: (415) 566-5257 Fax: (650) 375-8270</p>
---	--	--	---	--

From the Editor's Desk

Lessons we can learn from the career of Paul Manafort

I read a fascinating article in the Atlantic Monthly magazine a few weeks ago about Paul Manafort. You might have been following his indictment in the Mueller investigation and his ensuing federal court case.

Why was the article so fascinating? Well, it detailed Manafort's start as a young Republican campaign worker and his rise through the ranks as an influential force in the Republican Party.



Henrietta J. Burroughs

Manafort's campaign efforts were instrumental in the success of Ronald Reagan and later George H.W. Bush's presidential campaigns and it was the company that he started in Washington, D.C. that made the role of lobbying the force that it became in wielding influence over our nation's representatives in Washington.

The article stated that before Manafort started his lobbying company, Black, Manafort and Stone, "Lobbying hardly carried a stigma, because there was so little of it."

In fact, three leading political scientists, who studied the profession in 1963 concluded: "When we look at the typical lobby, we find its opportunities to maneuver are sharply limited, its staff mediocre, and its typical problem not the influencing of Congressional votes but finding the clients and contributors to enable it to survive at all."

But, that all changed with the rise of Manafort's influence in creating the "swamp" in Washington that Trump, ironically, said he was going to clean out when he became president. (list the number in his administration who were booted out of Washington.

"By the 1990s, the double-digit list of registered lobbyists... had swelled to more than 10,000. Black, Manafort, Stone and Kelly had

greatly abetted that transformation, and stood to profit from the rising flood of corporate money into the capital."

So, why have I taken this column and focused so much attention on Paul Manafort?

One statement in the article explains it all: "The thing I love," one person who was interviewed said, "is that the political elites and the economic elites in every other country but the United States of America are the same." The elected officials and the people "running the elections are the richest people in the country, who own all the assets."

Many of the people in the current administration in Washington are already some of the richest people in our country and they, obviously, seem to be trying to consolidate their power and their fortunes.

We all have heard that power corrupts and absolute power corrupts absolutely.

So, what can we, the people, do? We can first be aware the degree to which our representatives locally, statewide and nationally are vulnerable to corruption.

We must always hold them accountable at all times at every level. We need to have shared strong moral values and set ethical standards that we uphold ourselves within the community and, at the same time, hold all of our representatives as a community to the highest standards.

This means letting them know that they were not elected to office to use the privileges that they are accorded to line their own pockets. They are elected to office to work at all times for the best interests of us and for the best interests of all of the communities that they serve.

continued on page 10



Photo by HJ Burroughs

There were a variety of bands at the East Palo Alto Blues Festival that took place at Bell Street Park in East Palo Alto from August 4 through August 5 this summer. This is just one of them. Reading the back of the man's T-shirt in the photo, you can just imagine the number of people who came to live their art, to get real and to simply listen to the music.

Letters in East Palo Alto Today

Here are some of the daily issues your neighbors are concerned about on Next Door

Who else is tired of people creating an exit lane where none exists?

We've had ten months to adjust to the current Willow interchange configuration. It amazes me there haven't been more accidents. There is not a day I pass this interchange when I don't see someone making an illegal u-turn, running a red light, creating their own turn lane, waiting until the last minute to get out of the EB Willow NB 101 turn lane or running the red turn light altogether. This is easy revenue; the MPPD and CHP should be camped out catching these scofflaws!

Joellen McGruder
Belle Haven

Responses:

And the buses are probably the worse offenders, making a lane

for themselves and giving you no option but to move out of the way. Doesn't matter if you've been lined up for close to an hour, they just cut right in front of you. I cannot stand my ground because I would much rather be alive than be crushed. I truly am surprised it has not been regulated but thankfully no accidents have occurred. I try to avoid it at all Cost between 4:30-7pm. Not worth the energy.

DC Bang
Belle Haven

Please note Willow Road will be completely closed to all traffic for a weekend. That closure is tentatively scheduled for Friday, September 14, 2018, at 10 p.m. until Monday, September 17, 2018, at 4 a.m. Subscribe to the Construction News Updates to keep informed about this closure.

Pamela D Jones
Belle Haven

New Willow Rd 101 off-ramps coming mid-September

According to the Willow Rd and 101 construction web page <https://www.menlopark.org/1127/Willow-RoadUS-101-Interchange>, which has a link to a map, the northbound and southbound off-ramps will both be re-located in mid-September 2018. The northbound off-ramp will be BEFORE the overpass. It will widen to 4 lanes at a traffic light, with the two left lanes going toward the Willows. The southbound off-ramp will be BEFORE the overpass. It too will widen to 4 lanes at a traffic light, with the two right lanes going toward the Willows. It's hard to see on the map, but I think the southbound and northbound on-ramps will remain where they currently are. To make this switch, the Willow Rd overpass will be closed one weekend, tentatively scheduled for Sept 14-16 (Friday 10 pm to Monday 4 am).

Andrea Julian
The Willows

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 the other.

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 would compromise the integrity of our news reports.

East Palo Alto Today

Publisher: East Palo Alto Center for Community Media
Editor-in-chief: Henrietta J. Burroughs

East Palo Alto Today is published bimonthly;
Address all letters to: East Palo Alto Today
2111 University Avenue #160, East Palo Alto, CA 94303
(650)289-9699 epatoday@epatoday.org;
www.epamedia.org and www.epatoday.org

Opinion

The ideas expressed on this page are solely the views of the individual authors who do not represent East Palo Alto Today's board or staff

3 obstacles to clear on the road to immigration reform

Jacob Monty

Immigration is one of the most hotly debated issues of our time, often dividing Republicans and Democrats as reform measures are discussed.

