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### PPD Black History Celebration



Musical theater group from John Muir High School



PPD Commander Paul Gales & Mrs. Rodney (Donnetha) Wallace

The 11th Annual Black History Celebration hosted by the Pasadena Police Department, Pasadena Black Municipal Employees Association and the Pasadena Fire Department, was held on Thursday, February 21, 2008 at the Pasadena Senior Center located at 85 E. Holly St.

This year's theme was "Unity through Cultural Understanding". The keynote speaker was Marco Villalobos, author of *African by Legacy, Mexican by Birth*. The MC for the event was comedian Broderick Price. The musical theater group from John Muir High School also performed. Jason Gilde from the African Dream Project brought in jewelry, cloth, and other items made by African widows and children as a part of the fundraising efforts by the organization. The proceeds are sent to Africa to support orphans and widows. For more on this project please visit [www.AfricaDreamProject.org](http://www.AfricaDreamProject.org).

The event was well attended and many City officials and dignitaries including City Manager Bernard K. Melekian, Acting Chief of Police Christopher Vicino, and Deputy Fire Chief Calvin Wells. They spoke briefly to the attendees stating the importance of having these worthy events.



### How's Your Black History I.Q.?

1. What is the name of the first Black general in the United States Army?
2. What Black Entertainer was a member of the group nicknamed "The Rat Pack"?
3. Who was the inventor of the elevator?
4. Who was the first Black Mayor of New York?
5. Who was the first Black Mayor of Chicago?
6. What actress was the first African American to be nominated for an Academy Award?
7. What is the name of the Psychologist that tested Black children as part of the Brown vs. Board of Education School integration case?
8. What Black poet wrote a series of short stories about a character named "Jess B. Simple"?
9. Who was the author of the book *The Color Purple*?
10. Who was the inventor of the stop light?
11. Who invented the golf tee?
12. What was the name of the first Black President of Howard University?
13. What year was the AME Church founded?
14. What year was the Church of God in Christ organized?
15. What year was the NAACP founded?
16. What Black newspaper is credited with causing a great migration of Blacks from the rural south to the northern states after slavery?
17. What happened at Birmingham's 16th Street Baptist Church during the Civil Rights Movement?
18. When and why was the Civil Rights Bill signed?
19. What are the names of the four little girls killed in the infamous 16th Street Baptist church in Birmingham, Alabama bombing?
20. W. E. B. Dubois was one of the founders of what Civil Rights Organization?
21. Booker T. Washington was a founder of what Black school?
22. What was the name of the first African American Rhodes Scholar?
23. Who was the founder of Black History Month?

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# EDITORIAL

## Salt in the Shaker Does No One Any Good

By Joe C. Hopkins, Journal Publisher

On my last visit to Memphis, Tennessee, I visited the Stax Museum of Soul Music. What I found was an institution that teaches and shares the knowledge of the past fifty years of their existence. They have a museum that teaches about the past. They have a charter school that trains young people to be leaders for the future. There are books and literature to memorialize and chronicle the history for all who want the knowledge. And there is a store where you can buy memorabilia and support the work of the museum. I was struck by the use of their resources for the betterment of their community.

The charter school at Stax, which is also on the grounds of the Stax Theatre, named Soulsville Charter School, and includes in its curriculum language arts, math, science, social studies and orchestra. It is not a music school but a college prep school in a musically rich environment. The materials list the achievements of the school's symphony orchestra. They have performed with the likes of Isaac Hayes, Stevie Wonder, Booker T. Jones, David Porter, and John Legend.

Stax has not done like so many churches, community agencies and private talented individuals with resources, assets, and knowledge, by letting all the talent go to waste rather than sharing with others and recreating the success that many have had. It reminds me of something I heard once that says "Salt in the shaker does no one any good." Salt in the shaker, like knowledge, resources, and assets sitting idle, does not improve the quality of life or the taste of the food. Salt in the shaker does not preserve the food making it last longer. It's just wasted.

A person or an institution with resources, knowledge and assets that sits idle while there is a need they can fulfill is just a waste of all of the resources, knowledge and assets. As my wife puts it, "They are just taking up space."

Black America seems to be suffering and falling further and further behind while a large

amount of their collective resources, knowledge and assets sit idle. I don't think it is enough to practice some trade or profession for twenty or thirty years, retire, go home, and sit on the knowledge you have while there is a need for sharing what you have learned. What if retired nurses and/or doctors would set up schools to train nurses or paramedics? What if teachers would set up college prep classes, SAT training courses, or even remedial training courses for students looking forward to new careers that require more education?

What if every church had a Saturday school to utilize some of the talent of their members for the benefit of their younger members? If the churches won't do it, parents and the community can force the schools to open up classrooms for the academy's purposes. If you started with the young ones (as we must), they will grow up in the church, or in the community academy, and what they learn will benefit - the church, the children, and the community. It really is that simple. The Bible tells us that if you train up a child in the way he should go when he is old he will not depart from it. The problem is many have heard and learned to mouth that scripture but not do anything about it. They are just like salt in the shaker, useless and selfish. What if you make your child to go to the community academy classes like the gangs jump them and force them to join?

As a note, if I were advising the Pasadena Ad Hoc Committee, I would advise the setting up of these kinds of community academies. Otherwise, we would still be talking about the violence happening from now on. Be assured that the gangs are operating their academies of violence, daily.

We all seem to understand that you must water the roots to make a plant grow. Likewise, we know that education is the root to progress, but we keep starting programs and projects that don't start with education. What progress that has been made as of today has been because Blacks learned to read and get an



education. Is it any wonder that the increase in Black crime has increased as young Black men fall farther and farther behind in school? Unlike many of today's Black churches, our Black fore-parents' tiny churches raised money and donated land and part of their meager assets to build schools. We need to get back there where education was king. Water the roots. Start academies.

I remind you that Barack Obama's single mother got him up at 4:00 a.m. every day to study his lessons and do his homework. Look at the results. It worked. All through my college career, I was married and my time to study was also at 4:00 in the morning. It worked for me. You can make your house an academy for your children. Cut off the television and the vulgar rap music and open the books. By the way, did you know that if they go to jail, they wake up at 4:00 a.m. to take the bus to court?

