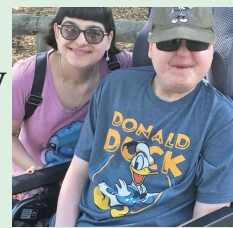


Zito speaks at
Evergreen/East
Valley Real Estate
Marketing Group
SEE PAGE 4



College saving program
Credit union launches program to help
low-income students save for college
SEE PAGE 14

GoFundMe
campaign raises money
to replace stolen
Christmas display
SEE PAGE 20



DECEMBER 6 - DECEMBER 19, 2019 ■ VOL. 36, NO. 25

EvergreenTimes

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COMMUNITY

#BeautifySJ grants awarded to 91 groups

The City of San Jose has awarded 91 neighborhood groups and community organizations #BeautifySJ grants in the third year of the program.

The organizations will roll up their sleeves between now and Sept. 30, 2020 to beautify their neighborhoods.

Launched in early 2017, Mayor Liccardo's #BeautifySJ campaign aims to reduce trash, graffiti and other sources of blight in our city. Since, the City has taken steps to improve its own beautification-related services and enhance partnerships with neighborhood and community groups committed to beautification.

To better leverage community-led beautification efforts, the City Council allocated \$300,000 in the Fiscal Year 2019-2020 budget to support the grant program managed
See BEAUTIFY, page 4

Groundbreaking for Vietnamese service center kicks off with a bang

By Loan-Anh Pham

Article courtesy of San José Spotlight

The Vietnamese American Service Center in San Jose kicked off construction in a groundbreaking ceremony Saturday, November 24, marking a milestone in Vietnamese American history after the first wave of immigrants came to the U.S. nearly half a century ago.

The 30,000 square-foot center, located on Senter Road, is slated to open its doors in late 2021. VASC will offer a host of health services as well as community events.

Hundreds from the Vietnamese community joined lawmakers in celebrating the project, the buzz of chatter and sounds of laughter filling the air. Many of the women were in the traditional Vietnamese garment, áo dài, in vivid colors like sunshine yellow and bright red.

The opening ceremony included a performance of the U.S. and Republic of Vietnam's national anthems by young singers Victoria Thúy Vi McDowell and Jenny Triệu Đan Anh, followed by lion dancers who took to the stage to the festive beats of cymbals, gongs and drums, performed by the Far East Dragon Lion Dance Association. These performances preceded a series of guest speakers, including General Nguyễn Khắc Bình.

Nguyễn said it was the Vietnamese commu-



Victoria Thuy Vi McDowell, Miss Teen Vietnam USA 2019, appeared at the groundbreaking ceremony.

nity's "happiest day."

"The center can be used to serve the Vietnamese American community, daily, in the heart of the Vietnamese American community," Nguyễn said. "I hope that all of you here

will speak up with a voice that will only grow louder and stronger."

Santa Clara County Supervisor Dave Cortese started off his speech with a Vietnamese greeting,
See GROUND BREAKING, page 11

Cunningham lake flood protection project completed

Thousands of homes and businesses now protected from a 100-year flood event

Valley Water Director John L. Varela, District 1, was joined by community members, elected officials, including San Jose Councilmember Sylvia Arenas, and project team members recently to mark the completion of the Cunningham Flood Detention Facility Project, with a public ribbon-cutting ceremony at Lake Cunningham Regional Park.

"The Cunningham Flood Detention Facility Project is part of Valley Water's commitment to keeping residents and businesses safe



FLOOD PROJECT COMPLETION CELEBRATION – Pictured (left to right) **Jonathan Perez**, representing State Senator Jim Beall, District 15; **Melanie Richardson**, Valley Water COO; Valley Water Director **John L. Varela**; City of San Jose Councilmember **Sylvia Arenas**, District 8; and **Karl Neuman**, Valley Water Project Manager.

through its flood protection efforts," said Director Varela, "this was an effort that had many hands and partners. I want to thank the City of San Jose, United States Department of Agriculture and the California Department of Water Resources for their roles in this project."

This project is funded in part by Valley Water's Watershed and Stream Stewardship Fund and by grants from the California Department of Water Resources and the Natural Resources Conservation Service.

"This project helps thousands of families stay safe from the threat of flooding and the daily reality of high-cost flood insurance.

See FLOODING, page 4

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— Mayor Sam Liccardo

Jim’s Priorities

- ✓ **Strengthen all neighborhoods** by creating strong neighborhood watch groups and increasing police staffing.
- ✓ **Reduce the impact development has on our communities** by insisting on smart projects that mitigate traffic impacts.
- ✓ **Provide affordable housing** by building more density near transit and finding appropriate locations for homeless housing.
- ✓ **Keep San Jose fiscally sustainable** by using accurate financial forecasts and holding the line on taxes and fees.

