



Donald Trump Wins Election in Stunning Political Comeback

By Michael Collins

Former President Donald Trump, considered a political outcast after losing the presidency in 2020 and an attack by his supporters on the U.S. Capitol, was elected to another term on Wednesday in a decisive and astounding victory over Vice President Kamala Harris.

His win completes one of the most remarkable comebacks in political history, just four years after voters ejected him from the office.

Trump defeated Harris by capturing at least 270 of the electoral votes needed to win the presidency. His tally could increase as more votes are counted.

The former president captured battleground states that for weeks had been considered a tossup. The race was both improbable and historic. His return to the White House comes after

he was impeached twice, survived two assassination attempts and was convicted of 34 felony counts.

He becomes the first president since Grover Cleveland 132 years ago to lose the office and win again four years later.

Trump's triumph at the ballot box was a remarkable moment in a presidential contest unlike any other.

While driven into near-exile after the violence of Jan. 6, 2021, Trump quickly began planning a comeback from his home base at the Mar-a-Lago estate in Palm Beach, Florida. He announced his 2024 candidacy in November 2022, shortly after congressional elections in which Republican candidates did worse than expected.

Trump's victory over Harris puts the nation on a vastly different course than the one charted over the past

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Donald Trump gana las elecciones en una sorprendente remontada política

Por Michael Collins

El expresidente Donald Trump, considerado un marginado político tras perder la presidencia en 2020 y un ataque de sus partidarios al Capitolio de Estados Unidos, fue elegido este miércoles para otro mandato en una decisiva y sorprendente victoria sobre la vicepresidenta Kamala Harris.

Su victoria completa uno de los regresos más notables en la historia política, solo cuatro años después de que los votantes lo expulsaran del cargo.

Trump derrotó a Harris al capturar al menos 270 de los votos electorales necesarios para ganar la presidencia. Su conteo podría aumentar a medida que se cuenten más votos.

El expresidente capturó estados disputados que durante semanas habían sido considerados un sorteo. La carrera era a la vez improbable e histórica. Su regreso a la Casa Blanca se produce después de que fue acusado dos veces, sobrevivió a dos intentos de asesinato y fue condenado por 34 cargos de delitos graves.

Se convierte en el primer presidente desde Grover Cleveland hace 132 años en perder el cargo y volver a ganar cuatro años después.

El triunfo de Trump en las urnas fue un momento notable en una contienda presidencial como ninguna otra.

Mientras se encontraba casi en el exilio después de la violencia del 6 de enero de 2021, Trump rápidamente comenzó a planear un regreso desde su base de operaciones en la propiedad Mar-a-Lago en Palm Beach, Florida. Anunció su candidatura para 2024 en noviembre de 2022, poco después de las elecciones legislativas en las que a los candidatos republicanos les fue peor de lo esperado.

La victoria de Trump sobre Harris pone a la nación en un rumbo muy diferente al trazado en los últimos cuatro años por el presidente Joe Biden, un demócrata que venció a Trump en 2020 en una carrera reñida que Trump todavía afirma falsamente que ganó. Harris se desempeñó como vicepresidenta de Biden. Durante la campaña, Trump buscó vincularla con lo que dijo eran fracasos de la administración en la economía, la inmigración y otros temas.

Trump prometió que, si se le da otro mandato, comenzaría la deportación masiva de inmigrantes indocumentados, buscaría represalias contra sus enemigos políticos percibidos, enviaría al ejército a Chicago y otras ciudades que enfrentan la violencia, e impondría aranceles de hasta el 10% a

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10 acciones para hacerse cargo de sus finanzas personales

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Con la temporada navideña a la vuelta de la esquina, ahora es un momento oportuno para hacer un balance de sus finanzas personales y adelantarse a sus propósitos de Año Nuevo para 2025. Independientemente del giro que tome la economía, las elecciones y los mercados, hay medidas que puede tomar para ayudar a optimizar sus finanzas personales.

Aquí están diez acciones para ayudarle a hacerse cargo de sus finanzas personales, evaluando su situación actual y tomando las medidas adecuadas para prepararse para el éxito en 2025.

Cree un plan de patrimonio: Desarrolle un plan de patrimonio integral para

asegurarse de que sus metas personales y financieras estén bien alineadas con sus recursos disponibles. Herramientas como la de planificación adecuada de J.P. Morgan, el Plan de Patrimonio, puede ayudarle a ver claramente su exposición al riesgo y sus flujos de efectivo para alcanzar sus metas.