Rather than build a wall along the border as President Donald Trump has suggested, a Mexican-American immigration attorney who's a Trump supporter says for economic reasons alone, it's time to put politics aside and build consensus for immigration reform.

"As a conservative and free-market proponent, I'm

passionate about positive immigration reform because its economic benefits would be extraordinary," says Jacob Monty, the author of *The Sons of Wetbacks* and founder of the law firm Monty & Ramirez LLP (www.montyramirezlaw.com).

"Reforming our immigration system will ensure that businesses have access to those workers and that our economy thrives.

Immigrants comprise



Jacob Monty

about 25 million people in the American workforce, according to the U.S. Department of Labor. A Wall Street Journal article cited an assessment by the National

Academies of Sciences, Engineering, and Medicine that concluded immigrants are integral to the nation's economic growth.

But with much of the immigration discussion focusing on the 11 million undocumented workers in

the U.S., Monty says that's a good place to start when dissecting the need for reform.

"Our immigration system is fundamentally broken," Monty says. "Millions of immigrants live in uncertainty and fear. Businesses are baffled by convoluted hiring practices."

Monty lists the main obstacles he thinks need to be overcome in order to broker positive immigration reform:

•**Codify DACA.** Deferred Action for Childhood Arrivals provides a level of amnesty to undocumented immigrants who came to the U.S. as children, but no clear path to cit-

izenship. "Their continued undocumented status is shameful," Monty says. "The parents of DACA kids did not come in the lawful way, but because of the failure of our immigration system to establish a viable guest worker program, there were no proper channels to enter the country." One solution, Monty says, is to change the law so as to regularize the status of the 11 million illegal immigrants, over half of whom have been in the U.S. 10 or more years.

Improve the vetting process. Monty points out

continued on page 8

Fintech could make California's Payday Lenders obsolete

By David Contreras

More people live paycheck to paycheck in California than any other state. Their situation is especially precarious because many have low credit scores. So they can't take out bank loans if they suffer financial setbacks, like layoffs or unexpected bills.

Politicians in Washington, including California's own Rep. Brad Sherman, regularly promise to help the middle class. Now they have a chance to put their words into action. Congress will soon consider a bill that enables Silicon Valley's most promising tech firms to partner with community banks. Thanks to tech firms' algorithms, banks can reliably extend loans to



David Contreras

people with middling credit scores. The bank-tech partnerships offer people more affordable credit than pay-day lenders.

Many Americans are worse off financially than they were before the Great Recession. An astounding 46 percent of Americans say they can't cover \$400 of emergency expenses without borrowing or selling some of their posses-

sions.

These folks often can't depend on their local banks for loans. In the wake of the Great Recession, community banks have proven uninterested in lending to "subprime" borrowers -- those who have credit scores under 700. Banks have cut lending to these non-prime customers by \$143 billion nationwide since 2008.

Without affordable credit, the ladder to the middle class can simply disappear -- as it has for many young adults in particular.

Consider a CSU Northridge graduate who lands a terrific agency job in Los Angeles. She'll need an apartment -- and in LA the median rate for a one-bedroom is \$2,000 a

month plus a security deposit.

Despite a respectable starting salary, the graduate would likely be denied a bank loan, since she has no credit history coming out of school.

Her only option may be to visit a payday lender -- where, with loan origination and other fees, effective annual interest rates can reach 400 percent. Often, borrowers find themselves trapped in a cycle of debt, having to take out new payday loans to pay off old ones. People often labor for years to break free of this debt.

Payday lenders issued 12.3 million loans in the Golden State in 2015, for a total of \$4.2 billion. Many of these loans went to recent graduates; others went to newly ar-

rived immigrants in search of the American dream.

There's a better option. New financial technology or "fintech" companies are partnering with local lenders to identify customers who are worthy of credit even if credit agencies haven't designated them as "prime."

Fintech firms analyze thousands of nontraditional data points. For instance, they might explore whether a potential borrower has paid his cell phone bill on time and in full. Insights like this allow fintech firms to detect reliable borrowers that traditional credit rating services miss.

Unfortunately, some courts have been slow to understand

continued on page 8

Unplug your fridge for an hour?

By Curtis Tongue

5 Tips for Saving Energy this Summer

In periods of peak energy usage (especially during summer), stress on the grid forces states to turn on their least environmentally-friendly power plants to handle the excess demand.

That's according to OhmConnect [www.ohmconnect.com], which works with California's energy providers to allow residents to earn cash back rewards for their real-time household energy



Curtis Tongue

savings. It says that by reducing energy during key times, we can stop these plants from going on and multiply our environmental impact.

Here are the three most high-impact ways you can reduce energy consumption

during these key moments:

TURN OFF YOUR CENTRAL AIR

We know, it's hard to live without AC—but the average central air unit uses 5,000 watts of energy per hour! For context, 5,000 watts of energy can power almost every other **TURN OFF YOUR SCREENS**

TVs use around 400 watts of energy—and the average American has their TV on for at least 4 hours a day.

DELAY YOUR DAILY CHORES

This might sound like an excuse not to clean up after

yourself. However, holding off on high-energy activities like running the dishwasher until a time where the grid is less strained can drastically decrease California's energy impact.

INSTALL A SMART THERMOSTAT

Upgrade your thermostat with one that is WiFi-enabled that allows you full control of the temperature of your home, whether you're there or away. Some models also "learn" when you're not home and adjust temperature automatically—saving you energy and money.