Paid for by Zito for San Jose City Council - District 8 - 2020. FPCC # 1421718

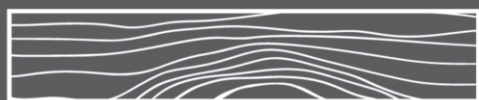


For more information about Jim Zito and to donate to his campaign, scan the QR code or visit

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Flooding

Continued from page 1

Thousands of Evergreen and East Side families are safer and better off for this work," said San Jose Councilmember Sylvia Arenas.

Lake Cunningham Regional Park serves as a detention area by storing water within the park during a storm to help prevent flooding downstream of the area. To meet Federal Emergency Management Agency (FEMA) certification requirements, an existing levee was raised by up to four feet along Capitol Expressway and Cunningham Avenue. A floodwall ranging from one to four feet high was constructed along Cunningham Avenue and Flint Creek.

These project improvements, in combination with the completed Lower Silver Creek Flood Protection Project improvements, will protect approximately 3,800 properties from a 100-year flood event.

Beautify

Continued from page 1

by the Parks, Recreation and Neighborhood Services (PRNS) Department. An additional \$55,131 was reallocated from the previous grant cycle which allowed the program to fund additional projects in 2020.

"With the first two rounds of #BeautifySJ grants, we were grateful to the dozens of neighborhood associations who showed up for San Jose – ready and willing to join our efforts to combat community blight," said Mayor Liccardo. "We look forward to another successful round of beautification projects this year."

For volunteer opportunities and updates on #BeautifySJ grant projects, please visit www.beautifysj.org.

Valley Currents

cur-rent (adj.) *Present, topical, timely, newsworthy.* (n.) *Movement in a definite direction, a flow.*

Zito speaks at Evergreen/East Valley Real Estate Marketing Group

By William Bellou
Publisher

Jim Zito was the keynote speaker at the Evergreen/East Valley Real Estate Marketing Group on Nov. 26. Zito, who is a trustee of the Evergreen School District, is running for San Jose City Council - District 8.

"The Evergreen School District is facing declining enrollment," said Zito. "The reason is that the Evergreen Specific Plan has been built out and many children are now grown and attending high school and college. Many homeowners are staying in their homes, resulting in fewer turnovers. Also, some new residents who can afford a home in the \$1.5M - \$1.8M range are enrolling their children in alternate schools."

Zito explained that the School Board voted 4-1 (Zito voted no) to close three schools, two schools next year and one school the following year, which will result in a possible annual savings of \$400,000 per school site. The School Consolidation Committee will determine which schools to close, and report their recommendations to the Board at the February, 2020 meeting.

"The savings per school site may seem like a lot of savings, but it's not when compared to the annual school district budget of \$110M," Zito said. "Rather than close and consolidate schools, affecting several school populations, I proposed that we repurpose the underutilized portion of the campus to something academic such as a preschool, after school program provider, or special needs use. Leasing to such providers could have helped avoid the school closures."

Zito also explained that he worked to ensure the community would know which schools were recommended for closure before the school bond ballot measure is voted on in March. This is a \$125M Bond Measure entitled Evergreen Elementary School District Technology and Student/Classroom Safety Measure. "It's wrong to expect someone to vote for a school bond without them knowing if their school is going to be serviced by the bond, Zito said. "And while I was against closing the schools, I will work to ensure there are safeguards in place so that the money saved is applied to student programs



Jim Zito was the keynote speaker at the Evergreen/East Valley Real Estate Marketing Group on Nov. 26.

and there is accountability."

Running for City Council

"The reason families asked me to run for City Council was because I walk the walk," Zito said. "When I was on the East Hills District Project...when it was done, I asked to serve on the Planning Commission. When school programs were being cut and the libraries were being closed, I ran for school board. And when I was asked to work on parks funding while on the planning commission, I recommended a parks land use co-commission which was created to figure out how to tackle the issues of park management, maintenance and funding. I volunteered for years with Odyssey of the Mind, Boy Scouts, Project Cornerstone and Science Olympiad, to name a few."

Zito continued, "There is a lot going on in City Hall, and there are a lot of obstacles and challenges. I always felt that it's important to let my actions speak louder than my words. So I decided to run for City Council."