Retener la cantidad correcta de efectivo: con los recortes esperados en las tasas de interés, asegúrese de tener la cantidad correcta de efectivo disponible y considere oportunidades de rendimiento que coincidan con su horizonte temporal y sus necesidades de liquidez.

Maximizar las oportunidades de inversión: la volatilidad puede reaparecer

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Finanzas

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durante la temporada electoral. Mantenga sus inversiones para sus metas a largo plazo y evalúe oportunidades para invertir el exceso de efectivo.

Complete las “tareas pendientes” anuales: Esto incluye financiar cuentas para la jubilación, como cuentas IRA y planes 401(k), tomar la distribución mínima requerida y hacer regalos de exclusión anuales para aprovechar los beneficios fiscales.

Revise sus pólizas de seguro de vida: Asegúrese de que su cobertura de seguro de vida sea adecuada para proteger a sus seres queridos. Actualice los beneficiarios y considere si se necesita cobertura adicional.

Aumente la eficiencia fiscal de su cartera: Implemente estrategias para minimizar los impuestos sobre sus inversiones, como la recolección de pérdidas impositivas y el uso de cuentas con ventajas impositivas.

Revise las designaciones de propiedad de sus activos: Asegúrese de que sus activos estén correctamente titulados para reflejar sus deseos actuales y potencialmente proporcionar beneficios impositivos.

Planifique sus donaciones benéficas: Desarrolle una estrategia de donaciones benéficas que se alinee con sus valores y maximice los beneficios impositivos. Considere fondos asesorados por donantes o fideicomisos benéficos.

Organice una reunión familiar: analice el dinero y los valores familiares con los

miembros de su familia. Alinear los valores, divulgar información apropiada para la edad y desarrollar habilidades de alfabetización financiera.

Sea ciberseguro en un mundo cambiante: mejore sus medidas de ciberseguridad para protegerse contra estafas y falsificaciones profundas. Verifique los contactos, utilice palabras seguras y tenga cuidado con los enlaces y los archivos adjuntos.

Al dar estos pasos, puede navegar mejor por las incertidumbres de la economía y los mercados, y prepararse para el éxito financiero en 2025. Para obtener asesoramiento más personalizado, considere consultar con un asesor financiero que pueda ayudarle a adaptar estas acciones a su situación específica.

Solo con fines informativos/educativos: las opiniones y estrategias descritas pueden no ser adecuadas para todos y no pretenden ser asesoramiento/recomendación específicos para ninguna persona. La información se ha obtenido de fuentes que se consideran fiables, pero JPMorgan Chase & Co. o sus filiales y/o subsidiarias no garantizan su integridad o exactitud.

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Michael Chavez

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IRS raises contribution limit to 401(k) in 2025

By Medora Lee

In 2023, only 14% of employees maxed out their workplans, according to Vanguard.

Americans will be able to sock away more in their workplace retirement plans, before taxes, in 2025.

The IRS said on Friday it increased the annual employee deferral limit to \$23,500, from \$23,000 in 2024, for workplace plans, including 401(k)s, 403(b)s, governmental 457 plans and the federal government’s Thrift Savings Plan.

Catch-up contributions for those participants aged 50 and up will remain at \$7,500, which means their total contribution for 2025 is capped at \$31,000.

In 2023, only 14% of employees maxed out their work plans, according to Vanguard’s How America Saves report. In plans offering catch-up contributions, 15% of participants 50 or older contributed more, it said.

Starting in 2025, employees aged 60 to 63 years old who participate in one of those work plans have a higher catch-up contribution limit. That cap is \$11,250, instead of \$7,500.

‘Once you hit age 64, you are no longer eligible for a super catch-up con-

tribution and are limited to the regular catch-up contribution amount,’ said certified public accountant Richard Pon in San Francisco.

But remember, ‘right now, technically, there is no law that says that employers must offer a super catch-up contribution, so I believe an employer’s retirement plan must be amended to specifically allow for a super catch-up contribution.’

The limit on annual contributions to an IRA remains \$7,000. The IRA catch-up contribution limit for individuals aged 50 also stayed at \$1,000 for 2025, after a cost-of-living adjustment, the IRS said.

The income ranges to determine eligibility to make deductible contributions to a traditional IRA, to contribute to Roth IRAs and to claim the Saver’s Credit all increased for 2025, the IRS said.

Here are the phase-out ranges for 2025:

For single taxpayers covered by a workplace retirement plan, the phase-out range rose to between \$79,000 and \$89,000, from \$77,000 to \$87,000.

