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SERVING ALL OF THE DESERT CITIES AND UNINCORPORATED AREAS OF RIVERSIDE COUNTY IN THE COACHELLA VALLEY

## Unemployment rate rises to 3.9% in December

BY STAFF REPORTS

The unemployment rate rose by 0.2 percentage point to 3.9 percent in December, and the number of unemployed persons increased by 276,000 to 6.3 million. A year earlier, the jobless rate was 4.1 percent, and the number of unemployed persons was 6.6 million. Among the major worker groups, the unemployment rates for adult men (3.6 percent) and Blacks (6.6 percent) increased in December. The jobless rates for adult women (3.5 percent), teenagers (12.5 percent), Whites (3.4 percent), Asians (3.3 percent), and Hispanics (4.4 percent) showed little or no change over the month.

Among the unemployed, the number of job leavers increased by 142,000 in December to 839,000. Job leavers are unemployed persons who quit or otherwise voluntarily left their previous job and immediately began looking for new employment.

In December, the number of long-term unemployed (those jobless for 27 weeks or more) was little changed at 1.3 million and accounted for 20.5 percent of the unemployed.

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## HARC Launches Fifth Coachella Valley Community Health Survey

BY STAFF REPORTS

HARC, a nonprofit research and evaluation firm in Palm Desert has launched the fifth iteration of their critical population health survey known as the Coachella Valley Community Health Survey. Anyone who has a cellphone or a land line, could be called to answer questions in this confidential survey related to important health topics. On behalf of HARC, interviewers from Kent State University will be making phone calls from January to June. Each week, HARC will randomly select a new participant to receive a \$100 Visa gift card.

The survey is a population health study that allows HARC to estimate the prevalence of health conditions, behaviors, major diseases, mental health, and much more for the entire Coachella Valley region. HARC also collects general demographics to more closely examine group differences, such as gender, race/ethnicity, and age. For example, HARC can estimate how many people need mental health care, but can't get it, and which demographics are most impacted. Because this survey will be the fifth iteration, there will also be many areas that allow for examining trends of health characteristics over the past decade.



The survey is conducted via random-digit-dialing to minimize biased sampling and improve representativeness of the overall population. In other words, anyone in the Valley with a cellphone or a landline has an equal chance of being called to take this 22-minute survey. Those who participate in the survey help HARC to estimate critical health information for both adults and children. Data are collected over a period of 6 months and then weighted using data from the U.S. Census Bureau's American Com-

munity Survey.

Once data collection is finished and HARC has analyzed and written the report of findings, everyone in the Valley will have access to this information for free. In fact, HARC produces a hard-copy report, conducts presentations, and uploads the data to HARC search, an online and user-friendly database.

Riverside County. However, the state

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# HARC Launches Fifth Coachella Valley Community Health Survey

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and the county as a whole have a significantly different story to tell compared to the Coachella Valley. Because of that, data at the Coachella Valley level is collected and analyzed to accurately reflect the needs of our local community.

Local organizations including nonprofits, governments, educational institutions, hospitals, and healthcare providers use HARC's data to prioritize health needs in the community, develop programs to meet those needs, make compelling cases for funding, and for research purposes. Essentially, the data can help by identifying what the needs are and which groups need help. In fact, for HARC's most recent 2016 version, local organizations brought in over \$1.5 million in the first year since the results were released (January 31, 2017 to February 2018), citing HARC's data.

Anyone who receives a call from Kent State University is strongly encouraged to take the time to take the 22-minute confidential survey. Sharing your story helps the Valley as a whole to improve the health and quality of life in the region. All who participate have a chance to receive a \$100 Visa gift card, which will be distributed on a weekly basis.

HARC is a nonprofit 501(c)(3) organization based in Palm Desert, CA. HARC provides research and evaluation services in the field of health, wellness, and quality of life, with a special focus on the Coachella Valley. To learn more about HARC, visit [www.HARCdata.org](http://www.HARCdata.org).

The Coachella Valley Community Health Survey is made possible by funding from Alzheimer's Association Coachella Valley, City of Cathedral City, City of Coachella, City of Desert Hot Springs, City of Palm Desert, City of Palm Springs, Desert AIDS Project, Desert Care Network: Desert Regional Medical Center & JFK Memorial Hospital, Desert Healthcare District, Eisenhower Health, First 5 Riverside, Inland Empire Health Plan (IEHP), RAP Foundation, Riverside University Health System - Behavioral Health, Riverside University Health System - Public Health, and several generous private donors. **TPR**

# Unemployment rate rises to 3.9% in December

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Over the year, the number of long-term unemployed was down by 205,000.

The labor force participation rate, at 63.1 percent, changed little in December, and the employment-population ratio was 60.6 percent for the third consecutive month. Both measures were up by 0.4 percentage point over the year.

The number of persons employed part time for economic reasons (sometimes referred to as involuntary part-time workers), at 4.7 million, changed little in December but was down by 329,000 over the year. These individuals, who would have preferred full-time employment, were working part time because their hours had been reduced or they were unable to find full-time jobs.

In December, 1.6 million persons were marginally attached to the labor force, little changed from a year earlier. (Data are not seasonally adjusted.) These individuals were not in the labor force, wanted and were available for work, and had looked for a job sometime in the prior 12 months. They were not counted as unemployed because they had not searched for work in the 4 weeks preceding the survey.

Among the marginally attached, there were 375,000 discouraged workers in December, down by 99,000 from a year earlier. (Data are not seasonally adjusted.) Discouraged workers are persons not currently looking for work because they believe no jobs are available for them. The remaining 1.2 million persons marginally attached to the labor force in December had not searched for work for reasons such as school attendance or family responsibilities.

The average workweek for all employees on private nonfarm payrolls increased by 0.1 hour to 34.5 hours in December. In manufacturing, both the workweek and overtime increased by 0.1 hour to 40.9 hours and 3.6 hours, respectively. The average workweek for production and nonsupervisory employees on private nonfarm payrolls held at 33.7 hours.

In December, average hourly earnings for all employees on private nonfarm payrolls rose 11 cents to \$27.48. Over the year, average hourly earnings have increased by 84 cents, or 3.2 percent. Average hourly earnings of private-sector production and nonsupervisory employees increased by 9 cents to \$23.05 in December. **TPR**

## Find Out More LISTEN to THE PUBLIC RECORD PODCAST [thepublicrecord.podbean.com](http://thepublicrecord.podbean.com)

The Public Record's Managing Editor, Ken Alan, interviews Dr. Jenna LeComte-Hinely, CEO of Palm Desert-based, HARC (Health Assessment and Research for Communities), a non-profit research firm on their recent report on Coachella Valley's homeless clients served by Path of Life Ministries in the first year (July 2017-July 2018). The podcast also touches on the 2019 triennial health survey that will be conducted by phone from January through June 2019, with final results reported in January 2020.

Download the full Path of Life report here: <http://199.87.185.104/sirepub/cache/2/v5e25vg2zhfbtypkxaccp5m3t/19015201062019050607867.PDF> **TPR**



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Contributing Writers  
**Madeline Zuckerman**

# BUSINESS NEWS



## FINDING HIGH QUALITY APPLICANTS RATED AS TOP HR CHALLENGE FOR 2019

Finding high quality applicants, ensuring employees have the necessary skill sets, creating a succession plan and increasing employee engagement are among the most difficult workforce challenges facing employers in 2019, says a new XpertHR survey of over 800 human resource professionals. The survey found that the biggest challenge was finding high quality applicants, with sixty-four percent of survey respondents reporting difficulty sourcing top talent.