For example, when the new property transfer tax ballot measure came to a vote, and certain councilmembers said it would only affect just 5 percent of the city's residents, I said that's not true in Evergreen, in District 8. The transfer tax may affect as many as 30 percent of our residents and businesses. And where is the money going... to the city's general fund which can be used anyway the council wants. Again, it's accountability. Do we need to provide help for home affordability and the homeless, absolutely, but this issue is also the work of the county. The Public voted for a lot of taxes and bonds at the county level that

haven't been fully used yet. These are big issues which need to be a joint effort of City, County, State and Federal agencies."

Zito, a fiscal conservative and social moderate, said he is honored to have the endorsement of many families and community leaders, and to have the endorsement of San Jose Mayor Sam Liccardo, and former mayor Chuck Reed.

Fairgrounds increases rent for Santa Clara Paintball 325%

Santa Clara County Fairgrounds management has decided to raise the rent of Santa Clara Paintball by 325 percent effective Dec. 31, 2019.

The popular family recreation center has been serving the community and its surrounding residents for 17 years offering affordable, fun, safe and exciting outdoor year-round recreation. Hundreds of negative emails are pouring into the FMC board and to the Santa Clara County Board of Supervisors.

"I have taken my son and his friends there, nephews and nieces there, and once even students," said Ralph Wigginton. "It is rare to have such a good, clean, physically active entertainment option so close and affordable."

Santa Clara Paintball is hosting a public meeting on December 4, 2019 at 70 West Hedding at 2 p.m. in the lower conference room to discuss the increase.

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VTA's All New Service



Starting December 28, 2019

VTA Light Rail Changes

Light Rail will now have three distinct lines, which will be color-coded, and the new Orange Line will connect Downtown Mountain View to the Milpitas Transit Center. During weekday peak hours, service will be every 15 minutes and weekend peak hours will be every 20 minutes.

Orange Line – Alum Rock to Mountain View

- Transfer at Baypointe for the Blue Line
- Transfer at Champion, Lick Mill, Great America or Old Ironsides for the Green Line

Blue Line – Santa Teresa to Baypointe

Green Line – Winchester to Old Ironsides

Other Changes to Light Rail

- The light rail segment from Ohlone/Chynoweth to Oakridge will be discontinued and will now be served by Route 64a.
- I-880/Milpitas station renamed to Alder Station
- Montague Station renamed to Milpitas Station
- New Route 60 will serve SJC, Valley Fair/Santana Row, Downtown Campbell and Milpitas Transit Center.
- Only passengers boarding from SJC will board Route 60 for free.

The Frequent Bus Network

will operate every 15 minutes or better on weekdays between 6:30 a.m. and 6:30 p.m. and every 15 to 30 minutes on weekends.

- Rapid 500** San Jose Diridon Station to Downtown San Jose
Rapid 522 Palo Alto Transit Center to Eastridge Transit Center
Rapid 523 Lockheed Martin Transit Ctr to Berryessa Transit Ctr
Route 22 Palo Alto Transit Center to Eastridge Transit Center
Route 23 De Anza College to Alum Rock Transit Center
Route 25 De Anza College to Alum Rock Transit Center
Route 26 West Valley College to Eastridge Transit Center
Route 57 Old Ironsides Station to West Valley College
Route 60 Milpitas Transit Center to Winchester Transit Center
Route 61 Good Samaritan Hospital to Sierra & Piedmont (via King/Mabury)
Route 64 Almaden & Crown to McKee & White
Route 66 Kaiser San Jose to Milpitas/Dixon Landing Road
Route 68 Gilroy Transit Center to San Jose Diridon Station
Route 70 Eastridge Transit Center to Milpitas Transit Center
Route 72 Senter & Monterey to Downtown San Jose
Route 73 Monterey & Branham to Downtown San Jose
Route 77 Eastridge Transit Center to Milpitas Transit Center



Improved Bus Routes

- Route 20** Sunnyvale Caltrain Station to Milpitas Transit Center; 15-minute frequency during commute periods and 30-minute frequency in midday.
- Route 21** Stanford Shopping Center to Santa Clara Caltrain station; a merger of Routes 32 and 35 into a single route.
- Route 51** Moffett Field to West Valley College; hourly service on weekdays.
- Route 56** Lockheed Martin Transit Center to Tamien Station; 30-minute service on weekdays and weekends.
- Route 59** Old Ironsides Station to Valley Fair Transit Center; 30-minute frequency on weekdays and hourly on weekends.