PUT YOUR WiFi ON TIME-OUT

Installing a "smart plug" that operates an electric switch is a great way to manage your home better. You can set them to turn off your WiFi during normal hours when you're not home, or even reduce energy by turning off your garage refrigerator for an hour a day (it won't change the internal temp if it's off for 5 hours!).

For more tips on how to reduce your energy consumption, go to ohmconnect.com website at <https://www.ohmconnect.com>

Lifecycles

Obituaries

AIDaniel Goodspeed - April 13, 1939 - August 1, 2018

AIDaniel Goodspeed, 79, took his Heavenly flight to be with the Lord on Wednesday, August 1, 2018, after a long, hard fight with heart-related issues.



AIDaniel Goodspeed

Funeral services will be held at Jones Mortuary located at 660 Donohoe Street in East Palo Alto on Thursday, August 9, 2018, at 11 am. The Reverend Theodore Fields will officiate. The Burial will be at Alta Mesa Cemetary, Palo Alto. Visitation will be 10 am on Thursday, August 9, 2018.

AIDaniel was born on April 13, 1939, in Marshall, Texas, to Herbert Goodspeed (de-

ceased) and Bennie Chilton. He leaves behind his wife of 40 years, Ida Goodspeed; sons, Gordon Goodspeed (East Palo Alto), Steven

Goodspeed, Ronald Goodspeed (Sacramento) and daughters, Jermina Goodspeed (Sacramento) and Adrienne Goodspeed (Sacramento), Sonya Brooks (Fremont) and Lakeisha Brooks (Hercules). His Grandchildren include DeRob Wright, DeRon Muldrew, Joshua Banks (Army), Isaiah Harris, Ariana Harris, Infinity Brooks, Khyler Brooks-Sims, Chase Brooks-Sims, Ronald Goodspeed, Jr, Lashieka Goodspeed, Japorina Goodspeed, and Regina Goodspeed. His Great-grandchildren are DeJon Wright, DeJah Muldrew, and DeRon

Muldrew, Jr. His brothers Herbert (Rafus) Goodspeed, Jr. (deceased), Shupaza Sadifu (East Palo Alto), Jeffery Goodspeed (Brentwood), Brian Goodspeed (Pittsburg), and sister, Judith Goodspeed (Vallejo).

He is preceded in death by his father, Herbert Goodspeed, and his brother, Herbert (Rafus) Goodspeed, Jr.

Mr. Goodspeed worked for the Schlage Company in San Francisco then worked for the County of San Mateo for over 3 decades. He was an avid lover of trucks and built them in his spare time. He loved at-

tending truck shows and was often entered into them based on the quality and design of his work. He was a huge proponent of education and loved to talk politics and SPORTS - he would often win....

He was a devoted husband, father and friend. All who knew him were happy to call him "friend". He will be sorely missed as we celebrate his life and celebrate the blessing of being able to know him - Mr. AIDaniel Goodspeed.

Memorials may be made to Jones Mortuary.

Get the dream off of your pillow!!!

Saphrona Williams Alexander - March 1, 1938 - July 22, 2018



Saphrona W. Alexander

Tony and Sharon Alexander. Saphrona attended San Jose State University and continued her College education over the years and received her Bachelor's of Arts Degree in Liberal Arts.

Saphrona started her working career at PAC Bell in Palo Alto, CA where she was the first Black Operator. She was recognized in the Palo Alto newspaper as being the first Black Operator. She also worked at San Jose State University but returned to work at PAC Bell. Saphrona worked in several offices and retired from PAC Bell in the Engineering Department after 30 years. After retirement, Saphrona worked for PG& E in the Customer Service Department and retired after 5 years of service.

Saphrona joined Antioch Baptist Church in 1960 where over the years she sang in the choir, held the of-

vice of church clerk, and was a member of the Inez C. Jackson Circle and the

MLK-CW Washington scholarship committee. Saphrona was a member of Alpha

Kappa Sorority, Inc. and the San Jose NAACP.

Saphrona Williams Alexander was born on March 1, 1938 in Okmulgee, Oklahoma to Floyd Williams and Bertha Woodruff. She was the 7th of 11 children. In 1958, Saphrona met the Love of her Life, Charles "Chuck" Alexander. They were married on November 12, 1959. They made their home in San Jose. They are the parents of two children,





GoEV

The Karl Knapp
GoEV Program



Take a FREE test drive in an electric vehicle!

Sunday, September 16

1 p.m. - 4 p.m.

Acterra, 3921 East Bayshore Road, Palo Alto

Come view and take a spin in an electric vehicle at this fun and FREE event. Talk to EV owners and dealer representatives, learn about range, pricing, available makes and models, and the exciting things in store for this game-changing technology.



The following models are scheduled to participate:

BMW i3	Fiat 500e	Nissan Leaf
Chevy Bolt	Ford Focus Electric	Tesla S
Chevy Volt	Honda Clarity EV	VW eGolf
Chrysler Pacifica Hybrid	Kia Soul EV	

Avoid the lines! Pre-register at bit.ly/evtestdrive2018





About Karl Knapp: Karl Knapp is a longtime Stanford professor, renewable energy expert, and Earth champion. For many years, Karl promoted the merits of electric vehicles to his students and colleagues through his Understanding Energy course and hands-on EV events at Stanford University. *The Karl Knapp GoEV Program* embodies Karl's life-long passion for EVs, renewable energy, and education.

Event partners:






See more obituaries at http://www.epatoday.org/treasured_memories/listing.php

Lifecycles

East Palo Alto artist is getting national and international attention

By **Henrietta J. Burroughs**

You might not have heard of Michael Broadhurst, even though he is an East Palo Alto resident. But, don't feel badly. After all, it's not possible to know every East Palo Alto resident – even all of the residents who might live on your block.