The unemployment rate stands at 3.7 percent, the lowest in nearly 50 years, according to the Bureau of Labor Statistics. Candidates have many choices and the tight job market is a very real problem for HR professionals who are trying to attract high quality applicants.

"Employers are having an increasing difficult time finding people with the right skills," says Beth Zoller, JD, Legal Editor, XpertHR. "With today's low unemployment rate, workforce planning is, and will likely continue to be, a major concern for HR and one that requires creative and strategic planning and development."

To effectively manage and plan its workforce, an employer needs to make sure it has the right people for the right jobs at the right cost in order to be successful in a global and competitive marketplace. The gig economy and use of independent contractors, flexible working arrangements and remote workers are just some of the ways employers are identifying high quality applicants in a tight labor market.

The survey also identified other workforce challenges for 2019. Fifty-two percent of survey respondents reported being challenged by ensuring employees and supervisors have the necessary skill sets now and for future responsibilities: 50% were challenged by creating a succession plan; 49% were challenged when it came to increasing employee engagement, morale and satisfaction; and 40% found it difficult to retain employees.

In addition, 47% found managing performance and providing professional development opportunities to be a challenge; 43% viewed aligning the talent retention strategy with business objectives as very or extremely challenging; and handling employee mergers and acquisitions was very or extremely challenging for 40% of respondents.

"Workforce planning is a key challenge for HR and requires an employer to review all phases of the employment relationship from start to end in order to make strategic business decisions that have a positive impact on the employer's bottom line," says Zoller.

XpertHR advises that key stakeholders and members of management assess the unique factors affecting the employer's business and shaping its workforce as well as the organization's short- and long-term goals. Data analytics may be a useful tool to measure and evalu-

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# BUSINESS CALENDAR

## ABOUT THE CALENDAR

Listings in the Business Calendar are free and limited to chambers of commerce, associations, networking groups, or other nonprofit, business-oriented organizations. Please submit event notices at least three weeks in advance. Email to [admin@desertpublicrecord.com](mailto:admin@desertpublicrecord.com) or fax to 760-771-1188. Please include the event, time, location, price, phone, and sponsor. All listings are subject to space availability.

## FOR MORE INFORMATION

### American Business Women Association

[www.abwa.org](http://www.abwa.org)

### Building Industry Association Contact

760-360-2476

### Coachella Valley Women's Business Center

760-345-9200, [www.cvwbc.org](http://www.cvwbc.org)

### Desert Business Association

760-904-4589, [www.desertbusinessassociation.org](http://www.desertbusinessassociation.org)

### Desert Contractors Association

760-200-9202, [www.desertcontractors.org](http://www.desertcontractors.org)

### Desert Palm Legal Professionals Association

[dplpa.info@gmail.com](mailto:dplpa.info@gmail.com)

### Desert Valleys Builders Association

760-776-7001, [www.thedvba.org](http://www.thedvba.org)

### Greater Coachella Valley Chamber of Commerce: Cathedral City, Coachella, La Quinta, Indio

760-347-0676, [www.GCVCC.org](http://www.GCVCC.org)

### Health Assessment and Research for Communities

760-404-1945, [www.harcddata.org](http://www.harcddata.org)

### Indian Wells Chamber of Commerce

760-346-7095, [www.indianwellschamber.com](http://www.indianwellschamber.com)

### Palm Desert Area Chamber of Commerce

760-346-6111, [www.pdacc.org](http://www.pdacc.org)

### Palm Springs Chamber of Commerce

760-325-1577, [www.pschamber.org](http://www.pschamber.org)

### Greater Palm Springs Convention and Visitors Bureau

760-770-9000, [www.visitgreaterpalmsprings.com](http://www.visitgreaterpalmsprings.com)

### Palm Springs Hospitality Association

760-835-4957, [www.palmspringshospitality.org](http://www.palmspringshospitality.org)

### Professionals in Human Resources Association

760-902-8087, [www.pihra.org](http://www.pihra.org)

### Rancho Mirage Chamber of Commerce

760-568-9351, <https://www.rancho Miragechamber.com/>

### Thousand Palms Chamber of Commerce

760-343-1988

### Small Business Development Center

[www.cvep.com/sbdc](http://www.cvep.com/sbdc) 760-340-1575

### Toastmasters Confident Speakers Club

[www.palmdeserttoastmasters.com](http://www.palmdeserttoastmasters.com)

### January 17 - Palm Desert Chamber of Commerce Ribbon Cutting: Vylla Homes

4:00 p.m.

### January 22 - Palm Desert Chamber of Commerce Ribbon Cutting: Bella Villagio

4:00 p.m.

### January 22 - Barbara Sinatra Childrens Center Guest Speaker Elizabeth Smart:

JW Marriot Palm Desert

### January 26 - Palm Springs Art Museum 80th Anniversary Gala

4:00 p.m.

### January 26 - Theresa Caputo Live! The Experience: Agua Caliente Casino Resort Spa

8: 00 p.m.

### January 28 - Rancho Mirage Chamber of Commerce Annual Rammy Awards & Instalation Gala: Agua Caliente Casino Resort Spa

5:00 p.m.

### January 28 - Muses of McCallum Theatre Casino Royale: Westin Mission Hills Hotel

4:00 p.m.

### February 6 - Guide Dogs of the Desert Annual Dog Day Afternoon Luncheon & Silent Auction: Historic Smoke Tree Ranch in Palm Springs

11:00 a.m.

### February 12 - Desert Arc's Annual Recognition Awards Luncheon: Agua Caliente Casino Resort Spa

11:00 a.m.

### February 12 - Rancho Mirage Chamber of Commerce RMCC Board of Directors Meeting: Babe's Bar-B-Que & Brewhouse

7:30 a.m.

### March 31 - Elks Veterans Charities Car & Bike Show: Palm Springs Elks Lodge Parking Lot

11:00 a.m.

### April 11 - Desert Arc's Annual Golf Classic: Eagle Falls Golf Course at Fantasy Springs Casino

7:00 a.m.

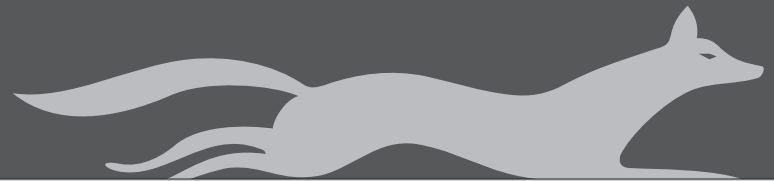
### April 28 - Guide Dogs of the Desert Albert Milauskas Memorial Golf Tournament & Awards Luncheon: Classic Club in Palm Desert

8:00 a.m.



# Fox & Hounds

KEEPING TABS ON CALIFORNIA BUSINESS AND POLITICS DAILY



## IT'S THE PICKET LINE VERSUS THE BOTTOM LINE IN THE COMING LA SCHOOL STRIKE

By Joel Fox

Barring a last minute deal or court decision, there could be a teacher's strike in Los Angeles. Each side has their own view of the school district's fiscal health and its ability to raise salaries and hire new teachers, nurses and counselors. But the teachers have the upper hand in an effort to rally citizen and parent support.