Bus Routes that have been discontinued or changed: Bus Routes that have been discontinued or changed: Routes 17, 34, 45, 58, 88; Limited Routes 304, 321, 328 and 330; Express Bus 120, 140, and 180 will be discontinued. Express Bus 181 will continue to operate until BART service opens. Contact VTA for other options.



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Saturday, December 7th, 2019 at 7:00 pm

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For more information or tickets are visit us online at
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Times Features

SPIRIT

Eternity, our existence, and empty space

By Nivedita Sanghavi

Special to the Times

Pinch yourself, right now. There, you feel it, don't you? But do you really feel it? Do we really exist?

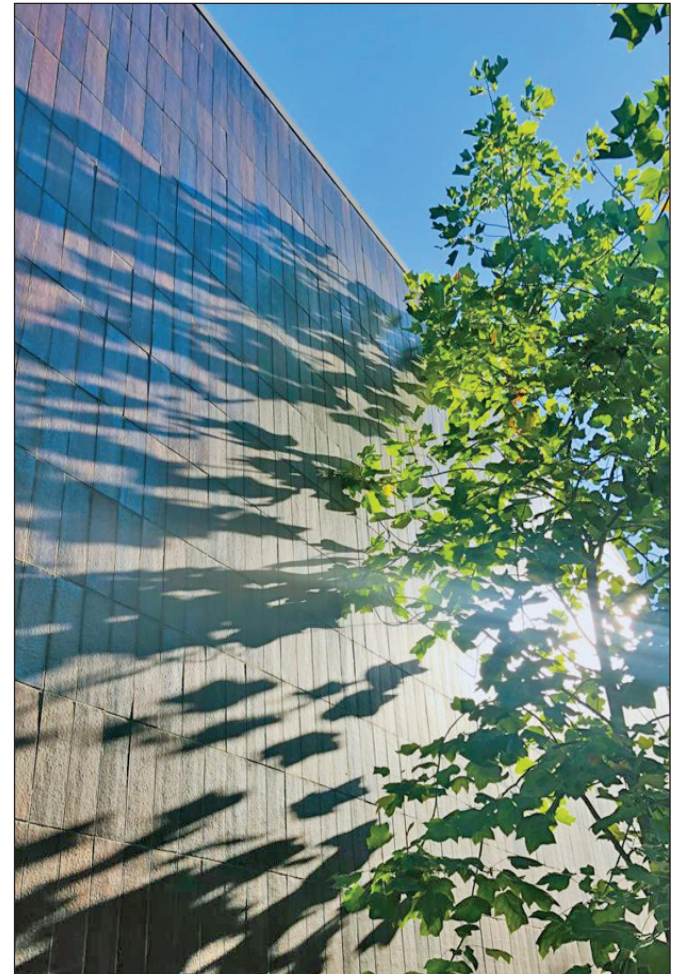
Do we matter, in the vastness of unperceivable space, time, and matter? How can lifeless atoms bunched together create a consciousness, a personality, a mind of its own? What about everything that we think we are aware and knowledgeable of? Are we living in someone's morbid dream, an illusion so vast and so great that a universe is born? A trillion universes?

I have always given thought to these baffling questions. They make me stop what I'm doing cold turkey, and realize that there may be more to this world that we think we are a part of - or nothing at all. It really confuses me sometimes.

But I think it's good to have these confusing, yet thoughtful moments. In a world where digital and virtual "reality" take over and cloud our minds on a daily basis, we often don't stop to ponder about why and how this world has come to be, and if there is a reason for it, or none at all. And really, it's not our fault, or so we think. That's the thing - everything is about perception. For example, do you really see the stars as they are currently? The answer is no, because the light that stars emit takes millions of light years to reach us. It's almost like we are gazing into the past, while living in the present. Science has proven this to be true, but it's mind boggling nevertheless.

I believe that, depending on how you think about the universe, we do matter, and yet we think we are insignificant in our vast perception of the cosmos. We are all souls who have strayed from a single, connected source, and have become detached from that source through attachment with something. Because we all have desires and attachments, we fail to see through our defined universe, including time, space, and matter. We are constantly boxing ourselves in definement. How many times can you split an apple in half?

Infinitely. How big is the universe? An infinite size that we cannot perceive in our limited minds. This only proves my point further - seeing past the extremities of the "definable" universe is impossible for us, because we are so attached to our physical world that we cannot look past it and have a real understanding of what we are a part of. The pureness of anything, including love, isn't all pure because our feelings of attachment taint what is pure. That's not to



Seeing past the extremities of the "definable" universe is impossible for us, because we are so attached to our physical world that we cannot look past it.

say that our love isn't real or true - it is only to explain that love comes with the highs and lows of circumstance. It's quite human.