Starting a school does not have to have 100 students. You can start with only three, four, or five, and build a reputation. Others will come. A book I am reading called, *I'll Find A Way Or Make One* by Juan Williams and Dwayne Ashley, tells the stories of how various Historically Black Colleges and Universities started. Some started in basements of homes with only a few students to fill a need and has grown to what we see today. Those old folks are still good examples for us now. They understood the need for education, by any means necessary, and were committed to doing something to make it happen.

I am convinced that the recipe for success in stopping the gangs and stopping the violence in our communities is all wrapped up in un-wrapping the talent we have and sharing it. We complain about others teaching our children

# In Brief

## NEW OPPOSITION LEADER CALLS FOR 'FRESH' LEADERSHIP

(GIN) - Promising to lift Zimbabwe out of its deep economic crisis and "national despair," presidential candidate Simba Makoni said he would give Zimbabwe fresh leadership to "heal the wounds" of 28 years of President Robert Mugabe's rule.

Makoni, who declared his candidacy recently, says he's running on a platform of reviving the battered economy and restoring political freedoms and property rights. Elections are scheduled for Mar. 29.

A former member of Pres. Robert Mugabe's ZANU-PF party, Makoni said he told the president "there was need for renewal. A renewal of the leadership in the party and the country."

Makoni claims to have support from some former and serving army figures but has declined to make their names known.

Meanwhile, Patrick Chinamasa, a spokesman for Zanu PF and minister of justice, predicted President Mugabe will win "resoundingly." He described the opposition as "make shift," without a "platform or any cohesion."

## 'THINGS FALL APART' MARKS 50 YEARS IN PRINT

(GIN) - *Things Fall Apart*, the classic novel by Nigerian-born Chinua Achebe, of the encounter between Africa and Europe and the tragic dimensions

of that clash, marks its 50th anniversary of publication this year.

"*Things Fall Apart* is the all-time most widely read novel by an African author; fifty years into its life, it continues to outsell most just-released novels," said author and professor Okey Ndibe who recently visited Professor Achebe at his home in upstate New York.

"(The book) has been translated into more than 50 languages around the world, making it the most translated work by an African author; it is a staple of humanities courses on all the continents; it has made every list of the most important books of the last 100 years; it has also been named one of the most remarkable books ever written; it has spawned whole libraries of theses and dissertations around the world."

Celebrations have been lined up in various parts of the world, including Nigeria, Portugal, India, Kenya, Gambia, England, the U.S., Jamaica, France, South Africa, Brazil and Ghana, Ndibe noted, in anticipation of an interview held with the celebrated author for the Association of Nigerian Authors.

"There's no question at all that the story of our encounter with Europe was one of the most important stories of our time," Ndibe recalled Achebe telling him.

Ndibe's full interview with Achebe can be read at [www.saharareporters.com](http://www.saharareporters.com) A tribute to the great man of letters was held in New York on Feb. 26 at Town Hall, sponsored by the freedom to write PEN American Center.

but we don't put in the effort to do it ourselves. In gathering resources to start my paralegal school, I discovered a book that lists private trade schools. What I learned was there are an amazing number of training schools that train people to become everything from dental assistants, mortgage loan officers, computer repair specialists, truck drivers,

paralegals, nurses and health care providers, to security guards. These are schools started by people who practiced or still practice the various trades or professions and are sharing the knowledge. The question for all of us is, "What are we doing with the knowledge we have gained?" Don't just sit on it, find a way and a place to share it!

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News

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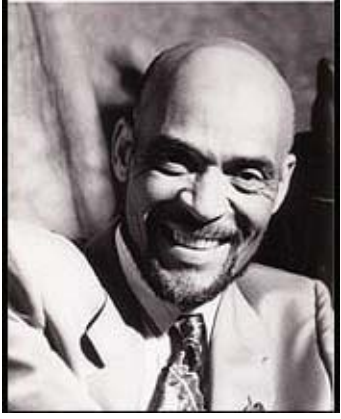
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Member

## Age Won't Be Obama's Trump Card against McCain

Earl Ofari Hutchinson



Democratic presidential contender Barack Obama coyly hinted at something that has been virtually taboo during the fierce hunt for the White House in 2008. That's likely GOP presidential candidate John McCain's age. In a speech at the Jefferson-Jackson dinner in Virginia in early February, Obama hailed McCain for his half-century of service to the country.

This borderline ageist damn with faint praise of McCain was of course tame stuff compared to the dumb crack from B karate movie action guy Chuck Norris before the Florida primary last January that McCain was just too old to be president. Norris subsequently apologized but he still got a swift and deserved disappearance as a prominent mouthpiece for McCain's GOP presidential rival Arkansas Governor Mike Huckabee. It probably ramped up in the number of votes McCain got from the loads of AARP seniors that retired in the state. That sweetened McCain's victory there and rocketed his once seemingly DOA campaign forward faster.

Norris aside, age is and will be a factor in the possible showdown between McCain and Obama. Some Democrats undoubtedly bank that Obama's boyish looks and fresh faced vigor will stand in stark contrast to the weary, and slow pace gait of McCain. But age won't be an Obama trump card against McCain.

It just doesn't titillate and get the tongues furiously wagging as race does with Obama and gender with Hillary Clinton. It shouldn't. Age is no legitimate measure of McCain's mindset, physical health, or even his possible longevity in the office. JFK, Nixon, and Clinton were all in their forties when they took office. Each had serious health problems, and each one faced serious political and personal crises during their terms, but their health didn't lay them low. McCain released hundreds of pages of his health records before his presidential run in 2000 and last year to head off talk that he's medically and emotionally incompetent (that pertains to his torture as a Vietnam POW) to be president. Even if he hadn't, and even if there were health issues with him, his age still holds minefield peril for Obama.

Reagan is the best example of that. Other than sniggers, and wisecracks about his memory lapses and occasional gaffes,

there was no evidence Reagan lost a single vote because anyone thought he was too old. The early signs of Alzheimer's came much later in his term and by then the Reagan myth and legacy had been well ensured. The eyes of many in their audiences misted over the countless times McCain and the other one time GOP presidential candidates evoked Reagan's name during their debates and on the campaign trail.