For married couples filing jointly, if the spouse making the IRA contribu-

tion plan, the phase-out range increased to \$126,000 to \$146,000, from \$123,000 to \$143,000.

For an IRA contributor not covered by a workplace retirement plan and married to someone who is covered, the phase-out range is \$236,000 to \$246,000, up from \$230,000 and \$240,000.

For a married individual filing a separate return who is covered by a workplace retirement plan, the phase-out range is not subject to an annual cost-of-living adjustment and remains between \$0 and \$10,000.

The income phase-out range for taxpayers making contributions to a Roth IRA is \$150,000 to \$165,000 for singles and heads of household, up from \$146,000 to \$161,000. For married couples filing jointly, the income phase-out range rose to between \$236,000 and \$246,000, from \$230,000 to \$240,000. The phase-out range for a married individual filing a separate return who makes contribu-



tions to a Roth IRA isn’t subject to an annual cost-of-living adjustment and remains between \$0 and \$10,000.

The income limit for the Saver’s Credit (also known as the Retirement Savings Contributions Credit) for low- and moderate-income workers is \$79,000 for married couples filing jointly, up from \$76,500; \$59,250 for heads of household, up from \$57,375; and \$39,500 for singles and married individuals filing separately, up from \$38,250.

Elecciones

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la mayoría de los productos extranjeros.

“Mira lo que pasó, ¿es una locura?” Trump dijo a una multitud de partidarios que gritaban en el Centro de Convenciones del Condado de Palm Beach la madrugada del miércoles.

Haciéndose eco de los comentarios que hizo en la campaña electoral, Trump calificó a sus partidarios como “el mayor movimiento político de to-

dos los tiempos” y dijo que su victoria y las victorias del Partido Republicano en el Congreso habían proporcionado “un mandato poderoso y sin precedentes.” Prometió ayudar al país a sanar después de las elecciones divisivas, enfatizando que “tenemos que poner a nuestro país primero durante al menos un período de tiempo.”

“Tenemos que arreglarlo,” agregó.

Trump

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four years by President Joe Biden, a Democrat who beat Trump in 2020 in a close race that Trump still falsely claims he won. Harris served as Biden’s vice president. During the campaign, Trump sought to tie her to what he said were the administration’s failures on the economy, immigration and other issues.

Trump vowed that, if given another term, he would begin the mass deportation of undocumented migrants, seek retribution against his perceived political enemies, send the military into Chicago and other cities coping with violence, and impose tariffs of as much as 10% on most

foreign goods.

“Look what happened – is this crazy?” Trump told a screaming crowd of supporters at the Palm Beach County Convention Center early Wednesday morning.

Echoing comments he made on the campaign trail, Trump called his supporters “the greatest political movement of all time” and said his victory and GOP wins in Congress had provided “an unprecedented and powerful mandate.” He promised to help the country heal after the divisive election, stressing that “we have to put our county first for at least a period of time.”

“We have to fix it,” he added.

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SJ Health Centers Introduce Chiropractic Services

SJ Health Centers are excited to introduce chiropractic services, led by Dr. Richard Hume, a Chiropractic physician with a deep commitment to holistic wellness. This addition advances SJ Health's mission to provide comprehensive care options for patients seeking relief from pain, injury, and chronic conditions through a blend of traditional and alternative therapies.

Dr. Hume, fluent in both English and Spanish, brings 35 years of chiropractic experience and a rich background in his field's art, science, and philosophy. A graduate of Palmer College of Chiropractic-West, he holds certifications as a Chiropractic Sports Physician (CCSP) and is a Fellow of the International Academy of Medical Acupuncture (FIAMA). His approach to care is both holistic and highly personalized, integrating diverse techniques such as instrument adjusting, trigger-point myotherapy, and

extremity adjustments to address each patient's unique needs. This customized approach allows Dr. Hume to treat not only physical symptoms but also the underlying issues affecting a patient's well-being.

Throughout his career, Dr. Hume has provided chiropractic care to a broad range of patients. From working as an onsite doctor for 24-Hour Fitness to serving as the backstage chiropractor for major concerts across Northern California, he has helped people from all walks of life. As a speaker on Mind-Body Medicine and an instructor in anatomy, physiology, and back injury prevention, Dr. Hume brings a well-rounded perspective to his role at SJ Health.

Empowering patients through education is central to Dr. Hume's philosophy. Drawing from the Socratic idea that "to know thyself is the beginning of all wisdom," he encourages patients

to develop a deep understanding of their own health. Beyond physical care, he sees his role as both physician and teacher, guiding patients to connect with their bodies and health journeys.