However, Broadhurst is special. He has been described by those who know

him as “a prolific artist... whose artwork is deeply inspired by heroes, animals, and supernatural creatures.”

Broadhurst's artistry is performed on canvases and his paintings often depict animals who live in the wild harmoniously together. In creating his artwork he primarily works with paint on canvas, but sometimes he also uses colored pencils, acrylic, ink, and watercolors on paper.

Broadhurst, who is 38 years old, has sold dozens of his paintings to art lovers across the country and now, also, in China.

Most of his paintings range from \$75.00 to \$300.00/



Michael Broadhurst

What's behind his paintings? “Nature calls to me to build a sanctuary for the wild animals,” he says.

Those who work with him in the Independent Living Skills and Computer Education programs at Abilities United, where he participates are very proud of his accomplishments.

Broadhurst has been employed at Menlo College since 2012. For years, he volunteered at the Palo Alto Chil-

dren's Zoo and Museum. In 2015, his work inspired the exhibition Paradise Ranch at the Children's Discovery Museum of San Jose. During that year, he led a workshop as a visiting artist.

Broadhurst, who was diagnosed with autism is working towards self-sufficiency and is striving to move into his own apartment. His artistry has gained him much attention, and he has been profiled in various local television and print news stories over the years.

In 2013, Broadhurst was featured along with his uncle, Rev. Chester McCall, in an ABC 7 news story.

During the interview by television reporter Carolyn Johnson, McCall said that his

nephew has developed a lot of self-confidence through his participation in programs provided by Abilities United, the Palo Alto organization that works with those with disabilities. and he has marveled at the positive changes that he has seen as he has developed.

You can read more about Broadhurst and see his portfolio online at <https://www.abilitiesunited.org/michael-broadhurst-portfolio/>. For more information, call (650) 494-0550.



Gryphon, acrylic, colored pencil and ink on paper, SOLD



Unicorn, watercolor and ink, \$200

¡Hablamos español!
'Oku mau lea faka-Tonga!

Family & Adult Medicine
Dentistry • Pediatrics • Lab
Optometry & Optical Services
Counseling & Behavioral Health
Pharmacy • X-Rays • Ultrasound
Women's Health • Family Planning
Pregnancy Testing • Prenatal Care
Mammography • Specialty Referrals

Call now to enroll today!
(650) 330-7416



Ravenswood
Family Health Center
1885 Bay Road
East Palo Alto, CA 94303



HEALTH CARE THAT CARES

We accept patients regardless of their ability to pay or their immigration status.

Aceptamos pacientes sin importar su habilidad de pagar o su estado migratorio.

'Oku mau tali 'a e taha kotoa pē tatau ai pē, pe ko e ha ho'o tu'unga fakapa'anga, pe tu'unga nofo fonua.

Ravenswood Family Dentistry expands within the community



Photo courtesy of Rachel Tarantino Ravenswood Family Dentistry will expand into the adjacent building.

By Jessica Chiu

Ravenswood Family Dentistry (RFD) has been a critical access point to oral health care for low-income children and families in San Mateo County

since 2010. RFD provides a comprehensive range of dental care services, including preventive, restorative, surgical, periodontal care, and oral health education to children as young as six months old. RFD also accommodates chil-

dren referred from other local health care facilities who are in need of dental services requiring conscious sedation or general anesthesia.

In the past five years, there has been significant growth in the number of children in need of oral health services, which has caused RFD to reach capacity. Limited number of dental chairs has made it challenging for RFD to accept new patients while effectively completing the oral treatment plans of existing patients. To remedy this issue and better address the dental care needs of the community's most vulnerable children, RFD is expanding.

The expansion will increase RFD's physical and operational capacity to serve both new and current patients, and improve patient oral health

outcomes. The 3,017 sq. ft. building adjacent to the existing dental clinic will be con-



Photo by Rachel Tarantino Ernesto receives a routine oral health cleaning from Ravenswood dentist, Dr. Mac Soliman.

verted into a Pediatric Dental Wing, adding nine additional dental chairs in order to serve more children at one time. It is estimated that RFD will be able to serve an additional 3,500 patients each year following the completion of the expansion project in April 2019. The majority of these new patients will be between the ages of 0 and 18.

The expansion will not only increase patient access to oral health services, but also serve as a gateway for pediatric patients to receive primary medical care at Ravenswood Family Health Center. All in all, RFD's expansion will provide more children access to necessary dental care and to the primary health care they need to lead healthy lives!

Project to protect EPA



Photo courtesy of the Santa Clara Valley Water District San Francisco Creek as seen from East Bayshore during the flooding of the area on February 7, 2017.

Way, Verbena Drive, and East Bayshore Road; and construct a boardwalk to connect the Friendship Bridge to the new levee along the Palo Alto Golf Course.

The SFCJPA and its partners also sought to use this project to improve other infrastructure along the creek. For example, PG&E's major natural gas pipeline is being upgraded and relocated away from East Palo Alto homes and into the Palo Alto Golf Course, the East Palo Alto Sanitary District sewer main

was upgraded, and two new pipes were installed to bring recycled water to East Palo Alto from Palo Alto's Regional Water Quality Control Plant.

The SFCJPA and its member agencies are working to complete construction as soon as possible and minimize construction impacts to East Palo Alto. To ensure public safety at the construction site and to allow the completion of the remaining project improvements, the adjacent creekside trails and Friendship Bridge are closed. Their

reopening is targeted for the end of this year. Other impacts to East Palo Alto residents during this period include truck traffic, noise and dust closest to the new creekside levee between Daphne Way and O'Connor Street. We are working hard to make these impacts as minimal as possible.