Reagan for his part did much to defuse the age issue when he turned to his Democratic opponent Walter Mondale in their presidential debate in 1984 and challenged, "I want you to know that I will not make age an issue of this campaign. I am not going to exploit, for political purposes, my opponent's youth and inexperience." The aim was not to score a quick debate point or to cut Mondale low, it was to make the point that age is not a liability but a desired quality in a head of state; that age equates with experience, level headedness, and maturity.

Then there are the voter demographics and age related issues. The vast array of programs from social security to education and housing subsidies for seniors soaks up more than a quarter of the federal budget. Legions of senior citizen advocacy groups keep a hawk like watch on funding, spending, and possible cuts in those services. The slightest hint of any attack on social security either real or manufactured politically is the political kiss of death for a candidate. Seniors have the political muscle to make sure of that. Those aged 60 and older make up almost a quarter of those who turn out on Election Day.

There is no such thing as an old age voting bloc. Seniors vote based on their needs, personal tastes, interests, and political preferences, just like other voting groups. But seniors have been far more likely to vote for Republicans than Democrats. In 2004, those over aged 60 gave Bush a wider vote margin over John Kerry than any other age group.

McCain deftly snatched a page from Reagan's political playbook, dampened the age issue, and will try to turn the age table on Obama. He'll pound on the point that a school boy looking, relative political newcomer on the national scene simply can't be trusted to make the mature, sober, and vital decisions that presidents have to make especially in times of war, terrorist peril and domestic crisis. The irony is that age may just turn out to be McCain's trump card instead of the Democrat's even if Obama tries to help him out of his chair when they debate.

[Earl Ofari Hutchinson is an author and political analyst. His forthcoming book is *The Ethnic Presidency: How Race Decides the Race to the White House* (Middle Passage Press, February 2008).]

## Obama's Two Wars

By James Forman Jr. NNPA Columnist

I was raised on my parents' stories of the challenges faced by young Black and White activists, members of the Student Nonviolent Coordinating Committee who were fighting segregation and organizing voter registration drives. Traveling together in the Jim Crow south, she or my father would ride on car floors under blankets because interracial groups were taboo.

The civil rights movement seems fashionable when we look back at it now. But at the time it was dangerous and often unpopular—yet the young people stood up for what they knew in their hearts were right.

Having been raised on the importance of staying true to your principles, I want a president with the courage to speak his convictions. That is why I support Barack Obama.

Look at Obama's opposition to the disastrous Iraq war –

articulated even before the first troops were deployed. Many politicians were afraid to stand up against the war, believing that it would hurt them politically. But Obama spoke his conscience, even if it would cost him.

We need Obama's good judgment and leadership not just in the War in Iraq, but with another war as well. The "War on Drugs" is not on the nightly news these days, but in our community we know the toll it continues to take.

So does Senator Obama, who as a young man decided to use his talents to work a \$13,000-a-year job on the streets of inner-city Chicago. Obama the organizer worked in low-income Black and brown communities damaged by the War on Drugs. The devastation was magnified during the 1990s as a result of federal mandatory minimums and sentencing guidelines which

limited judicial discretion.

Even worse, racial disparities in powder and crack cocaine sentencing rules ended up giving outrageously long sentences to many young Black men and women.

The results fueled the expansion of our prison system, targeting low-level and non-violent offenders while the profiteers and kingpin remained virtually untouched. Nearly a third of African-American men will enter state or federal prison during their lives. In many cases, rehabilitation will fail and they will cycle through a revolving prison door. In other cases, their felony status will strip them of employment opportunities and their most fundamental right to cast a vote.

Presidential leadership could have helped stop this disaster. See "Two Wars" continued on Page 4

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## Commentary - Opinion

### Hilda Mason — Educator, Activist and Washington, D.C.'s Grandmother

By Marian Wright Edelman



When I think of the many people, of all ages, who became lost or troubled where I grew up in Bennettsville, South Carolina, I also think of the pool of community co-parents and elders who were always there to help them and guide them in the right direction. Hilda Mason, teacher, civil rights activist and city council member, was just such a leader here in Washington, D.C. In her later years, she would introduce herself as everyone's "grandmother" — because that's what she became. She died on December 16, 2007, and with her passing we lost a great soul.

Born in a split log cabin in 1916 in rural Campbell County, Virginia, Hilda Mason strove from an early age to overcome her humble beginnings. She first became a teacher of "colored" students in racially segregated Altavista, Virginia, in the 1930s and '40s. After moving to the District of Columbia, she taught in the public schools which, through the 1950s, also were segregated. Determined to impress upon her students high academic standards, Hilda compensated for the lack of resources in her classroom by

purchasing special supplies and equipment and supporting field trips out of her own pocket.

In 1957, Hilda met Charles Noble "Charlie" Mason, Jr., a wealthy, White Mayflower descendant, at All Souls Unitarian Church, which was then and remains a center of progressive activism in Washington. In between picketing the D.C. Transit Company to demand an end to its racist hiring practices and protesting the Whites-only membership policy of the YMCA, Hilda and Charlie engaged in a long courtship and married in 1965. I know something about how struggling for social justice can create interesting couples. Hilda and Charlie's coming together was not only a love match but also a lifelong partnership in a continuing struggle to help the most vulnerable in our society.

Hilda's career as an educator grew and expanded. She became a staff member at the LaSalle Laboratory School and the progressive Adams Morgan Community School Project. Outside the classroom she helped organize a school chapter of the Washington Teachers Union and fought for equal treatment for Black students and teachers. In the mid-1960s, she organized a rent subsidy project and summer enrichment program for children in the neighborhood around All Soul's Church.

In 1971, Hilda was elected to the D.C. Board of Education where she fought for better access

to early childhood education for needy children, reduced class sizes and parity of resources for schools in low-income neighborhoods with prosperous ones. During this time, she became an ally of Council Member Julius Hobson, a leader of the DC Statehood Party. Like so many residents of Washington, D.C., Hilda was outraged that American citizens in the nation's capital did not have full voting representation in the United States Congress so she pushed for the District to become the 51st state. When Julius Hobson died in 1977, she was elected to his at-large seat on the City Council and was reelected in 1982, 1986, 1990 and 1994.