The introduction of chiropractic services at SJ Health provides the San Joaquin community with additional resources to manage pain, rehabilitate from injuries, and promote overall wellness. Covered by Medical, chiropractic care offers a non-invasive, drug-free option that complements other medical treatments and emphasizes preventive care and long-term health benefits. Patients can now access these treatments as part of SJ Health's network, benefiting from a comprehensive and coordinated care approach.

Adding Dr. Hume's services aligns with SJ Health's goal to foster a healthier community by providing accessible, effective healthcare. For patients dealing with chronic pain, joint issues, or



seeking preventive care, chiropractic services offer an opportunity for tailored, integrative care close to home. Dr. Hume's experience and dedication to patient wellness make him a valuable asset to SJ Health, ready to support patients in achieving a balanced, healthier lifestyle.

For more information on SJ Health's new chiropractic services or to make an appointment, call (209) 953-6400.

San Joaquin County Façade Enhancement Grant Program Launch

Stockton, CA – Earlier this month, the San Joaquin County Employment and Economic Development Department (EEDD) partnered with the Downtown Stockton Alliance (DSA) to launch the San Joaquin County Façade Enhancement Grant Program (FEG Program) to foster economic recovery and resiliency within Difficult Development Areas and Qualifying Census Tracts in unincorporated areas of the County.

"As our County continues to recover

from the adverse economic effects of the pandemic, we are delighted to partner with the DSA to support local property owners and businesses," said Patricia Virgen, Director of EEDD. "DSA has a history of success in partnering with local municipalities to enhance economic development and beautification projects such as this."

"San Joaquin County's leadership in regional economic development investment is further demonstrated by the

launch of the FEG Program, which complements the facade improvements completed by the City of Stockton in a similar program," said Michael Huber, Executive Director of the Downtown Stockton Alliance. "The FEG Program will encourage future investment for not only the County but the region as a whole."

Program goals include generating economic recovery by removing blight, enhancing the appearance of neglected commercial properties, and catalyzing

broader economic recovery in areas visibly in need of investments. The FEG Program fills the gap in areas of the County where other facade improvement grants are not available to commercial properties.

The FEG Program will run through December 31, 2026 and qualifying applicants may receive up to \$25,000 with \$500,000 in total grant funds available. Eligible properties must be in qualifying areas of unincorporated San Joaquin

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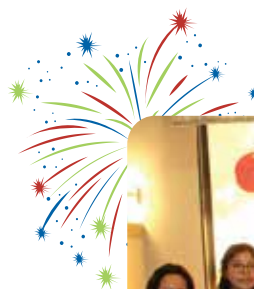
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Pictured above: This year's SJ Medical Society Decision Medicine Program students who received our Health Careers Scholarship, standing proud with Julia Valdez and Dr. Lakshmi Dhanvanthari (HPSJ).



Visit www.hpsj.com/awardees to see a full list of scholarship recipients.

Learn more about Health Plan's dedication to community health!
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Celebrating the Diversity of Thanksgiving

By Julia Barnes

America is often described as a “melting pot” of cultures, where people from around the world bring their customs, languages, and traditions into a vibrant, multicultural tapestry. One of the most powerful ways that these cultures converge and connect is through food.

For immigrants and their descendants, food is often a way to maintain a connection to their heritage. Family recipes passed down through generations carry the flavors of home and memories of family gatherings. In an American context, these treasured family recipes allow people to proudly showcase their heritage through their culinary artistry.

Food is a universal language that transcends borders and cultural divides, making it one of the most powerful tools for connection in America. Across cities and towns, food brings many people of various backgrounds together, creating a melting pot of flavors that celebrates the nation’s diversity. There isn’t a more beloved holiday in America that celebrates the gathering of people and food than Thanksgiving.

As Thanksgiving draws near, American tables come alive with a mosaic of diverse flavors infusing the classic feast with their own inspired tastes and traditions. Thanksgiving holds a special place in our hearts, and it’s easy to see why: it celebrates family, food, and gratitude, values that resonate deeply with Latinos, and many other many cultures as well.

With unique dishes and irresistible

recipes, each culture infuses the classic Thanksgiving feast with their own inspired tastes and traditions adding a vibrant flair to the traditional feast. Thanksgiving is one of the few holidays where families can gather without the distractions of gift-giving—just a shared meal, and a moment to appreciate what we have together.