Television news reporters interview grade school students volunteering to walk the picket line and show them making signs in support of their teachers. What can the school board offer in response, a green shaded accountant with a spreadsheet?

Yet, it's the bottom line rather than

the picket line that is determinative in this dispute.

The teachers' union pounds home the item that LAUSD is sitting on a \$1.9 billion surplus. The teachers score points with the public with their charge that classes are too large, and there are not enough nurses and counselors to go around.

The teachers' union garners great publicity with its rallies, signs and even a wrap around ad over the Los Angeles Times.

The district is making its case to a much smaller audience. Yet, the financial case made by the district can't be ignored. The school district points to retirement and health care obligations that could put

the district into insolvency—the school superintendent's word as well as the Los Angeles County Board of Education— if the teachers demands are met.

Stanford lecturer, one-time advisor to Governor Arnold Schwarzenegger and importantly a former director of the California State Teachers Retirement System, David Crane writes despite a 42% increase in LAUSD revenues over four years, the union has itself to blame because the union oversees the health benefits of its members.

“One-third of LAUSD's retirement spending is for unnecessary, duplicative or excessive health insurance subsidies provided to retirees entitled to Medicare or

ACA coverage. Terminating those subsidies could provide an immediate \$10,000 salary increase for LAUSD teachers,” Crane asserts.

Such a salary boost would easily exceed the 6.5% increase retroactive to 2017 the union demands.

The public hears very little about the fiscal consequences if the teachers' argument prevails. Yet, it is that bottom line that has to be considered in reaching a resolution of the dispute or the school district will be calling on taxpayers to bail them out. **TPR**

## PUBLIC SECTOR NEWS

### GOVERNOR NEWSOM PROPOSES “CALIFORNIA FOR ALL” STATE BUDGET

Governor Gavin Newsom submitted his 2019-20 “California for All” budget proposal to the Legislature today – a fiscal blueprint that builds a strong financial foundation by investing an unprecedented \$13.6 billion in budget resiliency and paying down unfunded pension liabilities.

“During my inaugural speech, I described the California Dream as a house we are building together,” said Governor Newsom. “That wasn't just a speech device – it's exactly what we are proposing today. To make the California Dream available to all, our state must be fiscally sound. This Budget lays a strong financial foundation for our state by eliminating debts, expanding the rainy-day fund and paying down our unfunded liabilities.”

Given federal political uncertainty, the risks to the current economic forecast, and the need for a solid fiscal foundation, the Budget allocates \$13.6 billion to building budgetary resiliency and paying down the state's unfunded pension liabilities.

The Budget's remaining spending prudently charts the path toward building a long-term fiscal foundation. Over 86 percent of the new spending contained in the Budget is one-time, and in each of the out-years the Budget has positive operating balance. The Budget also more than quadruples the size of the state's Safety Net Reserve, strengthening programs that provide the first-line of defense for families during an economic downturn.

While fortifying the state's fiscal foundations, the Budget sets forth a series of proposals that help families confront the cost crisis. The Budget funds a comprehensive early childhood plan, more affordable paths for higher education, brings the state closer toward health care for all, and takes meaningful steps to addressing the housing crisis.

The Budget creates a new “Working Families Tax Credit” by more than doubling the size of the state's Earned Income Tax Credit to \$1 billion, supporting low-income families with young children by providing a \$500 credit for families covered by the credit with children under the age of six. The credit will also be expanded to reach full-time workers earning \$15 per hour—reaching 400,000 additional families. This expanded credit will be funded as part of a tax conformity package.

To improve affordability and access to health care, the Budget addresses the rising cost of prescription drugs, makes critical investments to uphold and expand the Affordable Care Act by increasing subsidies to ensure that more low- and middle-class Californians can afford health coverage through Covered California, and makes progress in providing universal coverage by expanding Medi-Cal to approximately 138,000 young adults age 19 through 25 regardless of immigration status.

To address California's housing crisis, the Budget includes \$1.3 billion General Fund one-time and a new approach to spur housing development to address the state's affordability crisis and promote economic growth. The Budget also expands state tax credits to further develop both low- and moderate-income housing, and proposes new innovative housing on excess state property.

The Budget includes proposals to directly address child poverty and support families in breaking the cycle of poverty through work and education, including a grant increase for the lowest income families served by the CalWORKs program to 50 percent of the Federal Poverty level. The Budget also proposes a supplemental Cal Grant award of up to \$6,000 for student-parents with dependent children attending California's public colleges and an increased number of competitive Cal Grant awards to improve access to higher education.

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# BUSINESS NEWS

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ate progress and to understand where and how an employer should focus its efforts as well as to reduce costs.

“Today’s workforce is changing at an incredibly rapid rate as transformations in society, government, culture, technology, communications and the legal landscape impact employers and the workplace,” says Zoller. “We will continue to identify new and different challenges as they emerge and help employers prepare to address them.”

## SURVEY EXPOSES HOW CREDIT, SAVINGS AND DEBT FACTOR INTO MILLENNIALS’ RELATIONSHIPS

Self Lender, a leading fintech startup offering Americans a way to build their credit score while also saving money, has released a research report that surveyed 500 millennial women and men, ages 18-34 across the country. The research uncovers attitudes towards love, credit, savings and debt. Comparing responses from men and women, and Gen Z versus Millennials, the survey ultimately found that while women are more likely than men to raise the subject of personal finances with their significant other earlier in the relationship, both men and women, millennial or Gen Z, are overwhelmingly likely to help their partner improve their credit score.

Self Lender’s survey ran nationwide September 21 through September 28, showcasing the company’s commitment to identifying sentiment associated with credit scores, debt and savings and developing solutions that support positive financial journeys. The company aimed to see how much financial concerns factor into Millennial and Gen Z relationships.

Respondents’ reactions around credit, savings or debt, and the time frames in the rela-

tionship when people start discussing what’s in their bank account and on their credit scores, is revealed throughout the survey.

It takes six months to a year for most people to ask about their partner’s credit score, debt and savings. Most millennials don’t proactively consider their partner’s finances when dating (about 63% haven’t asked their partners about their savings, credit score or debt).

While millennials may ask about their partners’ credit score, debt or savings before getting engaged (26.68%), they’re waiting until marriage to bring up the question of joint accounts.

When it comes to savings, people understand the struggle. One quarter of respondents said they’d feel absolutely fine if their fiancé / fiancée had minimal savings as minimal savings is common. More than half are worried but would talk about making a plan.

Looks like millennial men are less likely to ask the question about credit, debt and savings — 73.67% of men haven’t asked compared with 62.82% of women.

“Asking millennials how they would react to learning about their partners’ credit, debt and savings, shows how finances play a role in relationships. It also paints a clear picture of what that means for young people trying to manage their credit, debt and savings,” said James Garvey, CEO of Self Lender. “We hope that by bringing attention to how millennials discuss finances, and how it might impact relationships, people will be encouraged to find effective ways to take control of their money and responsibly plan for their future.”