She lost her bid for a sixth Council term in 1998 but she didn't retire from helping people. Hilda and Charlie continued their long-time practice of making "loans" to young people to help with college costs and to families struggling to buy food or pay utility bills. The couple was instrumental in establishing the University of the District of Columbia School of Law and were great patrons of the institution. They contributed large sums to provide scholarships for students attending the school. In 2004, the Board of Trustees of the school honored them by naming its library the Charles N. and Hilda H. M. Mason Law Library. Her heart was always open to those in need, and Hilda Mason was always there for the children. She attended as many public school graduations as she could and encouraged young people from foster homes and group homes to call her "grandma" so they felt someone loved them and was interested in their welfare.

Hilda Mason did these things because they were the right things to do. She did them because if there was an injustice, she felt compelled to correct it. She did them because she really did see herself as the District's Grandmother. I celebrate her life and the lives of so many other elders and grandmothers who continue to help troubled young people in our communities.

*[Marian Wright Edelman is President of the Children's Defense Fund and its Action Council whose Leave No Child Behind® mission is to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start and a Moral Start in life and successful passage to adulthood with the help of caring families and communities.]*

Turner's Two Cents By Cameron Turner

### Grammys, Drugs and Deception

R&B veteran Natalie Cole says Amy Winehouse shouldn't have won all those Grammys the other night because she's a drug addict. Natalie acknowledges Amy's talent but says that honoring her with music's highest award "sends the wrong message." A former junkie herself, Cole said, "I've been in this business over 25 years and I sacrificed five years of my own life on drugs and almost lost my life because of it. So I take great offense to almost see someone getting glory out of being in the position that they're in — she needs to get her life together and embrace her craft, she will lose it if she doesn't get it together."

It's easy to feel where Natalie's coming from, but she's wrong. Grammys are given out for artistic achievement, not for sparkling personal behavior. Amy Winehouse recorded some pretty incredible music so she earned her accolades. Besides, if substance abuse became a litmus test for Grammy consideration, the list of qualified nominees would shrink dramatically.

No, the problem with Amy Winehouse and the Grammys isn't that she won an armful of awards. It's that she was presented like some kind of triumphant hero. Cuba Gooding, Jr.'s scripted intro gushed about Winehouse "representing London" and being onstage "doing what she does best." (Although, what she's done best for the last several months is either cancel concerts to feed her habits or ruin performances by slurring incoherently while stumbling around in a chemically-added daze.) The set-up to Winehouse's Grammy performance omitted the fact that she was stuck in the UK singing via satellite because her addictions had cost her a travel visa.

Okay, so saying all of that would have dampened the spirit of the evening too much, but the Grammy scribes could have easily written something like, "we wish her the best as she confronts her personal challenges." That would have been a simple way to support Winehouse while acknowledging that drug and alcohol abuse are serious, life-and-career-threatening issues.

But that's too much reality to hope for. Our culture's not big on reality when it comes to the complex problem of substance abuse.

Consider the recent deaths of rap star Pimp C and actor Heath Ledger. Both men died after abusing legal drugs. For Ledger it was the combination of prescription sleeping pills, painkillers and anxiety

medication. For Pimp C, it was cough syrup. This kind of abuse is not new, but it may be on the rise. Still, our society won't admit that the abuse of legal drugs is just as bad as the abuse of street drugs.

When conservative talker Rush Limbaugh was forced to admit five years ago that he was hooked on the painkiller Vicodin (which he began taking after back surgery), his supporters quickly claimed that Limbaugh was somehow superior to other drug addicts. American Values president Gary Bauer told Newsweek, "From a moral standpoint, there's a difference between people who go out and seek a high and get addicted and the millions of Americans dealing with pain who inadvertently get addicted."

That statement is either embarrassingly naïve or insultingly judgmental. Either way, it's wrong.

Practically everyone who becomes addicted — whether it's to crack, meth, heroin, alcohol, prescription meds — turned to drugs because they were "dealing with pain." Physical pain. Psychological pain. Social pain. Real pain. Furthermore, drug addiction isn't about morality. It's about desperation. When you feel overwhelmed by circumstances — be it severe back pain, abject poverty or some internal turmoil — it's natural to seek an escape. Even if doing so means putting your health at risk. No, that isn't logical or smart. But it is desperate.

The pharmaceutical industry has been all too willing to prey upon this impulse for escape. Drug companies con us by offering the fantasy of quick fixes for problems (such as anxiety, depression, insomnia, weight loss, etc.) that can only be managed through lifestyle changes, coping strategies, hard work and time. Legal medications give us the opportunity to pursue our escape without sacrificing respectability. Even if you get hooked you can take comfort in the social illusion that you're not really an addict. At least you're not one of "those" addicts.

Isn't self-deception cool? Yeah, until it lands you in the hospital or the mortuary.

The hard, simple truth is that addiction is addiction. Abuse is abuse. And someone who dies from cough syrup or pain pills is just as dead as the person who overdoses on crack.

Thanks for listening. I'm Cameron Turner and that's my two cents. Put yours in on the message board, or hit me up at TurnersTwoCents@aol.com. Think! It ain't illegal ... yet!

### "Two Wars"

... continued from Page 3

Former President Bill Clinton had the chance to act on the crack-cocaine distinction and chose not to. In the mid-1990s, Clinton rejected the federal Sentencing Commission's argument that the disparity between crack and powder cocaine was too great and disproportionately impacted on African Americans. Justice Department and White House insiders urged him to strike down the guidelines as a matter of racial justice. He refused and that disparity, helping to swell the prison population to one of the highest in the world, still stands.

Obama understood the wrong-headedness of America's War on Drugs and carried that wisdom to his job as a legislator. State Senator Obama got laws passed in Illinois to require mandatory taping of police interrogations and enacted death

penalty and racial profiling reforms. He has opposed mandatory minimum sentences and insists that rehabilitation is a viable alternative to incarceration. In South Carolina, he questioned new prison facilities in communities where school buildings are more than 100 years old.