From appetizers that tantalize the taste buds to desserts that sweetly conclude the feast, each dish tells a story, reflecting the deep-rooted connection between food, family, and the spirit of gratitude. As we explore varying cultures, we can see there is a delightful fusion of flavors that transforms the Thanksgiving table into a celebration of unity and the joy of sharing a meal that transcends cultural boundaries. So, what does Thanksgiving look like in a Latino home?

According to “How Latinos Celebrate Thanksgiving” in Latin US Beauty, “For us, no celebration feels complete without familia, so any holiday centered on togetherness is one we embrace wholeheartedly. When you think about it, it’s no surprise that we love the Thanksgiving holiday. It’s about the three things that are most important to Latinos: family, food, and faith. More than any event, Thanksgiving brings the family together. There are no gifts to exchange, just bread to break with our loved ones and an opportunity to be truly thankful for what we have.”

Latino families celebrate Thanksgiving similarly to traditional American families, but with a few variations in food and



traditions. Family gatherings are all about a big, diverse feast that combines Thanksgiving classics with Latin American favorites adding touches of their heritage and spirit to the tradition.

For instance, the turkey in the Latino home will always bring the “sazon” (seasoning). The result is a juicy, tender, and well-seasoned alternative to your classic turkey dinner. The turkey may be stuffed with chorizo, ground beef or adobo, whatever gives it that Latino twist.

Many other diverse American households may incorporate other international dishes alongside the traditional Thanksgiving fare. Families of African American descent may include Gumbo, collard greens, candied yams, and sweet potato pie. A family of Indian heritage might

serve biryani or samosas alongside, Butter chicken, masala-spiced mashed potatoes whereas in Asian households, Sushi, Wonton, kimchi, or Korean Barbecue will create a spread that is both traditional and personal.

The fusion of flavors on Thanksgiving tables is a testament to America’s cultural diversity, as each family finds its own way to honor both the holiday and their heritage. Food is more than just sustenance in America; it’s a celebration of heritage, a symbol of acceptance, and a doorway to deeper cultural understanding.

So, this year, as we gather together and celebrate Thanksgiving, let us also embrace and celebrate each other and the amazing diversity that we bring to our nation.

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“Abrazos no muros” reencuentra a familias con sus migrantes

Cientos de familias separadas por las políticas migratorias en la frontera entre Estados Unidos y México se reunieron el sábado en el evento Abrazos no muros, celebrado en el lecho del río Bravo entre El Paso, Texas, y Ciudad Juárez, Chihuahua.

El evento, organizado anualmente por la Red Fronteriza por los Derechos Humanos (BNHR, por sus siglas en inglés), ha buscado promover la reunificación de familias migrantes, haciendo conciencia sobre las difíciles realidades que enfrentan aquellas personas que, debido a su estatus migratorio, viven separadas de sus seres queridos.

Abrazo de tres minutos entre migrantes

Las 200 familias pudieron ingresar al cauce del río bajo la supervisión de agentes de la Patrulla Fronteriza y de las autoridades mexicanas. Sin embargo, el tiempo de contacto fue limitado: las 2,000 personas que participaron en el evento sólo pudieron abrazarse durante tres minutos antes de ser escoltadas

nuevamente a sus respectivos lados de la frontera.

“Voy a ver principalmente a mi hermana Rosa Sandoval, ya tengo muchas ganas de verla. Tengo un año sin verla y créanme que, a pesar de que ha pasado simplemente un año, siento que ha sido algo eterno, la verdad, porque siempre estábamos juntos, siempre comíamos juntos”, comentó Samuel Sandoval.

Abrazos no muros se ha convertido en una tradición anual y un símbolo de resistencia y esperanza para la comunidad migrante. Sus organizadores destacaron la importancia de visibilizar las políticas migratorias que separan familias y reafirmaron su compromiso de abogar por reformas que permitan la reunificación familiar.

“Hoy, si ustedes pueden ver, hicimos un logro extraordinario. Esto estaba lleno de alambres de púas y se tuvo que abrir el alambre de púas para permitir que las familias pudiesen tener este evento. Eso sólo lo puede lograr



una comunidad como El Paso y como Juárez”, dijo Fernando García, director de BNHR.

La escena de madres, padres, hijas, hijos, hermanas y hermanos abrazados en medio del río Bravo resonó entre los asistentes y captó la atención de activistas, medios de comunicación y

defensores de derechos humanos que participaron en el evento.

Ciudad Juárez se ha convertido en un punto neurálgico para las personas migrantes irregulares que buscan cruzar hacia Estados Unidos, especialmente tras la reactivación de políticas que dificultan el acceso al país vecino.