## CATO REPORTS DECEMBER SAME-STORE SALES FLAT

The Cato Corporation (NYSE: CATO) has reported sales for the five weeks ended January 5, 2019 of \$86.5 million, down 9% compared to sales of \$94.7 million for the five week period ended December 30, 2017. Same-store sales for December were flat compared to the five weeks ended January 6, 2018. December same-store sales are compared to the five week period ended January 6, 2018 rather than the five week period ended December 30, 2017 due to the 53rd week in fiscal 2017.

Sales for the eleven months ended January 5, 2019 were \$776.7 million, down 1% compared to sales of \$787.9 million for the eleven months ended December 30, 2017. The Company’s year-to-date same-store sales were flat.

“December same store sales were slightly below our expectations,” stated John Cato, Chairman, President, and Chief Executive Officer.

The Company closed 33 stores in December. As of January 5, 2019, the Company operated 1,316 stores in 33 states, compared to 1,355 stores in 33 states as of December 30, 2017.

The Cato Corporation is a leading specialty retailer of value-priced fashion apparel and accessories operating three concepts, “Cato”, “Versona” and “It’s Fashion”. The Company’s Cato stores offer exclusive merchandise with fashion and quality comparable to mall specialty stores at low prices every day. The Company also offers exclusive merchandise found in its Cato stores at [www.catofashions.com](http://www.catofashions.com). Versona is a unique fashion destination offering apparel and accessories including jewelry, handbags and shoes at exceptional prices every day. Select Versona merchandise can also be found at [www.shopversona.com](http://www.shopversona.com). It’s Fashion offers fashion with a focus on the latest trendy styles for the entire family at low prices every day.

## 71 PERCENT OF WASHINGTON, D.C. METRO AREA TECH EMPLOYEES WOULD CONSIDER LEAVING THEIR EMPLOYER FOR AMAZON

New research from Eagle Hill Consulting finds that nearly three-fourths of information technology (IT) workers in the Washington, D.C. area would consider leaving their employer to work for Amazon. About half of all workers (51 percent) say they would consider leaving their current job to work for Amazon, with the percentage even higher for Millen-

www.HARCdata.org/about-us/

Located in Palm Desert, CA

**HARC**  
HARC, Inc. is a 501(C)(3) nonprofit organization

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### About Us

Home/About Us

HARC is a research nonprofit organization located in Palm Desert.

HARC conducts a triennial survey known as the Community Health Survey.

The survey helps determine the health needs of the Coachella Valley.

For more information, visit:  
[www.HARCdata.org/about-us](http://www.HARCdata.org/about-us)

Follow us @HARCdata

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# PUBLIC SECTOR NEWS

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The Budget includes funding for universal preschool for all income-eligible four-year-old children in the state, phased in over a three-year period. This funding will allow state preschool providers to offer full-day/full-year care to better accommodate working parents. The Budget proposes the development of a plan to achieve universal preschool for all children in California, including new revenue options to support increased enrollment. The Budget includes \$500 million one-time General Fund to build child care infrastructure, including investing in the education of the child care workforce.

To promote affordability and family bonding, the Administration is committed to expanding the Paid Family Leave program with the goal of ensuring that all newborns and newly adopted babies can be cared for by a parent or a close family member for the first six months. The Budget proposes to adjust the reserve requirement for the fund that supports the Paid Family Leave program. This change will enable the state to make a down payment in expanding Paid Family Leave in the upcoming budget year while maintaining an adequate reserve. During the year, the Administration will convene a task force to consider different options to increase participation in the program and to phase in this program expansion.

The funding guarantee for K-12 schools and community colleges in 2019-20 is \$80.7 billion — a new all-time high with per-pupil expenditures now nearly \$5,000 higher than just 7 years ago. The Budget also funds critical work to build a longitudinal data system to better track student outcomes and increase the alignment of our educational system to the state's workforce needs.

The Budget also includes \$750 million one-time General Fund to address barriers to full-day kindergarten. About one quarter of students enrolled in kindergarten do not have access to a full-day kindergarten program. This investment will put California on a path for all kindergartners to attend full-day kindergarten.

To address the rising costs of CalSTRS pensions and provide immediate relief to districts, the Budget proposes a \$3 billion one-time non-Proposition 98 General Fund payment to CalSTRS on behalf of schools (the employers). Overall, this payment is expected to provide immediate relief to school districts and will reduce the out-year contribution rate by half a percentage point.

The Budget reflects \$576 million in Proposition 98 General Fund to support expanded special education services in school districts with a high concentration of special education students.

The Budget includes \$1.4 billion (\$942 million ongoing) for higher education to support increased enrollment, improved time to degree and a tuition freeze. Segments serving a higher number of students receive a greater amount of the increased resources. The Budget proposes funding for two free years of community college tuition for first-time, full-time students.

The Budget proposes to continue to support local areas devastated by the 2018 wildfires by backfilling wildfire-related property tax losses and waiving the local share of cost for debris removal. Funding for impacted schools is also backfilled. The Budget includes \$200 million General Fund to augment CAL FIRE's firefighting capabilities, adding 13 additional year-round engines, replacing Vietnam War-era helicopters, deploying new large air tankers, and investing in technology and data analytics that will support CAL FIRE's incident command in developing more effective initial fire suppression strategies. The Budget also continues \$25 million General Fund ongoing for pre-positioning local government fire engines to support the state's critical mutual aid system. The Budget also includes \$60 million General Fund one-time to jump-start upgrades to the 911 system, including an overhaul to the existing fee that will sustainably fund a modern, reliable system. The Budget includes \$16.3 million General Fund to finish the build-out of the California Earthquake Early Warning System. To help local governments and individuals be more prepared for emergencies, the Budget proposes \$50 million General Fund

one-time for local grants and to immediately begin a comprehensive, statewide education campaign on disaster preparedness and safety. The Budget also provides a sizable investment in forest management—\$214 million—to increase fire prevention and complete additional fuel reduction projects, including increased prescribed fire crews.

Homelessness pervades both urban and rural communities across the state and puts stress on local resources, from emergency rooms and mental health and social services programs to jails. The Budget includes \$500 million one-time General Fund to encourage local governments to build emergency shelters and navigation centers, and \$25 million General Fund ongoing to assist homeless disabled individuals in applying for disability benefits. The Budget focuses on finding ways to improve brain health and improve care by investing in mental health workforce training, early psychosis research and treatment, and a Whole Person Care pilot program to coordinate health, behavioral health and social services, including supportive housing for people with severe mental illness. The Budget allocates \$25 million General Fund (including \$5 million to be made available in the current year) for an immigration rapid response program to assist qualified community-based organizations and non-profit entities in providing services to address this crisis. The Budget also includes \$75 million General Fund ongoing for immigration-related services, including assisting applicants seeking Deferred Action for Childhood Arrivals; naturalization; and other immigration remedies.

## NEW PATHWAYS FOR IMPLEMENTING UNIVERSAL SUICIDE RISK SCREENING IN HEALTHCARE SETTINGS



A new report, authored in part by researchers at the National Institute of Mental Health (NIMH), part of the National Institutes of Health, provides guidance on how to implement universal suicide risk screening of youth in medical settings. The report describes a way for hospitals to address the rising suicide rate in a way that is flexible and mindful of limited resources.