While America is focused on the War in Iraq, we know that there is a war closer to home too. We need a President who will have the judgment, principle and courage of his convictions to fight both wars. We need somebody who will see, like my parents did over 40 years ago, that standing up for justice is always the right answer.

*[James Forman, Jr. teaches criminal law at Georgetown Law School.]*

## Commentary - Opinion

### Mortgage Crisis Receives More Aid but Some Borrowers Still Feel the Pain

By Marc H. Morial, President and CEO National Urban League



With the economy on a slippery slope to recession, U.S. Treasury Secretary Henry Paulson took yet another small, albeit helpful, step toward easing the U.S. foreclosure crisis - the second in just a few months. This time, he's reaching out to all delinquent mortgage holders, a sign that default troubles have expanded past the subprime market.

Not only are first-mortgage defaults going up, but 5.7 percent of home equity lines and 7.1 percent of auto loans were in trouble at the end of 2007, up from 4.5 percent and from 6.1 percent at the end of 2006, according to Moody's Economy.com and Equifax. These defaults are occurring in the face of rising unemployment and collapsing home prices.

"Falling housing values, resetting adjustable mortgages for recent subprime borrowers, tighter underwriting standards and the weakening job market are conspiring to create the current unprecedented mortgage credit problems," observed Mark Zandi, chief economist of Moody's Economy.com, Inc., to a key House subcommittee late last month.

Last December, the Bush administration unveiled Hope Now - a brokered agreement amongst six major banks to offer a moratorium on interest rate hikes for subprime borrowers still current on their mortgages. The administration's latest attempt to halt the housing crisis, dubbed "Project Lifeline," goes a bit further by including delinquent mortgage holders of all types.

With the same six major banks he negotiated with in December to launch Hope Now, Secretary Paulson recently brokered an agreement to offer subprime

and prime borrowers more than three months behind on their mortgages the opportunity to put a 30-day halt on foreclosure proceedings in order to work out new loan terms.

Since the peak of housing activity in mid-2006, home sales have fallen off 35 percent; housing starts are down nearly 50 percent and house prices down eight percent, according to Zandi's testimony. Two-thirds of the nation's housing markets have seen major price deflation, including double-digit percentage decreases in Arizona, California, Florida, Nevada and other regions suffering from economic restructuring driven by a steep decline in the manufacturing sector.

Even in a healthy housing market, financial institutions take substantial hits on foreclosures. With a soft housing market, those losses rise substantially - to as much as 50 percent of the mortgage value. That is why loan modifications or renegotiations between lenders and borrowers facing default are, among other initiatives, necessary to help mitigate the crisis.

Through our local affiliates, the National Urban League offers housing counseling that includes creating "work-out plans"

between mortgage holders and financial institutions that generally involves resuming payments and arranging to pay the past-due amount over a short period of time.

We are encouraged by lenders' increased willingness to re-negotiate with strapped borrowers over the past year. Unfortunately, lenders' assurances haven't necessarily translated into quick action: only 3.5 percent of adjustable-rate mortgages due to be reset in the first eight months of 2008 were in loan modification as of last September, according to a Moody's Economy.com report.

Project Lifeline is a positive, but limited measure, to ameliorate the housing crisis. In theory, it could help up to 425,000 mortgage holders, according to Moody's Economy.com. But in reality, its effectiveness hinges heavily on industry enthusiasm. Or as a recent New York Times editorial noted pessimistically, what the participating financial institutions "actually do is anybody's guess."

We cannot expect to resolve this fiasco overnight. Incremental piecemeal reforms, while better than nothing, won't be enough to put a halt to the crisis. Or as Sen. Chuck Schumer noted to the Times, "only meaningful

### How's Your Black History I.Q.?

1. Benjamin O. Davis
  2. Sammy Davis Jr.
  3. Alexander Miles
  4. David Dinkins
  5. Harold Washington
  6. Dorothy Dandridge
  7. Kenneth B. Clark
  8. Langston Hughes
  9. Alice Walker
  10. Granville T. Woods
  11. George F. Grant
  12. Mordecai W. Johnson
  13. 1816
  14. 1907
  15. 1909
  16. The Chicago Defender
  17. It is the site where four little girls died in a bombing of the church on September 15, 1963.
  18. The Civil Rights Bill was signed on July 2, 1964
- Note: the great March on Washington was on August 28, 1963, and less than one month later the 16th Street Church bombing occurred. On November 22, 1963 President John F. Kennedy was killed,

and less than one year later, on July 2, 1964, President Lyndon Johnson signed the 1964 Civil Rights Bill.

19. The names of the four little girls killed in the infamous 16th Baptist Church bombing 1954 are: Addie Mae Colins, Carole Robertson, Cynthia Wesley and Denise McNair. McNair was 11 years old. The other girls were fourteen.

20. NAACP

21. Tuskegee Institute

22. Alain Locke, who chaired the philosophy department at Howard University until 1953 after forty years there.

23. Carter G. Woodson. Started Black History Week which later became Black History Month in the 1970's. Woodson was forced to resign his position as dean of Howard University because the then President (Reverend J. Stanley) would not allow him to teach a Black History course.

and long-term loan modifications will help keep people in their homes."

It is unfortunate that the Bush administration needs to coax lenders to adopt business practices that would almost certainly maximize their profit. Given the high and rising foreclosure rate nationwide, our nation's leaders must finally move beyond voluntary steps and adopt measures with some serious teeth in them to

rectify the crisis and give homeowners faced with losing their homes some sense of security.

Or as the Times in its recent editorial wisely observes: "Even if the industry-led efforts were very successful, a big if, they're not expected to be anywhere near enough help to stop the damaging fallout from widespread foreclosures - on neighborhoods, cities and the broader economy."

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# Youth Journal

## Find the Right Words Through Clues

Each clue gives two definitions for each word and the blanks tell you the number of letters in each word.

Look for the answers in next week's issue.