On behalf of the SFCJPA and its member agencies in-

cluding the Santa Clara Valley Water District, we appreciate the community's understanding and cooperation during the lengthy process to get this project approved and constructed. We hope you are as excited as we are that from now on the homes and businesses on the east side of East Palo Alto will be protected from flooding from San Francisco Creek.

continued from page 2

For more information and to sign up to receive email updates on the project status, visit sfcjpa.org.

Gary Kremen is the chairperson of the San Francisco Creek Joint Powers Authority and the director of the Santa Clara Valley Water District. **Len Materman** is the executive director of the San Francisco Creek Joint Powers Authority.

Fintech

fintech. Rather than viewing fintech companies as advisors to banks, some judges have classified fintech firms as the "true lenders" originating the loans -- thereby subjecting them to all the capital and regulatory requirements of the banks themselves.

That's a mistake. Banks that partner with fintech firms still take on significant portions of the responsibility and risk management associated with lending. They just receive help identifying promising cus-

tomers. Naming fintech firms as "true lenders" would blow up their business model, making it harder for deserving Americans to obtain loans at reasonable rates.

Thankfully, many in Congress do understand how important fintech-bank partnerships are for working Americans. They've introduced legislation, the Modernizing Credit Opportunities Act, to clarify that fintech companies merely act as bank advisors.

Rep. Sherman has long

continued from page 5

strived to help community lenders. In the past, he cosponsored bipartisan legislation to help credit unions obtain needed capital. Throwing his weight behind the new legislation would make it possible for Californians to access affordable loans and secure their footholds in the middle class.

David Contreras is regional director for the West Coast and Co-founder of TechLatino, the Latinos in Information Sciences and Technology Association. He lives in Los Angeles County.

3 obstacles

the common national perception of illegal immigrants being associated with crime. An out-of-date vetting process, Monty says, is partly to blame. "Our vetting process is terrible," Monty says. "The State Department issued their visas many years ago, but now they've overstayed their visas so we don't know what's happened to them since those visas were granted. Let's finger-

print them and find out who they are, do background checks. That will make America safer."

Streamline the worker visa program. Immigrant labor's importance to U.S. agriculture is well-documented. In 2017, changes to the agricultural worker visa cleared the House subcommittee. "Similar expanded visa programs are needed for highly-skilled immigrants,



<https://www.immigroup.com/>

such as in the computer field," Monty says. "Without them, America's most profitable corporations could cease to function. Mean-

while, we need to push through visa changes that would provide a steady supply of agricultural workers, who are essential to the productivity and security of our food supply."

"I believe," Monty says, "that the reasons for changing our immigration policy to accommodate the 11 million human beings here -- people who have not committed major crimes, who are con-

continued from 5

tributing to our economy and who are assimilating to American culture -- are just as compelling as the conditions that motivated Martin Luther King Jr. and others in the fight for the civil rights of African-Americans."

Jacob Monty is an immigration attorney and founder of the law firm Monty & Ramirez LLP (www.montyramirezlaw.com), located in Houston.

Black Lives Matter: groundbreaking multimedia exhibition showcases locally



Photo courtesy of Donor West Network

By Ayanna Anderson

Are you thinking pink? If you have the pink donor dot on your drivers license or state identification, you are giving hope to the thousands of California residents whose lives hang in the balance as they await life-saving gifts of organs and tissues.

Ever-mindful of the 22,000 residents awaiting transplants throughout California—many of whom are African American, federally designated organ procurement organiza-

tion, Donor Network West, teamed up with the African American Museum and Library at Oakland (AAMLO) to launch a groundbreaking photography and multimedia exhibition.

There are just two weeks left to experience the acclaimed Giving Me Life: A Visual Journey of African American Organ and Tissue Transplant Recipients installation before it shutters on August 31st.

Through a series of black and white portraits taken by Bay Area social documentary

photographer, Katie Sugarman, Giving Me Life depicts the visual testimonials of nine local African American transplant recipients who have overcome incredible obstacles in their respective journeys toward health and wellness – all thanks to the gift of organ, eye, and tissue donation.

The primary exhibit features two photographs accompanied by a short narrative of each recipient. Other elements include an audiovisual station that will highlight compelling community perspectives from African Americans who champion the cause of organ and tissue donation locally, as well as samples of tools and resources connected to the donation process.

“This project is why I love photography; its power to bring people together to learn from and share each other’s stories. Stories of strength and resilience that are depicted through the vulnerability and power of the portraits.

The people I’ve met through this project have given me so much strength and it’s my hope that by sharing their amazing stories we can make a difference,” says Katie Sugarman, whose mother is a heart transplant recipient.

The city of Oakland is located in Alameda County, which has one of the highest percentage of African American residents in Donor Network West’s service area of 40 counties, second only to

Solano. Although African Americans make up 5% of the 13 million people served by Donor Network West, they represent 10% of those waiting for organ transplants in the region.

Multiple research studies have shown that trust and mistrust of health institutions, physicians, or agencies such as organ and tissue recovery organizations directly affect the health care and end-of-life decisions of African Americans.

With this in mind, the exhibition serves as a vital catalyst for dialogue and advocacy about the need for more conversations and donor registrations in the African American community.

For more information on the exhibit and/or to access a FREE ticket to AAMLO, please visit:

<https://www.donor-network-west.org/programs/giving-me-life/>

Ayanna Anderson, senior community development liaison/exhibit director, Donor Network West.