In 2016 alone, more than 6,000 youth in the United States under the age of 25 died by suicide, according to the Centers for Disease Control and Prevention ([link is external](#)). Studies have found that a majority of youth who died

by suicide visited a health care provider or medical setting in the month prior to killing themselves. The interactions of these youth with the health care system make medical settings an ideal place for positioning suicide intervention efforts.

“Suicide is a major public health concern and early detection is a critical prevention strategy,” said NIMH Director Joshua A. Gordon, M.D., Ph.D. “Part of NIMH’s suicide prevention research portfolio focuses primarily on testing and implementing effective strategies for identifying individuals at risk of suicide. Results from these research efforts are poised to make a real difference and help save lives.”

In 2007, The Joint Commission (TJC) ([link is external](#)) released a National Patient Safety Goal requiring that all behavioral health patients who present to psychiatric and general hospitals be screened for suicide risk. However, upon examining their data, they discovered that over a quarter of hospital suicides occur on non-behavioral health units, and at-risk patients were passing through emergency departments, inpatient medical

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# BUSINESS NEWS

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nials (60 percent).

The research was conducted by Ipsos on behalf of Eagle Hill in December 2018 to assess the potential workforce impacts when Amazon opens a new headquarters in northern Virginia.

“Area employers should be worried, especially those that need to retain their tech talent. Employers should do all they can now to hang on to their employees before Amazon arrives – especially in such a tight labor market,” says Melissa Jezior, Eagle Hill’s president and chief executive officer. “And given the ongoing government shutdown and chronic morale issues, federal agencies should be particularly concerned about losing their top performers to Amazon,” she warned.

The national unemployment rate is at a historic low – at 3.9 percent for December 2018.

“Importantly, the data reveal that people who would choose to stay at their job rather than going to Amazon say it is because they are happy with their work and job, feel they have work life balance, like their organization’s culture and believe they are well paid. Employers who dig deep to understand their employees’ satisfaction and deliver what their workforce needs are positioned to hold onto their star employees when Amazon moves in,” Jezior explained.

She said questions local employers can ask now are: What makes employees happy in their jobs? What can we do to help employees better juggle work and personal obligations? How are stress levels? Do we have a culture that empowers our workforce? Do employees feel fairly compensated? Getting this insight can be accomplished through employee conversations and surveys.

Half of all employees (51 percent) say they would consider leaving their current job to work for Amazon, with the percentage even higher (60 percent) for workers aged 18-34.

71 percent of IT workers say they would consider leaving their job to work at Amazon.

The most compelling reason to consider leaving a current job to work for Amazon would be for a better salary (71 percent), followed by securing more interesting work (45 percent) and working for a progressive company (45 percent). These numbers are somewhat consistent for IT workers – 71 percent say it’s salary, followed by securing more interesting work (55 percent), and working at a progressive company (51 percent).

52 percent of all workers say they would NOT consider leaving their job because they are happy with the work they do, while 45 percent say it’s because they are happy at their current job. Only 32 percent say they would stay put because they feel they are well paid.

88 percent say Amazon’s arrival is good for job prospects for job seekers. This is slightly higher for IT workers (92 percent).

73 percent say Amazon’s arrival will have a positive impact on overall compensation in the local market.

83 percent say Amazon will have a positive impact on the local economy.

77 percent say Amazon’s arrival will have a negative impact on traffic.

The 2018 Eagle Hill survey was conducted online by Ipsos between December 3 and 7, 2018. The online survey included more than 1000 working age people in the Washington, D.C. metro area.

## STUDY PROVES BOOMERS SEEK EXPERIENCES AND SOCIAL CONNECTION ABOVE ALL

As Baby Boomers plan their retirement, where they live, opportunities they’ll want to pursue and how they’ll spend their time are key focuses when considering the next chapter in their lives. As they look to downsize and move to communities to be with people who may share their same interests, there is a common belief that a large community clubhouse is the primary appeal for Baby Boomer home shoppers and that bigger is always better. In a recent proprietary study from Trilogy by Shea Homes, surveying over 1,000 home shoppers above

the age of 50 nationwide, 70 percent of participants said lifestyle programming and activities hosted by a community’s club are far more important than its structure. Amenity spaces that shoppers could picture themselves using within the club were a deciding factor for prospective homebuyers, deflating the stereotype only large club spaces draw in 55-plus shoppers.

In the same study, 67 percent of Boomers, ages 55 to 58, said they would prefer to live in a smaller community with less amenities if they felt the ones offered met their needs.

Trilogy by Shea Homes, a national leading 55-plus and all ages lifestyle community brand, has been at the vanguard of creating new ways to meet consumer needs for pre-and post-retirees since 1999. With amenities and programming designed specifically to meet the needs of the Boomer generation uncovered by Trilogy in primary research, each experience residents take part in, whether it be outdoor excursions at Trilogy’s signature space The Outfitter, cooking classes in the Culinary Studio, or author lectures simulcast at all Trilogy communities across the nation, is designed to encourage and galvanize authentic social connections through its resort-caliber clubs that are on the forefront of trend-based programming.

Amenities designed for residents are created based on consumer feedback, assuring spaces offered and the experiences that come with them are desirable to home shoppers and enjoyed by homeowners at each community.

A significant differential to others in its industry space, Trilogy’s lifestyle is not delivered by HOA or volunteer staff but by hospitality-trained resort teams that are part of a wholly-owned resort management company that Shea created specifically to deliver the vision for Trilogy brand communities. This approach enables a daily experience that elevates the lifestyle and service level homeowners enjoy, and provides continuous ideation of new programming, events, education and travel opportunities for its residents. On any given day of the week, there are over 150 fitness classes, a dozen hosted happy hours and a variety of group excursions at the 14 Trilogy communities collectively across the nation.

“People who are interested in living at a Trilogy brand 55-plus community, no matter where they are in the U.S. are typically looking for more than the standard amenities within a conventional community club,” said Jeff McQueen, President of Trilogy by Shea Homes. “They’re looking to try new things, meet new friends and have more fun than they did in college. Without a strong priority on delivering exceptional lifestyle programming, Trilogy would just be a new neighborhood for homebuyers with a club that had an administrative staff and standard events and activities, not a true resort community that could change someone’s life”

Trilogy has pioneered a variety of trend-forward programming throughout its history, including a way for its residents to explore the world through travel and develop friendships across the nation with other Trilogy homeowners through Explore 360, a cross-community travel program. Explore 360 allows Trilogy residents to explore the world alongside fellow residents. These trips are planned and coordinated by a National Lifestyle Director. Recently, Trilogy homeowners from all parts of the country headed to Italy together, an excursion that sold out in just under 18 hours. Additional expeditions have included a National Parks adventure, Turks & Caicos, the Galapagos and trip through Europe on a small cruise ship.

Currently, Trilogy manages 14 resort clubs within both their 55-plus and all ages communities across the country. Each club can include but is not limited to five-star worthy amenities such as hiking, walking and biking trails, chef-driven food and beverage programs, locally popular on-site dining venues led by Executive Chefs, championship golf, pickleball and sport courts, high-tech fitness facilities with personal training, full-service day spas, creativity studios, sports and game lounges and resort-caliber pools. **TPR**

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units, and outpatient clinics undetected. This realization led TJC, in 2016, to recommend that all patients presenting to medical settings be screened for suicide risk.