1. A raised floor where performances take place, or the scene of an event or series of events.

-----

2. What you hit baseballs with, or flying mammals that often hang upside down.

-----

3. The color of clear skies, or what you are if you're sad.

-----

4. Fancy decorations on presents, or things you use to shoot arrows.

-----

5. Where a king and queen may live, or another name for a rook in chess

-----

6. The part of the body where your heart is, or a container for pirates buried treasures

-----

7. Baby bears, or a Chicago baseball team

-----

8. The shape of a baseball infield, or a precious jewel in an engagement ring

-----

9. Clothes that women wear, or puts on clothes

-----

10. "Bald" bird that is a symbol of the United States, or a Philadelphia football team

-----

11. A golf club that's not wood or something you use to remove wrinkles from clothes.

-----

12. Goes away, or things that fall in the fall

-----

13. Something you use to light a fire, or a tennis competition

-----

14. Things you take in class, or markings on sheet music

-----

15. A part of a book, or a youth who serves a knight

-----

16. Noisy shouting, or what you hit a tennis ball with

-----

17. A pretty flower, or got up from a chair

-----

18. A movie celebrity, or part of a constellation

-----

## Ask Amber

Dear Amber,

Now that summer is coming up, all I can think about is what I am going to do. My parents have always said they were going to send me to camp one summer, but I never believed them. This year they did. But it's not your normal summer camp; it's a baseball summer camp. I have been playing baseball since I was 7. All I really think about is playing baseball. I have to admit, I am very good at it.

The problem is the camp is a fundamental baseball camp. The camp is for a beginning baseball player. I am beyond that point. I shouldn't be in the same camp as them. I should go to a camp where we work on skills that we already know how to do. I need a challenge, not a review.

Signed,  
Baseball King

Dear Baseball King,

Maybe your parents are putting you in this camp for a reason. They might think that you need more work on your fundamental skills. These basic fundamentals that you think you don't need would make the difference in how well you play. There is nothing wrong with a little practice. Just try the camp. Who knows, you could have fun.

"The dictionary is the only place where success comes before work." (Arthur Brisbane.)

*[If you have a problem that you would like help with, write Amber Hudson, Pasadena Journal, 1541 N. Lake Ave., Pasadena, CA 91104.]*

## Junior High School is a time of Yearning

Junior high school is a time of yearning  
For what's ahead and what is left  
behind:

Neither child nor adult, but burning  
Unrestrained with love and fear  
combined.

Now that we must leave, we have the  
pleasure

Of moving one step nearer who we are,  
Knowing that we lose the equal  
treasure,

Bit by bit, of leaving dreams ajar.  
How lucky we have been this awkward  
moment,

Shifting from the shade into the sun,  
To have this school as our communal  
parent,

Guiding us as well as you have done!  
More than skills improved or knowledge  
gained

Are intellects inspired and gifts  
unchained.

## Be Strong!

By. M.D. Bobcock

Be Strong!

We are not here to play, to dream, to  
drift

We have hard time to do and lives to lift  
Shun not the struggle - face it! 'Tis  
Gods gift.

Be Strong!

Say not, "The days are evil, what's to  
blame?"  
and fed the hands and acquiesce - oh,  
shame!

Stand up, speak out, and bravery, in  
God's name.

Be Strong!

It matters not how deep entrenched the  
wrong

How hard the battle goes, the day how  
long;

Faint not - fight on! Tomorrow comes  
the song

## Unstoppable

By Betty J. Ford

We were brought over on slave ships  
Against our will  
We worked as laborers  
In the cotton fields

We cared for massa's children  
While forsaking our own  
No matter how old a Black man  
became

He was never considered grown

Although weary from toiling  
We still had reason to give thanks  
To a God who knows all and is all  
And never left us alone

Slavery ended, we left the plantation  
To make it on our own  
But without education and no funds  
We found it tough to make a home

We endured the tough times  
And never gave in or gave up  
We are the journey today  
We still keep marching on

The door has been shut in our face  
many, many times  
But it seemed when one door closed  
Another door opened  
For a mighty great people  
Who are unstoppable!

## S. G. VALLEY & SURROUNDING COMMUNITY

### *“Students Run LA” and Honda Help Students Prepare for the Biggest Run of Their Lives*

**As Thousands of LA Students Prepare for the 23rd LA Marathon and a Chance to go to College, American Honda Associates Show Their Loyal Support**



*Los Angeles County Supervisor Yvonne B. Burke joined (l - r) Students Run LA Executive Director Marsha Charney, NBC weatherman Fritz Coleman, Honda executives Eric Conn and Suzie Rossick, and the founders of the LA Marathon Dr. Bill Burke and Marie Patrick at the 10th Annual American Honda Interdivisional Ice Cream Challenge*

When the starter's gun blasts in the early morning hours of Sunday March 2nd, more than 2,500 Students Run LA (SRLA) determined students from across Los Angeles will begin the run of their lives – the 26.2 mile course of the 23rd Los Angeles Marathon. By completing the Marathon, they stand to not only achieve an enormous goal, but also have the opportunity to earn a college scholarship. Since its founding in 1989, more than 90 percent of the students who train for the LA Marathon with SRLA complete it and go on to complete high school and pursue post-secondary education or training. This week, in support of SRLA, hundreds of American Honda associates (employees) participated in the 10th annual Interdivisional Ice Cream Challenge, an event designed to help raise money for running shoes for the students and the SRLA scholarship fund.

SRLA is a non-profit organization dedicated to assisting Los Angeles' at-risk students. They work to transform the minds, bodies and lives of adolescents by helping them train for and participate in the Los Angeles Marathon. Through the life changing experience of running a marathon, SRLA teaches young people the value of goal-setting, discipline and perseverance – key elements for completing the race and being successful in the next major phase of their lives. All high school seniors who participate in the program and complete the Marathon are eligible for a college scholarship.

Honda, a presenting sponsor of the LA Marathon and long-time supporter of SRLA, has helped provide SRLA students with running shoes and college scholarships for the past 10 years. The Interdivisional Ice Cream Challenge is a humorous, high-spirited fundraising event that pits

Honda's business divisions against each other in the ultimate ice cream sundae building competition. Close to a thousand associates gathered to participate in the raucous event, purchase raffle tickets to benefit SRLA, and feverishly cheer on their sundae-building colleagues.