Photo-Donor West Network Dr. Maisha Gray Diggs is a double cornea transplant recipient.

Lessons we can learn from the career of Paul Manafort

We need to always be looking over the shoulders of our politicians, not because we don’t trust them, but because we know what the temptations and the pressures are that surround them and confront them each day.

It does not take much to corrupt our politicians. By constantly holding them accountable, we are protecting them from undue influence.

We are enabling them to keep mindful of the reasons that the public elected them.

We must do this not only for our politicians, but for all of the leaders within our communities: nonprofit leaders, church leaders – all leaders.

Having power goes to people’s heads, and even those who profess strong moral values, are not above corruption and fault. It goes

with being human. Also, some people have big egos that make them think that they are above the law and above the restraints that are there for the rest of us.

With Manafort, it was always about money and power. “Manafort seldom spoke of first principles or political ideals.” Even his daughter acknowledged this.

I have to admit that article

Frank Foer’s article on Manafort is one of the best articles that I have read in a long time, because it offered valuable insight into the world of Washington politics. When the next Pulitzer prize is given, this article should be at the top of the list for an award. You can read it online <https://www.theatlantic.com/magazine/archive/2018/03/paul-manafort-american-hus->

continued from page 4
[tler/550925/](https://www.donor-network-west.org/programs/giving-me-life/)

Sorry, President Trump, it is not the media that is the enemy of the people. Speaking as objectively as I can as a journalist, I think it is the media, represented by such writers as Foer, who are the public’s best friend, because it the “legitimate” media that sheds light on the issues that the public urgently need to know about and address.

Community News Briefs

tors, building trades, and strengthen the City’s First Source Hiring Program; and for City staff and overhead costs to administer the tax and provide an annual report as required by law.”

The Measure must be approved by a 2/3 majority of the voters in the City of East Palo Alto

Proclamations issued to two community members for outstanding service

At its July 31, 2018 meeting, the East Palo Alto City Council honored both Bernestine C. Benton and Jose Luis Guzman Avelar.

Ms. Benton worked for several decades as the Community Program Supervisor at the San Mateo County Health System’s Prenatal Advantage Black Infant Project from



Photo courtesy of the August 2018 City Manager’s Update The East Palo Alto City Council stands with the awardees of two of the city’s proclamations: Bernestine Benton and Jose Luis Guzman Avelar.

which she retired in July. The City of East Palo Alto presented her with a city proclamation to honor her for the contributions that she made to the program and to the city.

After honoring Ms. Benton, council members honored Jose Luis Guzman Avelar on his 50th birthday. Guzman Avelar was born in Nochistlán,

Zacatecas, México on April 10, 1968 and came to East Palo Alto as a young child, where he was raised. Council members also gave him a proclamation thanking him for his contributions to the City of East Palo Alto.

The City of East Palo Alto might still be recruiting for vacant staff positions. If inter-

ested, If you are interested in a position with the city, and would like to view available positions, go to www.cityofepa.org/Jobs.aspx?CID=98

East Palo Alto candidates running in the upcoming November 2018 election

There are eleven candidates running for the **Ravenswood City School Board**: Incumbent, Ana Pulido; Julian Alberto Garcia, a special education aide; Nicole Sbragia, paraeducator and parent; Stephanie Fitch, curriculum developer and educator; Daniel Cesena; Laura Nunez, teacher; Tmara Sobomehin, educator; Brooke N. Crosby, educator; Charlie Knight, incumbent; Marcelino Lopez, incumbent and Maria Victoria Chavez, school aftercare director.

continued from page 3

There are seven candidates running for the **East Palo Alto City Council**:

Regina Wallace-Jones, tech executive and mother; Donna Rutherford, incumbent; Patricia Ape Finau Lopez; Court Skinner; Bernardo Huerta; Randal “Randy” D. Fields, businessman and Ruben Abrica, incumbent

East Palo Alto resident Robert Jones, the executive director of EPA CANDO, who was appointed to serve an unexpired term on the board of the **Menlo Park Fire Protection District** is running to continue to serve on the board.

Voters will also find that Measure HH - City of East Palo Alto: Commercial Office Space Parcel Tax Measure is also on the ballot.

East Palo Alto

continued from page 1

August 7, 2018, council meeting, Lindsay acknowledged that it was most likely his last council meeting, thanked the Richmond community and Richmond's seven-member city council for his "enjoyable 13 plus years" and said that Richmond was a great city with a great trajectory.

During the meeting, which can be seen online at http://richmond.granicus.com/MediaPlayer.php?view_id=11&clip_id=4362, a motion was made to approve Martinez' contract that had been discussed in the council's prior closed session meeting.

With two council members – Jovanka Beckles and Vice Mayor Melvin Willis – voting no, the Richmond City Council approved "an employment



Carlos Martinez

agreement with Carlos Martinez as Richmond City Manager, providing for a five-year term commencing Nov. 1, 2018, at an initial base salary of \$260,000.00 annually (approximately \$358,000 total compensation), with subsequent salary increases subject to a satisfactory

performance evaluation, and other specified employment terms."

In comparison, Lindsay made a base salary of \$270,000.

As Richmond's new city manager, Martinez will be responsible, according to the City of Richmond's website, for: Implementing City Council policy

Directing departments and the City's administrative functions

Providing day-to-day leadership in policy development and implementation

Assuring an efficient and equitable delivery of City services

Initiating and developing short and long-term special projects

Overseeing the annual budget process

Managing the City's inter-governmental relations and public information functions

Directing major economic development projects

Martinez will become the city manager of a city that is much larger than East Palo Alto. While East Palo Alto has a population of about 30,000, Richmond, which is in Contra Costa County, has a population of 107,597.