While good practice, universal screening can present a strain on the resources of hospitals and other health care facilities. The report, published in *Psychosomatics*, presents a new three-tiered clinical pathway system as a flexible and resource-conscious way to implement universal suicide risk screening within pediatric health care settings. The system was created by an international subcommittee of the Pathways in Clinical Care workgroup from within the Physically Ill Child committee of the American Academy of Child and Adolescent Psychiatry.

The clinical pathway model consists of three main components, the first of which is an initial screen of all youth using the NIMH IRP-created Ask Suicide-Screening Questions (ASQ) tool. The ASQ is the first screening tool developed specifically to detect suicide risk in pediatric medical patients, is available in 14 languages, and takes about 20 seconds to administer. The second tier of screening is the most critical step and calls for a brief suicide safety assessment (BSSA), which takes about 10-15 minutes to administer. This measure is used to classify a person's risk of suicide (low risk, high risk, or imminent risk) based on survey responses and clinical judgment, guiding the clinician's decision for next steps. The third tier of screening, if deemed necessary during the BSSA, involves a full comprehensive safety evaluation by a licensed mental health provider. The goal of this assessment is to address safety issues and establish an intervention plan.

Decisions about patient care are made at each of the three assessment stages and are dependent on clinical insight in combination with responses to the surveys.

"Clinicians from across North America came together to address this youth crisis in a feasible, consistent and flexible way that can be adapted to each system where suicidal youth present," said Maryland Pao, M.D., clinical director of the NIMH Intramural Research Program and an author on the paper.

The clinical pathway model presented in this report is accompanied by a variety of resources to help health care settings implement the outlined model (e.g. the ASQ Toolkit). It is hoped that the clinical pathways model described in this report can be used in health care settings to implement universal screening for youth in an effective manner—a manner that will help identify youth at risk for suicide and save lives.

According to Lisa Horowitz, Ph.D., M.P.H., a clinical scientist in the NIMH Intramural Research Program and an author on the paper, these pathways make it possible for health care systems to implement suicide risk screening for all patients, in a practical way. This is how researchers and clinicians can partner together to heed the call to action to lower the suicide rate and save young lives.

## TEENS USING VAPING DEVICES IN RECORD NUMBERS

America's teens report a dramatic increase in their use of vaping devices in just a single year, with 37.3 percent of 12th graders reporting "any vaping" in the past 12 months, compared to just 27.8 percent in 2017. These findings come from the 2018 Monitoring the Future (MTF) survey of a nationally representative sample of eighth, 10th and 12th graders in schools nationwide, funded by a government grant to the University of Michigan, Ann Arbor. The annual results were announced today by the director of the National Institute on Drug Abuse (NIDA), part of the National Institutes of Health, along with the scientists who lead the research team.

Reported use of vaping nicotine specifically in the 30 days prior to the survey nearly doubled among high school seniors from 11 percent in 2017 to 20.9 percent in 2018. More than 1 in 10 eighth graders (10.9 percent) say they vaped nicotine in the past year, and use is up significantly in virtually all vaping measures among eighth, 10th and 12th graders. Reports of past year marijuana vaping also increased this year, at 13.1 percent for

12th graders, up from 9.5 percent last year.

"Teens are clearly attracted to the marketable technology and flavorings seen in vaping devices; however, it is urgent that teens understand the possible effects of vaping on overall health; the development of the teen brain; and the potential for addiction," said Nora D. Volkow, M.D., director of NIDA. "Research tells us that teens who vape may be at risk for transitioning to regular cigarettes, so while we have celebrated our success in lowering their rates of tobacco use in recent years, we must continue aggressive educational efforts on all products containing nicotine."

The percent of 12th graders who say they vaped "just flavoring" in the past year also increased to 25.7 percent in 2018 from 20.6 percent in 2017. However, it is unclear if teens know what is in the vaping devices they are using, since the most popular devices do not have nicotine-free options, and some labeling has been shown to be inaccurate. There was also a significant jump in perceived availability of vaping devices and liquids in eighth and 10th graders, with 45.7 percent and 66.6 percent, respectively, saying the devices are "fairly easy" or "very easy" to get.

This year's survey shows regular tobacco is still at its lowest point in the survey since it began measuring it, with only 3.6 percent of high school seniors smoking daily, compared to 22.4 percent two decades ago. Smoking tobacco with a hookah is significantly lower than five years ago, at 7.8 percent in the past year among high school seniors, compared to 21.4 percent in 2013.

The alarming news about vaping is in sharp contrast to the good news about teenage opioid use. The past year use of narcotics other than heroin (i.e., prescription opioids) is at 3.4 percent among 12th graders—a significant change from 4.2 percent in 2017. Only 1.7 percent of high school seniors report misuse of Vicodin in the past year, compared to a peak of 10.5 percent 15 years ago. It is also important to note that heroin use in all three grades remains very low with only 0.4 percent of 12th graders reporting past year use.

"With illicit opioid use at generally the lowest in the history of the survey, it is possible that being in high school offers a protective effect against opioid misuse and addiction," said Dr. Volkow. "We will be focusing much of our new prevention research on the period of time when teens transition out of school into the adult world and become exposed to the dangerous use of these drugs."

Close to 1 in 4 high school seniors report use of an illicit drug in the past month, led by marijuana use. Rates of overall marijuana use are steady, with 5.8 percent of 12th graders reporting daily use. Daily use of marijuana has been reported by high school seniors for the past 20 years at somewhere between 5.0 and 6.6 percent. Past year rates of marijuana use are generally steady among sophomores and seniors, showing as 27.5 percent for 10th graders and 35.9 percent for 12th graders. However, there is a significant five-year drop among eighth graders—from 12.7 percent in 2013 to 10.5 percent in 2018. There continues to be more 12th graders who report using marijuana every day than smoking cigarettes (5.8 percent vs. 3.6 percent) and only 26.7 percent of 12th graders think regular marijuana use offers great risk of harm.

Other illicit drugs, including cocaine, synthetic cannabinoids, and MDMA remain close to historic lows. Inhalants, the only drug category that is usually higher among younger teens, is reported at 4.6 among eighth graders, compared to a peak of 12.8 percent in 1995.

There is positive news related to teen drinking with just 17.5 percent of 12th graders saying they have been drunk in the past 30 days, down significantly from five years ago, when it was reported at 26 percent. Reports of binge drinking (five or more drinks in a row in the past two weeks) is down significantly among 12th graders, at 13.8 percent—down from 16.6 percent in 2017, and compared to 31.5 percent when the rates peaked in 1998. These findings represent the lowest rates seen for these alcohol measures since the

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survey began asking the questions.

“We are encouraged to see continued declines in a variety of measures of underage alcohol use,” said George F. Koob, Ph.D., director of the National Institute on Alcohol Abuse and Alcoholism. “The new data, however, underscore that far too many young people continue to drink at a time in their lives when their brains and bodies are quite vulnerable to alcohol-related harms. We remain committed to developing and improving strategies to prevent the onset of drinking among youth, so that more young people can be spared the consequences of alcohol misuse.”

The MTF survey releases findings the same year the data is collected. It has been conducted by researchers at the University of Michigan at Ann Arbor since 1975.