We may feel insignificant due to our lack of understanding of what we are and what we are truly a part of, but we do matter. We can't avoid thinking about the defined rules of our lives, and that's understandable. But we all, in actuality, live for moments in our life when we feel the euphoria of unconditional happiness or love. With these moments, your significance is true, no matter how small.

Back to our reality - what's the takeaway? Well, the universe and our existence is something that is beyond everyone. But in our daily lives, we can find ways to dedicate time to bringing ourselves back to the ground reality of existence and ourselves. I think meditation is great for this, to just cleanse the mind of constant, buzzing thoughts that keep us in definement. We all matter, no matter how small we are. The universe may be vast and unthinkable, but if you have found a place in that vastness where you feel as one, that is a feat in itself.

Editor's note: Nivedita Sanghavi is a freshman at Evergreen Valley High School High School.

Times **Features**

Sharing turkeys

On November 26, Evergreen Valley College distributed whole turkeys and all of the sides to 350 students in advance of Thanksgiving. New Seasons Market donated \$1,000 worth of turkeys from the Silver Creek store. This was the third successful annual event.



De Keyser competes at SJJIF World Championship

Camille De Keyser (Ceejay) of Evergreen Valley competed at the prestigious SJJIF World Championship on Nov. 9-10 in Long Beach, CA.

Ceejay, who trains at Ralph Gracie Jiu Jitsu competed in Gi and Nogi, fell short in winning the finals to the reigning Champ in Gi, but she defeated the previous Champ in Nogi.

Ceejay won silver in Gi and she's a world champ in Nogi in her respective weight class. She has won titles at state and local levels and this is her first World Champion title.

Ceejay competed in wrestling at Evergreen Valley High School.



District 8 Community Round Table Upcoming Meeting

January 9 at 7 p.m. at Village Square Library

- Discussion on changes on voting processes in the County
- Presentation from advocates of the proposed Buddhist Temple
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Times Community

Fantasy of Lights 2019 walk-thru and drive-thru tickets on sale

Fantasy of Lights, one of the most spectacular holiday events in Northern California, is set to open the weekend of December 7 - 8 for the Walk-thru event and December 10 through the 30 (closed Dec. 25) for the Drive-thru event at Vasona Lake County Park in Los Gatos.

The Walk-thru weekend includes international food and beverages by Moveable Feast, costumed characters, visits with Santa and Mrs. Claus and special performances by Los Gatos Ballet. Visitors should bear in mind that Fantasy of Lights is a 3-mile loop making comfortable walking shoes a must! Dress warm for the night air and consider bringing a flashlight too.

There is no parking at the Walk-thru event. FREE parking and shuttle service is available at Netflix, 121 Albright Way, Los Gatos. Ridesharing with Lyft or Uber is highly encouraged.

The Drive-thru nights offer a magical evening in the warmth of your vehicle as you drive through large animated displays while listening to holiday music on your car radio. See the sights and sounds of an erupting volcano in the dangerously fun Dinosaur Den, cheer on Santa shooting hoops, wave at a pen of playful penguins, watch blazing Pirate Cannons and sail through the tunnel of moving lights. Over 50 themed displays and a 90-foot twinkling tree will have you "oohing and aahing" throughout your adventure.

Walk-thru and Drive-thru tickets are available at www.parkhere.org. Tickets must be purchased in advance for both events. Drive-thru patrons purchase tickets by the day of entrance and an allotted time slot of arrival. Tickets must be purchased in advance. Processing fees are additional.

Walk-thru Pricing

\$10 adult (13 & up)

\$5 child (4 thru 12)