CHICKEN RANCH CASINO RESORT TO HOST A CLUCKTASTIC GRAND OPENING WEEKEND, NOV. 8 – 10

JAMESTOWN, CA – Chicken Ranch Casino Resort will celebrate its grand opening of the new “cluxury” casino resort all weekend long from Friday, Nov. 8 - Sunday, Nov. 10.

Starting off the weekend strong with live DJ performances from the Proper & Plume Cocktail Lounge on Friday, Nov. 8 from 9 p.m. – 12 a.m.

On Saturday, Nov. 9, the festivi-

ties will begin at 12 p.m. with a ribbon cutting ceremony near valet and doors opening to the public. The first 1,000 guests will receive a free, limited-edition t-shirt and all guests are invited to enter the Wild Ride Giveaway, which will conclude at 9 p.m. when the winner of a 2024 Chevy Tahoe is revealed. Throughout the day, guests can enjoy egg-citing surprises with special give-

aways, live characters, and performances from Journey Revisited and Walker Hayes. Both concerts will be followed by live performances from a variety of DJs, continuing late into the night.

The event is open to guests ages 21+ and tickets for the live concerts can be purchased at www.chickenranch-casinoresort.com for \$50. Doors will open at 6 p.m. and the show will begin

at 7:45 p.m.

Ending off the weekend, Pro Angler Randy Pierson will make an appearance at the casino resort on Sunday, Nov. 10 and will giveaway incredible prizes from 1 – 4 p.m.

Guests who wish to stay on property are encouraged to email casinoevents@CRCResort.com to book their stay or visit chickenranchcasinoresort.com.

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La Opinión Hoy: “No voy a ceder en la lucha por la justicia y dignidad”, dijo Kamala Harris

Por Andrea Espinoza

En un discurso histórico, donde reconoció la victoria de Donald Trump, la vicepresidenta Kamala Harris expresó su gratitud a su familia, al presidente Biden, a la primera dama la doctora Jill Biden, al gobernador Tim Walz, su compañero de fórmula y a su personal de campaña, mientras acepto que ya habló con el presidente elector. Harris dijo que los resultados de las elecciones, deben aceptarse y reitero que habló con Trump y que participará

en una transparencia pacífica del poder.

Aunque aceptó la derrota la vicepresidenta Harris, dijo que no ha renunciado a la lucha que impulsó su campaña.

“La luz de la promesa de Estados Unidos siempre brillará mientras nunca nos rindamos y sigamos luchando”, continuó Harris, ahora excandidata.

Culminó asegurando que, aunque mucha gente sienta que estamos entrando en una época oscura, por el bien de todos ella espera que no sea así.



Among unmarried adults, women without children have as much wealth as single men

In the United States, households headed by married adults have much more wealth, on average, than those headed by single adults. And among unmarried adults, there’s a significant wealth gap between men and women.

In 2022, the typical single man had \$82,100 in wealth, compared with \$58,100 for the typical single woman, according to U.S. Census Bureau data. But among unmarried women, wealth varies considerably between those who have children under 18 in the household and those who don’t.

Households headed by unmarried women who do not have children under 18 had a median wealth of \$87,200

in 2022 – similar to households headed by unmarried men. In contrast, the median wealth of households headed by unmarried women with children was \$10,700.

(We cannot look at the wealth of households headed by unmarried men with or without children separately due to the relatively small number of single-father households.)

Gaps in specific household assets

A household’s total wealth is the value of its assets minus its outstanding debts. Across key assets, unmarried women without children are about on par with unmarried men. Single women with children are behind in each

area.

Home ownership: In 2022, 50% of single women without children under 18 owned their home. This is similar to the 47% of unmarried men who owned their home. Only 34% of single mothers owned their home.

Home equity: The typical single woman homeowner without children had \$165,000 in home equity, which is the value of the home minus the outstanding mortgage balance. This is slightly more than the \$150,000 median home equity of single men homeowners. Single mothers who own their home had \$114,000 in median home equity.

Retirement account ownership: Among household heads, 48% of single women without children and 50% of single men owned a retirement account (for example, a 401(k) account or IRA) in 2022. That compares with 40% of single mothers.

Retirement savings: Unmarried women without a child who have a retirement account had a median amount of \$43,700 in those accounts, not far below the \$45,000 single men had accumulated. In contrast, the median amount in the retirement accounts of households headed by a single mother was \$12,000.

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Sheinbaum on Trump victory: ‘There is no reason for concern’

Donald Trump’s victory in the United States presidential election on Tuesday is not a cause for concern for Mexicans in Mexico or the United States, President Claudia Sheinbaum said on Wednesday.