## U.S. DEPARTMENT OF ENERGY ANNOUNCES \$33 MILLION FOR SMALL BUSINESS RESEARCH AND DEVELOPMENT GRANTS

The U.S. Department of Energy announced it will award 189 grants totaling \$33 million to 149 small businesses in 32 states. Funded through DOE's Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs, today's selections are for Phase I research and development.

The Phase I grants will allow small businesses to research technical feasibility of new innovations that advance the mission of the Office of Science. Phase I grants are 6-12 months in duration with a median award amount of \$150,000. Successful Phase I grantees will be eligible to apply for Phase II awards in fiscal year 2020 that will allow them to develop novel prototypes or processes to validate their Phase I research findings. Phase II grants have a median award amount of \$1,100,000 and a duration up to 2 years.

Small businesses play a major role in spurring innovation and creating jobs in the U.S. economy. The SBIR and STTR programs were created by Congress to leverage small businesses to advance innovation at federal agencies. Additional information on the DOE SBIR and STTR programs is available at the SBIR/STTR Programs Office: [science.energy.gov/sbir/](http://science.energy.gov/sbir/). **TPR**



## What Makes a Director Outstanding – Part I - Attitude

A community association is no better than the board of directors which leads it, and excellent associations require excellent volunteer leaders. Truly exceptional volunteer governance is not a happy accident, and it often has little to do with a volunteer's background, training, and experience. Instead, it is the result of hard work and the pursuit of proper values, foundational understandings, and perspectives. This week launches a four-part series regarding what makes (or should make) a volunteer director truly outstanding.

Attitude Makes the Difference. All the knowledge in the world and the best experience means nothing if the volunteer has the wrong attitude regarding the position of HOA director. Look for people who demonstrate the attitudes described below.

Excellent board members understand that their position is one of service rather than control. They serve their neighbors; they don't supervise them. A service-forward attitude fosters a less defensive perspective in which new ideas and opinions are welcomed and not perceived as insults or threats.

The best leaders know that board service is not an accomplishment or distinction to be defended and preserved. Directors seeing the position as an achievement will be less likely to receive criticism and new ideas in a healthy manner, may be less willing to listen to the advice of others, will be threatened rather than encouraged by new ideas, and will be more deeply offended by disagreement. Directors concerned about their status may be prone to overly attend to protecting their reputation rather than the association's welfare.

Directors must understand their limitations. The best accept that they do not know everything; they rely upon managers, consultants, and committees. Such directors handle board disagreements much better by accepting the possibility that another might see or know something that they do not. Directors accepting that they don't know everything will be better listeners in board meetings; such persons expect they will learn from their board colleagues. Such directors also will make much better use of open forum input from members, instead of viewing the opinions of others as a nuisance to be endured.

Handle disputes without hostility. During a term of board service, violations of the governing documents or other un-neighborly conduct will occasionally occur. Keep it business-like. Try to work things out. Gentle escalation is almost always preferable to "going legal" right out of the gate. The lawyer will always be there later if needed, but it is hard to ratchet down conflict once a lawyer is involved.

Don't assume that violating homeowners are disrespecting the board. They might not understand their rights and responsibilities. Give them a chance to do the right thing. Many homeowners do not fully appreciate the tradeoff of rights and responsibilities in HOAs, so explain to them not just the "what" of a rule but also the "why." As an association attorney, I find that the healthiest initial assumption is that the homeowner didn't understand what they were required to do (or not do).

Be a peacemaker. Don't be too quick to take sides in a dispute between residents, unless there is independent corroboration of the problem. You may know one of the two disputants, but you may not know all the facts. Encourage residents to work things out as neighbors.

[Next week – Part II – Preparation]

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# PHILANTHROPY SPOTLIGHT

## Showcasing notable desert nonprofit organizations

### DESERT ARC . . . 60 YEARS OF CHAMPIONING THE RIGHTS OF PEOPLE WITH DEVELOPMENTAL AND INTELLECTUAL DISABILITIES IN OUR COMMUNITY



(left to right) Desert Arc Board Member Robert Anzalone, Desert Arc Board Member Mary Hendler, Desert Arc Past Board President John Shannon, Event Chair and Desert Arc Board Member Nancy Singer, and Desert Arc Board Member Lori Serfling. PHOTO CREDIT: Lani Garfield Photography.

Desert Arc launched its year-long celebration of reaching its 60th Anniversary with an Open House celebration generously sponsored by Pacific Western Bank. Chaired by Board Member Nancy Singer, this event gave Desert Arc the platform to tell the nonprofit's amazing story of growth and success.

This 60TH Anniversary Party pulled out all the stops at Desert Arc's Palm Desert campus, which featured interactive exhibits showcasing the organization's many Business Services and Programs, including its Landscape Maintenance Division, Shredding Division, Janitorial Division, and much much more.

Several hundred guests in attendance included City Officials, Community Leaders, VIPs, and Desert Arc clients and their families. Guests enjoyed munching on the scrumptious array of tray passed hors d'oeuvres, provided by Chef Heng Ngool of Fushion Flair. The menu featured such gastronomic delights as grand marnier jumbo shimp, fushion chicken, prime sirloin open faced sliders, vegetarian spring rolls, honey glazed pork empanadas, chinese chews, and meyer lemon tar-

lets. Music was provided by Avenida throughout the reception.

It all began some 60 years ago, when Desert Arc was established to provide social services including vocational training to people with developmental and intellectual disabilities in our community. Since that time, Desert Arc's mission has always been to enhance the quality of life and create opportunities for people with disabilities. A core belief of the organization is that anyone who wants to work and has the ability to work, should have the opportunity to work.

"Desert Arc has championed the rights of people with developmental and intellectual disabilities since 1959, and it is the only nonprofit within the desert com-

munities serving the growing needs of these adults," stated Richard Balocco, President/CEO of Desert Arc. "Currently, there are 698 people, ages 18 and older, who are enrolled in Desert Arc's life-changing programs. These programs are designed to help people secure employment, have a safe place to come to every day, and have interaction with others. And, most importantly, to reach their highest potential to live, work, and socialize within the community. We are making a difference in the lives of many people with disabilities," Balocco continued.

Seen in the crowd were Sherrie Auen, Lori & Aubrey Serfling, Rob Anzalone, Damian Jenkins, Mary Hendler, Susie Howser, Laura Fritz, Ann Ventura, Vern Kozlen, Nancy Stone, Howard & Patricia Levy, Mayor of Indian Wells Kimberly Muzik, Nate Otto, Lisa Howell, Tony & Karen Barrone, John Shannon, Jerry Upham, Frank & Mary Ann Xavier, Bernard & Janet Reiter, Karen Miles, and Hallie Aldridge.

Desert Arc's main headquarters are located on Country Club Drive in Palm Desert, consisting of three buildings totaling 50,000 square feet of space. In addition, Desert Arc has a Recycling Center and Bus Yard in Indio, as well as, a satellite facility in Yucca Valley.

For information on Desert Arc please call (760) 346-1611 or visit [www.desertarc.org](http://www.desertarc.org)

#### SAVE THESE DATES:

February 12, 2019- CHAMPIONS OF CHANGE Recognition Awards Luncheon at Agua Caliente Casino Resort Spa.