Free - 3 years old or younger

Drive-thru Pricing

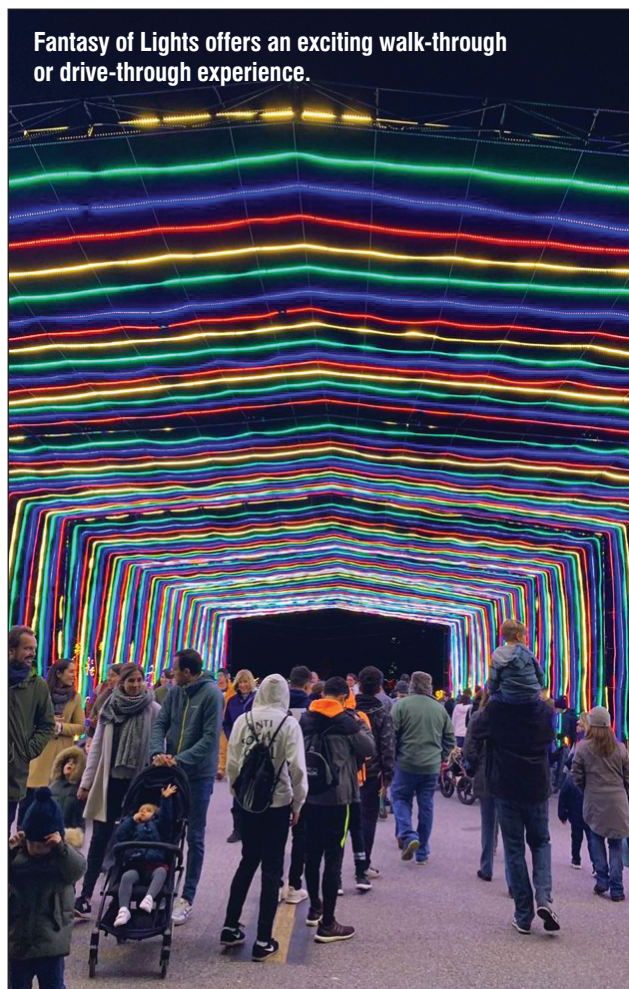
\$20 per vehicle (up to 12 people)

\$50 oversize vehicles (capacity 13+)

Fantasy of Lights would not be possible without the support of our loyal media sponsors. A special thanks to The Breeze 98.1FM, CineLux Theaters, Telemundo TV48, NBC Bay Area, KOFY TV20, El Observador and News for Chinese

Vasona Lake County Park is located at 333 Blossom Hill Rd, Los Gatos, CA 95037. For directions, ticketing and more information visit www.parkhere.org or call (408) 355-2201.

Fantasy of Lights offers an exciting walk-through or drive-through experience.



Symphony Silicon Valley Chorale presents 'Carols in the California' Sat., Dec 14

Symphony Silicon Valley Chorale presents "Carols in the California" on Saturday, Dec. 14, 2019 at 7 p.m. at the California Theatre.

A Family Holiday Tradition! The Symphony Silicon Valley Chorale under the baton of Elena Sharkova presents the 14th Annual "Carols in the California," an exciting and festive program of holiday cheer. And this year, Broadway and symphonic star Lisa Vroman will guest.

Come for a traditional sing-along of your favorite carols with choir and brass ensemble and prepare to be dazzled by performances of classical works by members of Symphony Silicon Valley and the SSV Chorale all in the warm glow of the beautifully restored California Theatre.

The program includes such popular and traditional songs as: Bright Morning Stars are Rising, Cantate Domino, Go Tell It on the Mountain, Christ Was Born on Christmas Day, O Little Town of Bethlehem, Sing Hallelu! and much more.

San Jose comes alive with the Holiday Season, with activities and memories for the entire family! All-day parking is available for just \$5 at the city-owned garage on Second and San Carlos Streets.

PRICES: \$36 (\$26 for attendees under 26 years old.) BOX OFFICE: 408.286.2600 or www.symphonysiliconvalley.org Or visit the Box Office between 10 a.m. and 5 p.m., Monday through Friday at 325 South First Street in downtown San Jose, between San Carlos and San Salvador Streets just one-half block from the California Theatre. Easy, inexpensive parking just one block away at San Jose City Garage on San Carlos Street with entrances on 2nd and 3rd Streets.

Times **Cover Story**

Lawmakers and audience members alike put on hard hats and grabbed a shovel for the actual groundbreaking. *Photo by Loan-Anh Pham*

Groundbreaking

Continued from page 1

"Kin chào quý vị," to friendly laughter and applause. Cortese started the process of establishing the historic center in 2011, urging the county's Public Health Department to conduct a health assessment on the Vietnamese American community.

"Today we're all going farther," Cortese said. "The county of Santa Clara is going farther, the Vietnamese American community is going farther, and the community at large is going farther."

Supervisor Cindy Chavez, who led the VASC Stakeholder Assessment with Cortese and requested funds for VASC in 2014, said Santa Clara County lawmakers have "listened and learned" from the Vietnamese community.

"We are grateful for your vision, for your ideas, for your energy and for your leadership," Chavez said. "This center will reflect your values and your vision and the services that you told us you wanted."

San Jose is home to the most Vietnamese residents of any city outside Vietnam. City leaders in recent years created a much smaller Vietnamese American Cultural Center at the George Shirakawa Community Center in San Jose and opened the country's first small business center specifically for Vietnamese business owners. In addition to a large presence in the business community, Vietnamese residents have become a formidable and highly-

sought voting bloc here in Silicon Valley.