“The Ice Cream Challenge is a fun way to raise money for an extraordinary organization,” said Rob Alen, manager of corporate relations for American Honda. “SRLA not only teaches these kids the skills they need to successfully complete the marathon, they are teaching them the skills they will need to be successful throughout life.”

The Honda Ice Cream Challenge is just one of the many ways American Honda supports the SRLA program. In addition to this event, Honda hosts other fundraising and donates all Marathon registration fees and pledges collected from Honda associates to SRLA to support the general training and scholarship fund for student runners.

Last year more than 2,800 students participated in and completed the Marathon, and 140 scholarships were distributed to achieving seniors.

“For many of these students, training for and completing the Marathon represents the first time they have committed to a specific goal,” said Marsha Charney, executive director, Students Run LA. “SRLA provides a supportive environment where students receive the inspiration, encouragement and incentive needed to accomplish not only the marathon, but all of their life goals. Honda's support in these endeavors has been instrumental in helping us do this important work.”

For additional information on Students Run LA visit [www.srla.org](http://www.srla.org).

### *Credit Union Donates \$1000 to Local Charity*

**Lockheed Federal Credit Union Presents Check to Sarges Physical Training at Washington Middle School**



Lockheed Federal Credit Union (LFCU) announced today that its Pasadena branch is donating \$1,000 to local nonprofit organization, Sarges Physical Training. Lorrina Garcia, LFCU's branch manager in Pasadena, visited Washington Middle School to present Keith “Sarge” Gibbs and some of his students with a check on Thursday, February 21.

“We feel it's important to contribute to positive programs in Pasadena,” Garcia said. “We want to help Sarges Physical Training continue its mission of teaching children how to stay fit and maintain self-esteem. The leadership that ‘Sarge’ provides to students is important to our community.”

Sarges Physical Training helps facilitate a variety of programs throughout the Pasadena Unified School District. Gibbs, founder of the organization, started the nonprofit to help inspire and encourage the development of local youth.

“We are grateful that Lockheed Federal Credit Union has decided to be a part of our mission to change lives,” Gibbs said. “With their help, we will be able to help Washington Middle School children in the City of Pasadena. Local support is invaluable to us.”

For more information on Sarges Physical Training, visit [www.sargesphysicaltraining.com](http://www.sargesphysicaltraining.com).

headquartered in the San Fernando Valley.

LFCU recently received a five-star rating - the highest possible - from Bauer Financial, a source for unbiased, independent bank and credit union star ratings. The five-star rating validates that LFCU is safe, financially sound and operating well above its regulatory capital requirements.

LFCU operates branches in the San Fernando, San Gabriel, Santa Clarita, Conejo and Antelope valleys, as well as eastern Ventura County. Membership is open to Southern California residents of more than 200 sponsor companies. Deposits in LFCU are federally insured by the National Credit Union Administration. LFCU is an equal housing lender. For more information about LFCU, visit [www.lfcu.com](http://www.lfcu.com).

### *March Children's Events at the Altadena Library*

**Teddy Bear Clinic:** March 5th at 11:00 a.m. (Main Library Community Room). Children of all ages are invited to bring their injured teddy bear (or other cuddly toy) to the library where a team of medical professionals from the Huntington Hospital will examine their ailing friend. Appropriate for ages 2-6.

**Rags to Reels: Celebrate Irish Music and Culture!** March 11th at 7:00 pm (Main Library Community Room) and March 12th at 6:30 pm (Bob Lucas Branch). Irish folk dance group Rag to Reels led by Patty McCallom will present popular sing-along Irish music and exciting step-dancing, accompanied by live music on such traditional Irish instruments as the tinwhistle and bodhran. This show is suitable for the entire family!

**Barks & Books:** March 22nd 11:00 a.m. (Main Library Community Room). Children ages 5-12 are invited to read animal related short stories of their choice to a loveable dog from the Pasadena Humane Society's Companion Animal Program. This reading enrichment program makes reading fun, boosts confidence and encourages respectful, humane treatment for all animals.

**Fun Flick Friday!** A series of fun-filled films for the whole family to enjoy! Join us this month for a special screening of BEE MOVIE – Rated PG. March 28th at 3:30 p.m. (Main Library Community Room)

**Teddy Bear Story time:** Children of all ages are invited to

See “Children's Events” continued on Page 13

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# Business and Finance

Funeralwise by Gail Valentine Taylor

## Excerpts from *The History of African-American Funeral Service*

Written by Erich March, *The Legacy of the African-American Funeral Director:*

From ancient Egypt to the modern day practice of mortuary science, Black people have played a major role in caring for the dead and rendering services to bereaved families. In the African-American community, the profession of funeral service has always been a respected cornerstone of Black-owned businesses.

When slaves were denied the dignity of ritual burial, they themselves performed the tasks necessary for funerals to be conducted when members of the slave owner's family died. Preparing the remains, building the coffin, digging the grave, and tending the cemetery were all the responsibility of the first African-Americans.

During the Civil War, it was the Black soldiers who were responsible for removing the dead from the battlefields and organizing veteran cemeteries that kept records of burial sites for soldiers killed in combat, a function that was the forerunner of the Armed Forces Department of Grave Registry. When embalming was required in order for Union soldiers killed in the South to be sent back home for burial in the northern states, it was done by Black assistants to military doctors.

Before caring for the deceased was practiced by African-Americans as a paid service, it was usually a family member or a church-designated

*A Tradition of Service and Pride* person who was the one called when a death occurred. They took charge to see that all preparations for the funeral were attended to.

At the turn of the century, Black churches formed burial societies which collected moneys from members to be used for burial expenses such as the purchase of coffins and cemetery plots. Funeral businesses came into existence at that time because there were now funds to support such enterprises. In fact, unlike the white community, many funeral businesses were started by African-American women who had the experience of being caregivers when a death occurred.

The Black funeral director has always had a history of providing extraordinary service to accommodate his or her community. In the early 1900s, the white community inhabited the cities, whereas the black population was still limited to rural areas. Consequently, the Black funeral director would have to travel miles over rugged terrain in horse drawn carriages tending to the deceased at the family home, providing ice for the "cooling board" under the remains, delivering the casket, and arranging for the grave.