Richmond was incorporated in 1905 and has a land area of 33.7 square miles as opposed to East Palo Alto's 2.5 square miles. Richmond also has a shoreline that is 32 miles long. The city celebrated its centennial in 2016, whereas East Palo Alto celebrated its 35th anniversary in June of this year.

See more about the City of Richmond online here.

As to his departure from East Palo Alto, Martinez said, "I am committed to a smooth transition. The transition process will be defined by the City Council.

My last day will be a day Council is comfortable with my transition, but before my start date in Richmond of November 1st."

The East Palo Alto City Council held a special council meeting, its last council meeting, before its summer recess on Wednesday, August 8, 2018. The council will now have to add the task of finding a new city manager to its list of things to do for the Fall of 2018.

Should banks be raising the citizenship question?

continued from page 1

pened to the wrong people," Jessica Collins told Ethnic Media Services.

BofA isn't alone in asking customers their citizenship status. Checking account applications from Chase, Citi, Wells Fargo, US Bank and even the credit union where the Collinses now do their banking, Mainstreet, all ask about it, and so do San Francisco's Fire and Golden1 credit unions.

BofA declined to say why it targeted Josh Collins but not his wife, how often it performs such "routine updates" of client accounts, or how many postcards it sent out like the one the Collinses ultimately threw away in fear it was actually a scam, or how many more people experienced the bank's "last resort," as spokesman Christopher Feeney described it, of having their accounts frozen for failing to respond.

Banks and American Bankers Association spokeswoman Blair Bernstein generally explain the citizenship question as a part of their effort to combat money-laundering and terrorism funding, but in every case, the decision to ask customers about their citizenship status is the bank's own choice. Federal rules do not require it.

"We have many customers who aren't U.S. citizens," Feeney told Ethnic Media Services. He also said the citizenship question is nothing new for them and probably has been in place at least a decade. The Collinses, he



Photo courtesy <https://www.publicdomainpictures.net>

said, just got caught up in one of the bank's periodic updates of client information.

Treasury Department regulations require that banks know customers' names, date of birth, Social Security numbers and addresses.

"Banks may be tightening up their due diligence," said lawyer Alma Angotti, who specializes in money laundering and terror funding enforcement for the consulting firm Navigant in Washington, D.C. She previously worked at the Securities and Exchange Commission and Treasury Department.

"The current political climate has cast doubt on why financial institutions are doing this. There are lots of things banks will ask you that aren't required," she said.

Bank of America spokesman Christopher Feeney described the government's various sanctions against other countries as the root of an array of regulations that led the bank to ask about citizenship. Knowledge of a customer's dual citizenship, for instance, Angotti said, might keep a bank from questioning why a customer is sending money out of the country.

The more information a bank has up front, the fewer

questions it will have as it routinely monitors customers' accounts and transactions.

But for those without citizenship status, immigrant advocates say, any requirement that they divulge their circumstances is going to deter them from doing business with that bank.

"It's something we've been hearing about for a while," said Paulina Gonzalez of the California Reinvestment Coalition said. "It seems to correlate with ... the anti-immigrant stance of the administration.

"That's what's so concerning. People are afraid to sign papers," she said, referring to a 2017 survey done by some of the 300 members of the nonprofit California Reinvestment Coalition.

Her 32-year-old organization aims to ensure financial institutions reinvest in their communities and "do no harm," she said. Some members in the course of their work will try to gather rudimentary information from the people they provide financial counseling and small business support.

"People are afraid to sign even for nonprofits in this political climate," she said.

In San Francisco, the treasurer and tax collector's Office of Financial Empowerment reports that from 2011 through 2015, the percentage of "unbanked" city residents dropped from 5.9% to 2.1%.

Although it also notes that 16.5% of city residents continue to rely on payday-loan and check-cashing

companies rather than traditional banks, some of its success in getting people bank accounts may be due to its program BankOn San Francisco, which refers citizens to banks that have met its "very specific standards," program director Sean Kline told Ethnic Media Services. Among those standards is the requirement that they accept non-U.S. identification.

Among its banking partners is the Self-Help Credit Union, formed in 2008. That institution requires knowing a person's citizenship status for loan applications, but not for checking accounts. Its website includes links to information on such topics as "You Don't Need to Be a Citizen to Have a US Bank Account" (<https://tinyurl.com/noncitizenbanking>) and "How undocumented immigrants can get bank accounts" (<https://tinyurl.com/whatdocumentswork>) as well as testimonials to the reasons why people should establish credit history, safety in not carrying cash, earn interest and the bill-paying convenience.

It also lists Latino credit unions across the coun-



Photo courtesy <https://www.publicdomainpictures.net>

tunions). Gonzalez is quoted on the laws protecting customers' personal information from governmental prying.

Banking, Gonzalez said, "is such a necessity of everyday life. Here we are, creating a situation where they're not going to have access to this important function, or they're going to freeze your account or make you feel like you're not welcome there."

There's "a lack of trust in financial institutions," she said. "To have to answer such a private question in this political climate ... there are privacy rules in place. I know the bank can't turn that information over without a subpoena, but that doesn't mean that people aren't afraid that's going to happen."

"We need this citizenship information to determine the eligibility and suitability of our products and to comply with the USA PATRIOT Act," reads Wells Fargo's online checking account application, in an explainer popup accompanying the online form's citizenship question. Feeney, also, had cited the 2001 Patriot Act and the 1970 Bank Secrecy Act and Treasury Department regulations, but ultimately could not cite specific requirements that banks collect clients' citizenship.