Other lawmakers spoke on Saturday, including Congresswoman Zoe Lofgren, County Executive Jeff Smith and San Jose Councilmember Maya Esparza. Other politicians in attendance included Assemblymember Ash Kalra, Milpitas Mayor Rich Tran, Milpitas Councilmember Anthony Phan, San Jose Councilmembers Magdalena Carrasco, Raul Perez and Lan Diep as well as his 2020 challenger Huy Tran.

Diep and Tran, alongside candidate David Cohen, are expected to face off for the north San Jose council seat early next year.

The actual groundbreaking was *See GROUND BREAKING, page 12*



General Nguyen Khac Binh, seen speaking, said it was the "happiest day" for the Vietnamese American community. *Photo by Loan-Anh Pham*

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Times Feature



The hundreds strong crowd filled the seats and the surrounding areas. Photo by Loan-Anh Pham.

Groundbreaking

Continued from page 11

punctuated with the deafening sounds of firecrackers and cheers from the crowd.

Victoria Thúy Vi McDowell, 16, a Los Gatos High School student and the 2019 Miss Teen Vietnam USA, donned an eye-catching ensemble: a hot pink áo dài and a towering, glittering crown on her head. She accompanied the look with a warm smile.

The groundbreaking ceremony was a great opportunity for everyone to come together, McDowell said, and VASC, once opened, will let that same spirit of community shine.

"I think (VASC) will also help the young people be able to connect with the older generation," McDowell said.

Bryan Bui, 61, a machinist who lives in Berryessa was chatting with a friend in the shade before the ceremony. VASC, he said, will be a home away from home.

"The elderly are very lonely," Bui said. "So I think that if there is a place for them every day, this is a small hometown for us, for people to come and see each other. It'll be a source of joy for everyone."

The center also will help provide a glimpse of Vietnamese culture and history, Bui said.

The building's architect, Thắng Đỗ, CEO of Aedis Architects, said VASC's goals are twofold: to represent Vietnamese culture and heritage in the building itself and to provide health services to a community that traditionally shies away from topics such as mental health.

"The idea of the center is to make it highly accessible," Đỗ said. "The center creates an opportunity for low-risk, soft contact between community members and county services."

The modern building will have a state-of-the-art medical facility, activity spaces, dining hall and computer lab, Đỗ added. VASC, Đỗ said, will be the community's "focal point."

The building's design incorporates extensive community input, featuring a large "V" on the main windows (for Vietnam) and visitors will see Vietnam's coastline etched on the floor in the iconic "S" shape. A diaspora diagram will show where Vietnamese communities have sprung up around the world.

"There may be other facilities," Đỗ said. "But not to this degree of sophistication and size."

Contact Loan-Anh Pham at the.loananh.lede@gmail.com or follow @theLoanAnhLede on Twitter.



Firecrackers kicked the groundbreaking off with a bang. Photo by Loan-Anh Pham

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Lion dancers gave the crowd a show, dancing to the beats of cymbals, gongs and drums. Photo by Loan-Anh Pham

Times **Feature****FINANCE****Some end-of-the-year financial reminders**

By Sean Hathaway
Special to the Times

Happy holidays! As we head into the holiday season of family, parties and fun, also keep in mind this is the time of year to revisit important personal finance and tax related matters (I know...sorry...but it has to be done). All these areas can be nuanced based on individual circumstances, so if you're not sure about something, take 15-30 minutes to chat with your financial advisor or tax accountant; a few minutes that could save \$1000s.

401k and IRA Contributions

If you participate in an employer 401k this is generally the time of year to revisit your 401k contributions; raise them to the max if you can. Generally, you want them to be spread out evenly over the course of the year to ensure the maximum employer match.

You can contribute up to \$6,000 annually to an individual IRA. Technically, deadline is April 15, but good to just get it done now.

This is also the time to review employer provided health insurance and supplemental life insurance plans.

Charitable Giving

December 31 is the deadline to donate to a charitable cause and still get your tax deduction. But remember the standard deduction for married couples is \$24,400 (\$12,200 singles) for tax year 2019. So in order to get a tax benefit for charitable deductions, your total itemized deductions, which includes charitable, need to exceed the standard deduction.

Some people are implementing a "bunching" strategy; that's where you provide a larger charitable donation every 2 or 3

years, as opposed to annually. So instead of \$15,000 per year, you might donate \$30,000 every 2 years, which enables you to exceed the standard deduction of \$24,400 and receive a larger tax benefit.