“To all Mexicans, there is no reason for concern. To our compatriots [in the U.S.], to their relatives here, to Mexican business people: there is no cause for concern,” Sheinbaum told reporters at her morning press conference.

Her reassurance came despite Trump’s pledge to carry out “the largest deportation operation in American history” — an undertaking that could affect millions of undocumented, and documented, Mexicans in the United States — and his threats to impose tariffs on Mexican exports.

Sheinbaum said she would wait for vote counting to conclude in all U.S. states before issuing an official government statement on the results of the

United States elections. “It’s prudent to wait,” she said. After seeking to reassure Mexicans about the impact of a second Trump presidency, Sheinbaum declared that Mexico “always moves forward.” “We are a free, independent, sovereign country and there will be a good relationship with the United States. I’m sure about that,” she said.

Trump, the Republican Party’s presidential candidate, will be sworn in as the United States’ 47th president on Jan. 20 for a four-year term that will conclude in early 2029, the penultimate year of Sheinbaum’s six-year term.

His victory over Democratic Party candidate and Vice President Kamala Harris had a significant impact on the Mexican peso, which depreciated to 21.79 on Wednesday morning before strengthening slightly.

On Monday, Trump pledged to “im-

mediately” impose a 25% tariff on all Mexican exports to the United States if the government of Mexico doesn’t stop what he called an “onslaught” of criminals and drugs to the U.S.

“We’re being invaded by Mexico,” he said at a rally in North Carolina, adding that he would inform Sheinbaum of his tariff plan on “day one or sooner.”

In an address in Detroit in October, Trump said that “upon taking office,” he would “formally notify Mexico and Canada” of his “intention to invoke the six-year renegotiation provisions of the USMCA.”

“... I’m going to have a lot of fun,” he said in reference to his plan to renegotiate the three-way trade pact he signed during his first presidency.

It remains to be seen what changes to the USMCA Trump will seek to make and what impact his proposed protectionist policies will have on the trade rela-



tionship with Mexico, the world’s biggest exporter to the United States.

Sheinbaum has stressed that the USMCA benefits Mexico, the U.S. and Canada, and asserted that the three countries “complement” each other rather than “compete” with each other.

With regard to Trump’s most recent tariff threat, Sheinbaum asserted Tuesday that there is a lack of information in the United States about “the effort Mexico has made to reduce migration” to its northern neighbor.

Health Plan Invests in Local Community Health Workers

Health Plan of San Joaquin (HPSJ) recently joined forces with California State University Stanislaus (Stockton Campus) to train and certify the first thirty individuals as Community Health Workers (CHWs). The partnership is part of HPSJ’s \$100 million dollar community reinvestment commitment with opportunities for health care workforce expansion, technology, and infrastructure grants. In September, we celebrated this cohort of students with a ceremony

to recognize graduates for their accomplishments.

CHWs are key to California’s evolving Medi-Cal Program that aims to provide access to benefits that will help patients navigate the health and social system of care. CHWs typically reside in the community they serve, have strong relationships with health and social providers, a reliable network of diverse community-based resources, and a good understanding of the individuals they

care for, including the culture, social needs and lived experience.

Vena Ford, Director of Community Engagement for HPSJ explains, “Community Health Workers have been an integral part of our healthcare delivery system for decades- performing this important work as Promotoras, outreach specialists, volunteers and health advocates. What is new, however, is the concept of integrating their community-based expertise

into clinical practices, bridging the gap between patients, the community in which they live and care providers, while establishing a sustainable mechanism for reimbursement.” CHW Classes for our second cohort start in January. Scholarships for CHW students, provider workforce and recruitment grants, and other funding opportunities are available. Learn more at <https://www.hpsj.com/community-reinvestment/>.