Neither could Blair Bernstein, spokeswoman for the American Bankers Association, who cited the 1970 legislation, "Know Your Customer" standards, and "strict regulatory requirements steadily expanded since 9/11," along with regulators' routine examinations of banks for compliance.

Mark Hedin writes for Ethnic Media Services in San Francisco.

COMMUNITY CALENDAR

Family Movie Night - Jack Farrell Park - August 24, 2018
 Family Movie Night is the 2nd and 4th Fridays from June-September - Bring your blanket and head to the park for free family fun. Festivities begin around 7 p.m. Get a free screening of popular films. For more info., call 650-853-3100 Go here for more information.

Free Immigration Workshop - August 28, 2018
 Free Naturalization Application Help and General Immigration Screenings OneJustice, IIBA, PARS Equality Center, and St. Francis of Assisi Church
 Event on Tuesday, August 28, 2018 1:00 - 5:00 PM St. Francis of Assisi Church 1425 Bay Rd. East Palo Alto, CA 94303
 Call 415-534-5878 for appointments Spanish interpreters may be available Go here for more information.

National Drive Electric Week - September 16, 2018
 National Drive Electric Week™ is September 8-16, 2018. Join Acterra for a celebration near you. National Drive Electric Week Event - Palo Alto Day: Sunday, September 16, 2018 Time: 1:00 - 4:00 p.m. Location: Peninsula Conservation Center 3921 E. Bayshore Rd. Palo Alto, CA 94303 Go here for more information.

Disaster Preparedness Day Saturday, September 22, 2018 - Time: 10 a.m. - 4 p.m.
 Location: San Mateo County Event Center, 1346 Saratoga Avenue, San Mateo- Prepare, survive and recover. Free, family friendly fun! Experience speakers and interactive demonstrations.
 For more information: www.smcdisasterprep.org Office of Emergency Services at (650) 363 - 4790
 Office of Supervisor Carole Groom at (650) 363 - 4568

See more community calendar events at the website for the East Palo Alto Today newspaper www.epatoday.org

Family Movie Night - Bell Street Park - September 28, 2018
 Family Movie Night is the 2nd and 4th Fridays from June-September - Bring your blanket and head to the park for free family fun. Festivities begin around 7 p.m.
 Get a free screening of popular films. For more info., call 650-853-3100 Go here for more information.



Talking with Henrietta
 Looking at the Role of Churches
 Photo courtesy of Talking with Henrietta
 From left, Patricia Lopez, David Swift, Henrietta J. Burroughs and Anita Blount sit on the set of the Talking with Henrietta television show after their discussion on August 9, 2018

This show can be seen on Channel 30 on the Midpeninsula and on the Internet at the days and times below until Fri. September 15, 2018 on Sundays@5 p.m., Mondays@2 p.m., Tuesdays@8 p.m., Wednesdays@2 a.m., 11 a.m. and 6 p.m., Thursdays@8 p.m., Fridays@3:00 a.m. and 12 p.m. and Saturday at 10 a.m.
 Talking with Henrietta also appears on Channel 27 on Wednesdays at 10:30 p.m.
 Get more information about this show on the East Palo Alto Today website at www.epatoday.org/tv.html#roleofchurches

Keep Community Media Alive



Support the East Palo Alto Center for Community Media and its media outlets by making a tax deductible donation and by purchasing one or more **T-shirts for \$15.00 each** (sm., med., large and x large), and one or more **water bottles for \$10.00 each**. See more ways to support the center's programs below.

Support the East Palo Alto Center for Community Media

The East Palo Alto Today newspaper is published by the East Palo Alto Center for Community Media, a nonprofit agency that was formed in January 2003 to create media outlets in East Palo Alto and provide the type of positive, relevant information about the community that is not easily found elsewhere. If you like what you see in East Palo Alto Today, then we ask that you enable us to serve the community better. You can do this by completing the partnership card below and mailing it with your tax deductible donation which will go directly to the center's media efforts. You can read more about the East Palo Alto Center for Community Media online at www.epamedia.org. You can also donate to the center at the EPA Today and the EPA Media websites. Please contact us if you have any questions. We look forward to hearing from you.



Name: _____ Phone # _____
 Organization: _____ Email Address _____
 Street Address: _____ City _____ State _____

Yes, I am interested in becoming a partner with the East Palo Alto Center for Community Media. Please accept my tax-deductible donation as a personal contribution _____ or as a contribution on behalf of my organization _____.
 _____ \$25 _____ \$50 _____ \$100 _____ \$250 _____ \$500 _____ \$1,000 _____ \$2,000
 _____ \$2001 to \$5,000 _____ \$5,000 and above _____ In-kind _____

____ Please check back with me about becoming a donor.

*The East Palo Alto Center for Community Media is a tax-exempt nonprofit corporation - CA # 20-1415500

Mail donations to:
 East Palo Alto Center for Community Media PO Box 50274 East Palo Alto, 94303

facebook
**COMMUNITY
BOOST**
AUGUST 27-29

FACEBOOK COMMUNITY BOOST IS COMING TO MENLO PARK & EAST PALO ALTO!

Join us for a skills fair designed to boost your career, your business and your community. Here are a few of the free courses you can sign up for:

BOOST FOR BEGINNERS

- Getting Started with Facebook
- Instagram for Business 101

BOOST YOUR BUSINESS

- Connecting with Local Shoppers
- Grow Your Business Internationally

BOOST YOUR MARKETING

- Getting Creative with Your Mobile Phone
- Growing Your Non-Profit with Facebook
- Instagram Stories School

Register at facebook.com/CommunityBoost