April 11, 2019 – Desert Arc's 10th Annual Golf Classic at Eagle Falls Golf Course at Fantasy Springs Resort Casino. [TPR](#)

### DESERT ARC . . . 60 YEARS OF CHAMPIONING THE RIGHTS OF PEOPLE WITH DEVELOPMENTAL AND INTELLECTUAL DISABILITIES IN OUR COMMUNITY S

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# THE FINANCIAL ADVISOR

BY JANICE GOUGH,  
FINANCIAL ADVISOR

## Simplify Your Financial Decisions for a Peaceful Future

Suze Orman is famed for demystifying investing. Her focus is mainly on paying down credit card debt and dollar-cost-averaging — “the secret sauce to making money,” as she calls it. She hosted “The Suze Orman Show” on CNBC for 13 years and is the author of nine consecutive New York Times bestsellers.

Suze recently stated: “Investors don’t need a stockbroker to buy an index fund or an exchange-traded index fund. All they need to do is pay off their debt; put extra money toward the mortgage on their home if they’re going to stay there; dollar-cost-average every month into an S&P 500 index fund — may be an international one. In the majority of cases, over time, their returns will be equally as great as paying a manager to manage their money.” This solution sounds pretty simple which mirrors what an indexed equity annuity would provide. However, with an Equity Indexed Annuity, you could do the same thing and also add many other protections for lifetime sustainability, such as the Guaranteed Death Benefit, Long Term Care, Critical Illness and Injury endorsements.

Suze was not supportive of Annuities in her earlier career. However, Annuities have changed and so has Suze. Now retired, her recommendations of radically reducing debt now and sticking to a safer investment, certainly supports the power and simplicity, which Indexed annuities offer. When you consider an index annuity, you get the safety of never having to recover from a down market or loss, the power of compounding your money earned each year, Tax deferment, the simplicity of distribution of wealth at death to heirs, the penalty-free withdrawals, if you need your money back, and an overall market win. With the rise of interest rates, the “moving parts” in annuities will improve. What I am referring to are Caps, Participation, and Spreads. These limitations are the way. Insurance companies earn their money to make the products sound and pay management costs since the consumer does not pay Sales Charges from their investment. The advantage is that you have 100 percent of your money working for you from day one.

In advising a client recently regarding an offer made to him on a highly escalated property, the proposal made to him included a payment in shares of stock from the purchaser’s business primarily. Knowing how involved the client’s life was in work and family, I ask him if he had time to manage stock and risk. It requires more time and knowledge than one would think. I explained to him that the deal offered would need him to add on another occupation and be willing to track the investment regularly. He has done very well in making money in construction. My advice to the client was to stick with what you know that has already been successful, because sometimes adding another job that one is not trained in, presents possible failure. It is what you do not know that can hurt you. When it comes to the Risks products, there are a million things that we do not see that impact value, whereas, with an insured index annuity it is all spelled out in the contract and guaranteed. The reluctance that many consumers who purchase Risks products have in Selling means paying Capital Gains, thus knowing when to sell is another job one is left with, whatever asset that you wish to sell requires right timing to not lose your gains even with products like Annuities. You know how to take withdrawals and when is as important as how to put money in. There are many withdrawal options, thus having a trusted advisor who can assist with the best advice is a crucial factor in success.

Have a clear understanding of precisely what an offer entails and how it fits within your talent and timeframes will move you to make good decisions.

Janice Gough is a Safe Financial Adviser in Palm Springs. She can be reached at [janice@goughfinancialsvcs.com](mailto:janice@goughfinancialsvcs.com) or by calling (760) 251-7724 or (650) 200-8291 **TPR**

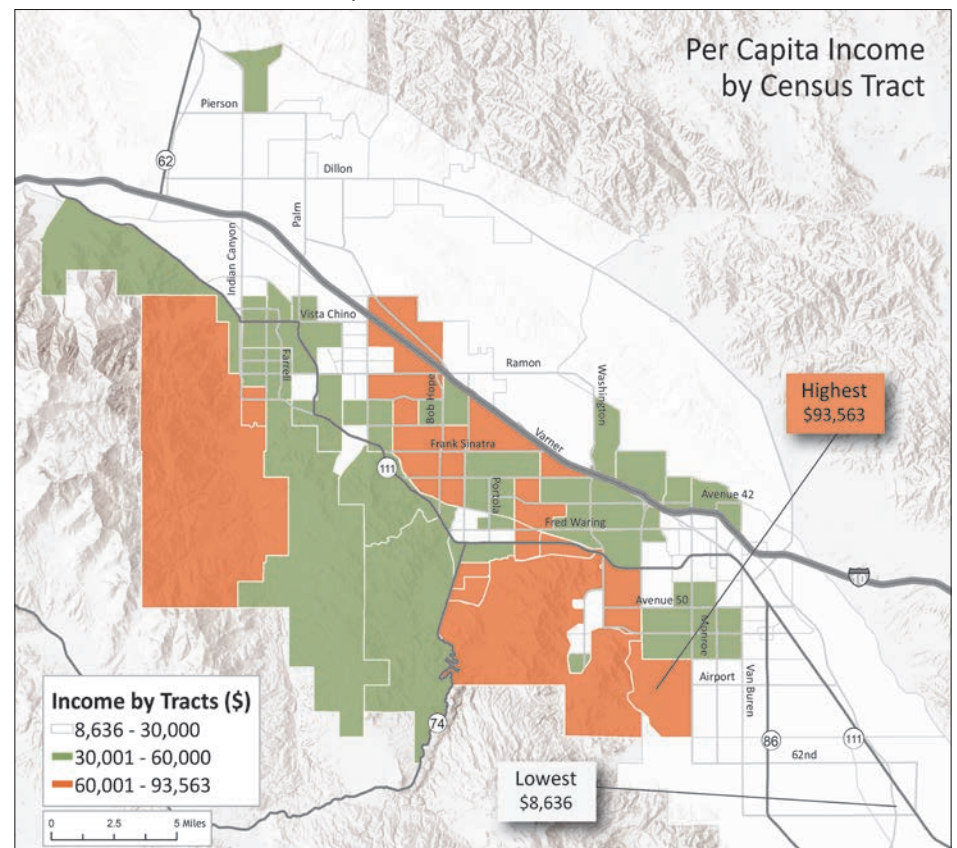
# COACHELLA VALLEY ECONOMIC PARTNERSHIP PRESENTS MAP OF THE WEEK

## Per Capita Income – Coachella Valley

BY DAVID ROBINSON

There are very many measures of income: net worth, wage income, disposable income. Many of these are effective measures at a household level. But when looking at income distribution in a geographic extent, great disparities in income can give a false perspective when looking at “average” income in a large geographic area. Today’s map shows per capita income for the Coachella Valley at a finer scale – US Census tracts. Per capita income, or the income per person in an area, is calculated by taking a measure of all sources of income in an area and dividing it by the total population. By looking at the data at a fine scale one can quickly note the extensive disparity of personal income throughout the valley and how high income and low income areas are dispersed throughout the valley. In fact, the highest and lowest per capita income tracts are within five miles of each other.

Source: Esri Business Analyst 2018



Map of the week is produced by CVEP’s GIS Coordinator, David Robinson. CVEP’s Geographic Information System integrates database technology, cartography, and statistical analysis to interpret and visualize data and bring new and unexpected insights through informative maps and reports. For more information contact David Robinson at [david@cvep.com](mailto:david@cvep.com) or (760) 340-1575 **TPR**