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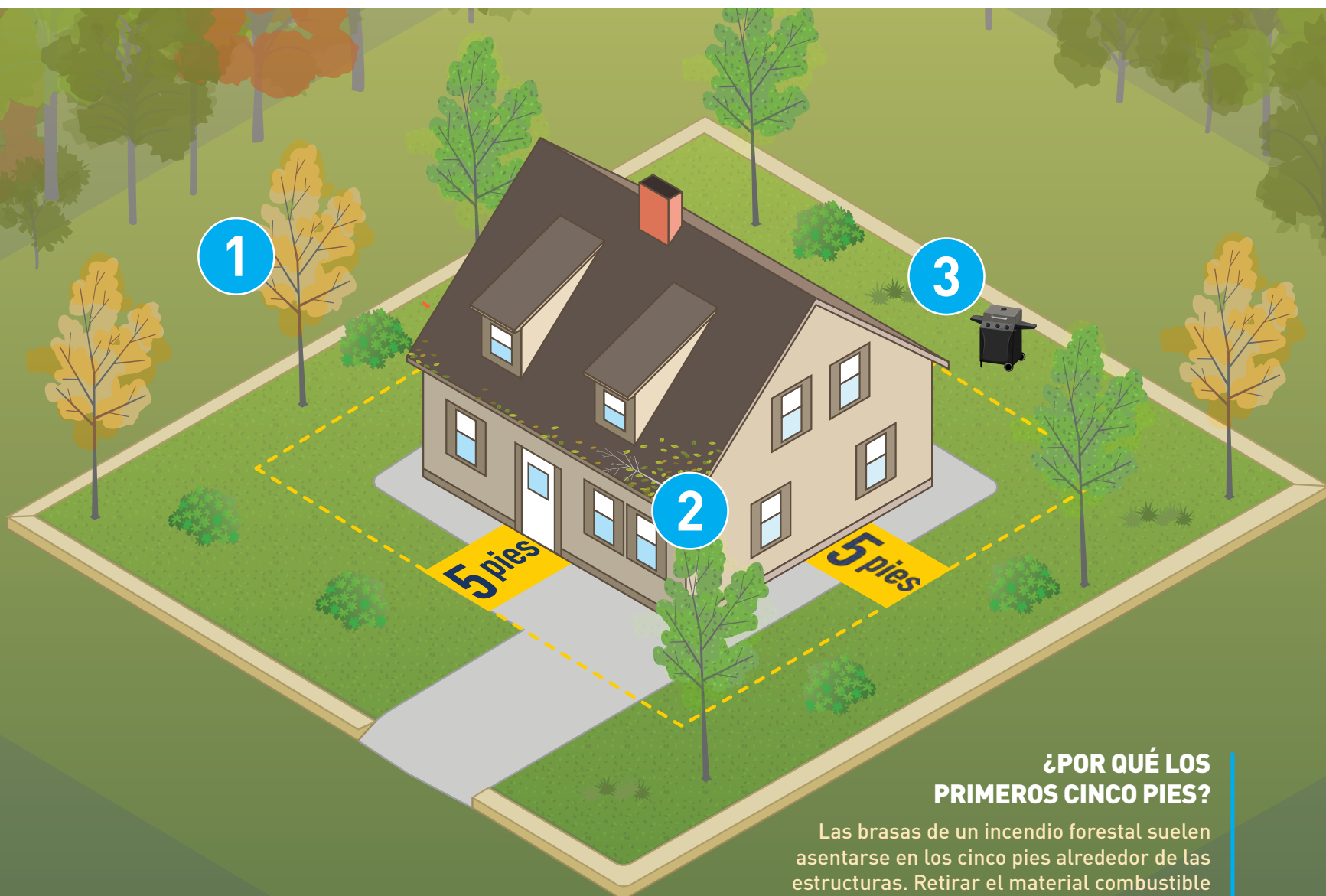
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Cómo cinco pies de espacio podrían salvar su casa durante un incendio forestal.

CONSEJOS PARA UN ESPACIO DEFENDIBLE

El Espacio Defendible es un área alrededor de su casa (hasta 100 pies o el límite de su propiedad) que está libre de material inflamable o vegetación. Un estudio de 2019 CAL FIRE descubrió que las estructuras que no seguían las pautas de espacio defendible tenían cinco veces más probabilidades de ser destruidas por incendios forestales. Investigaciones adicionales muestran que el área que rodea inmediatamente la casa es la más crítica para evitar la ignición por brasas.*

Estos son algunos pasos sencillos para crear cinco pies de espacio defendible alrededor de su casa:



1

Retire arbustos, árboles y plantas que se encuentren a cinco pies de su casa



2

Limpie las agujas de pino y escombros de sus canaletas y su techo



3

Mueva las parrillas de BBQ, los muebles de patio y cualquier cosa combustible de los costados de su casa

Para ver una lista completa de maneras en las que puede crear un espacio defendible alrededor de su casa, visite readyforwildfire.gov y aprenda cómo puede defender su casa y comunidad visitando safetyactioncenter.pge.com



*Reducing the Destructiveness of Wildfires: Promoting Defensible Space in California, The California Legislature's Non Partisan Fiscal and Policy Advisor: <https://lao.ca.gov/reports/2021/4457/defensible-space-093021.pdf>

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