It was not until the 1920s when Blacks moved into the industrial cities to get manufacturing jobs that Black funeral directors converted the bottom floors of their private residences into funeral parlors or



"funeral homes."

Four institutions in the African-American community have survived the desegregation of American society and remain as uniquely owned and patronized by the black community. They are the Black church, the Black barbershop or beauty salon, the Black cocktail lounge, and the Black funeral home. The Black funeral home was usually operated as a family business and passed on from one generation to the next.

The African-American funeral director has always been a trusted and admired member of Black society, respected for their compassionate service and leadership qualities. In addition to operating funeral businesses, many have gone on to hold political office and provide a wide range of economic benefits to their communities.

[Submitted by Gail Valentine Taylor, M.S.W. Funeral Director/Co-Owner Woods-Valentine Mortuary (626) 798-8941 gailt@woodsvaleentine mortuary.com]

## If a Layoff Looms, Be Prepared

By Jason Alderman

The days when most folks joined a company right out of school and remained until retirement are long gone. Today, people intentionally change jobs numerous times during their lifetimes. Unfortunately, such changes aren't always voluntary, as anyone who's been laid off knows.

If you've recently been laid off or fear one is around the corner, here are a few ways to cope with what lies ahead:

Rein in expenses. It may take months to find another job, which could wipe out your savings. If you don't already have one, create a budget and stick to it like glue. Know exactly how much money you have and track all expenses. Postpone major purchases (car, vacation, new clothes) and trim smaller expenses: Avoid restaurants and cook at home; cancel cable TV; wear a sweater and turn down the thermostat - there are hundreds of ways to save money.

Have a rainy-day fund you could live off for at least three months.

Curtail retirement savings. If you're still employed but fear the worst, this may be the one and only time it makes sense to temporarily halt your 401(k) plan contributions. You may need that money to survive the next few months and early 401(k) withdrawals come with steep penalties. Besides, you may be able to make a lump-sum contribution later if it was a false alarm. Consult a financial professional about your particular situation and if you don't know one, [www.plannersearch.org](http://www.plannersearch.org) is a good place to start your search.

Ask about severance benefits. If you're laid off, find out what benefits are available. Many employers offer severance pay or help with COBRA health insurance premiums; however, they have no legal obligation to do so. Many companies also provide outplacement counseling, which may include professional assistance with resume writing, interview skills and job searches, or even office equipment usage.

If your company doesn't offer outplacement, visit [www.careeronestop.org](http://www.careeronestop.org), a U.S. Department of Labor-sponsored website featuring career resources and connections to local career centers that provide employment and training

opportunities. AARP also has a comprehensive guide to surviving job loss, including discussions about age discrimination and employee rights ([www.aarp.org/money/careers/jobloss](http://www.aarp.org/money/careers/jobloss)).

Apply for unemployment benefits. If you become unemployed and meet certain eligibility requirements, you may qualify for unemployment insurance while looking for a new job. Go to [www.servicelocator.org/OWSLinks.asp](http://www.servicelocator.org/OWSLinks.asp) for details.

Polish your resume. You may be competing against hundreds of other job applicants, so make sure your resume stands out from the crowd. It should accurately reflect your accomplishments and show potential employers you have the experience and qualifications they seek. Use concise, strong language and an organized appearance. It's a good idea to update your resume regularly, especially after a promotion or changed job responsibilities.

Alert your network. Let family and friends know you're looking; they may know about opportunities or spread the word on your behalf. Seek out networking events sponsored by the Chamber of Commerce, local colleges, trade associations or other business and social organizations - even volunteer work.

Track job-search expenses. If you itemize income tax deductions, many job-search-related expenses are deductible, including resumes, business cards, phone calls, unreimbursed job interview trips and career counseling.

For more tips on what to do if you lose your job or during other unexpected life events, visit Practical Money Skills for Life, Visa's free personal financial management site ([www.practicalmoneyskills.com/unexpected](http://www.practicalmoneyskills.com/unexpected)).

Being laid off can be very stressful, but if you're prepared with a good game plan, you can minimize the time you are out of work - and the pain that goes with it.

[Jason Alderman directs Visa's financial education programs. To participate in a free, online Financial Literacy and Education Summit, go to [www.practicalmoneyskills.com/summit2008](http://www.practicalmoneyskills.com/summit2008).]

## Understanding Medicare Advantage Plans

Are you or a loved one enrolled in Medicare? This government health insurance program for older Americans offers many choices in terms of coverage and available plans. Given this wide range of options, the California Society of CPAs ([www.calcpa.org](http://www.calcpa.org)) recommends that those enrolled in Medicare understand the options available to them.

### Get the Facts

When choosing this or any other health insurance option, you should learn as much as possible about the plan before you make a commitment. The importance of this advice was proven recently in relation to some Medicare Advantage private fee-for-service plans. A Medicare Advantage Plan is designed to make it possible to extend your coverage beyond the basic Medicare programs.

These plans, which are sometimes referred to as "Medicare Part C," are typically similar to a PPO or HMO and can combine hospital, medical and prescription drug coverage in one plan that is available through private insurers approved by Medicare.

### Problems Discovered

While Medicare Advantage plans can be an excellent choice in some circumstances, Congress and many states have investigated abusive sales tactics employed by marketers selling private fee-for-service Medicare Advantage plans. According to the Center for Medicare Advocacy, those enrolled in the plans have sometimes faced difficulties in finding doctors who would treat them.

There have also been instances when a private pay-

for-service plan offered no more than traditional Medicare but did charge a higher fee. These plans are also exempt from many of the regulations that apply to other types of Medicare Advantage plans.

### Know What to Ask

One of your questions about any plan should be which doctors will accept this insurance, since some doctors won't accept patients from private Medicare plans. You'll want to know, too, whether you can see doctors or use hospitals outside the plan's network.

Ask also about each plan's premiums, coinsurance and deductible to make sure they are affordable and compare well with your other options, including the original Medicare plan. Find out if the plan provides added

See "Medicare Advantage" continued on Page 15

### Editor's note:

Business and Finance articles appearing in this paper are based on the experiences and opinions of the writers and not The Journal. The advice given is strictly for your information and should not be acted or relied on without related professional advice.