You could also consider a Donor Advised Fund, which would allow you to make a large contribution in one year, take a tax deduction, but then distribute the funds to charities over the time period you desire.

Gifting or 529 plan contributions

A single person can gift up to \$15,000 in 2019 to each person or \$30,000 as a married couple. So consider this, if you have 2 children and really want to kickstart their college savings fund you could "gift" \$30,000 per child to a 529 college savings plan. A \$30,000 gift today would be worth over \$50,000 in 10 years (assuming a 6% annual return).

Gifting is an efficient way to share your wealth in a tax free manner.

Required Minimum Distributions (RMDs)

If you are age 70 ½ do not forget to take RMDs from your retirement accounts, including 401ks and IRAs (not required for Roth accounts), or incur up to a 50% penalty on the distribution if you forget.

If you are giving to a charity, it is likely advantageous to directly contribute your RMD (up to \$100,000) to the charity, then you do not have to recognize any income for the RMD! This is known as a Qualified Charitable Distribution or QCD, and it's a great deal.

General

The above items are fairly common, but there may be other issues unique to you and your financial situation. Take a few minutes to think about it prior to year end and don't forget to grab some exercise between all the meals and holiday cocktail parties.

Questions relating to this column can be directed to Sean Hathaway, Financial Planning and Investment Advisor; (971) 409-4180; or visit: www.HathawayFinancial.com.

Electronic Waste Collection Fundraiser

Help the City get rid of E-Waste the right way by diverting it from the landfills to a proper recycling process!

- E-waste is the fastest growing municipal waste stream in America, according to the EPA.
- 56% of American households have functional e-products that they will no longer use.
- Less than 15% of e-waste is currently being properly dismantled or recycled.
- 70% of heavy metals, 40% of lead found in today's landfills come from e-waste.

Saturday Dec 7th, 2019**9:00am - 4:00pm (Rain or Shine)****1290 Blossom Hill Rd
San Jose CA 95118****Money raised will benefit the Pioneer High Education Foundation!****What is "E-waste"?**

E-Waste is defined as any consumer electronic equipment that has reached its 'end-of-life,' 'end-of-usage,' whether in full or non-working condition.

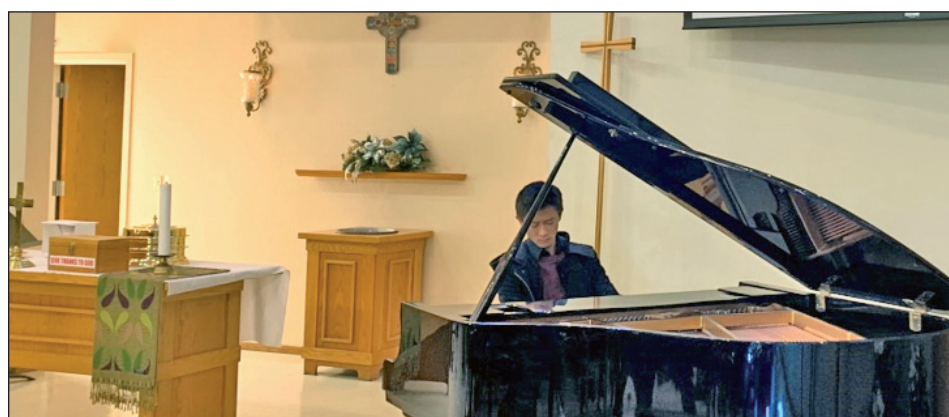
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**Uplifting Thanksgiving musical program presented at Grace Church**

Members of the Evergreen Valley Youth Orchestra (EVYO) and Ryan Sheng, Grace Musician In Residence joined together to provide a joyous Thanksgiving musical program including traditional Thanksgiving pieces and solos of Bach and Schubert.



The program was part of the Grace Church Annual tradition of a Community Thanksgiving Worship Celebration.

Performing in the Evergreen Youth Orchestra were Jessica Wen, CEO of the EVYO, Shiv Raja, Yoobin Jin, Amanda Nguyen, Nathan Nguyen, Lily Mijares, Ann-Marie Ha, Amanda Nguyen, and Sriteja Vijapurapu.



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Times Special Feature



Excite Credit Union has launched a program to help low-income students in East San Jose save for college. Photo courtesy of Excite Credit Union

San Jose credit union launches program to help low-income students save for college

By Carina Woudenberg

Article courtesy of San José Spotlight

A unique partnership between a local credit union and a slew of East Side school districts could help low-income students in Silicon Valley do something many have only dreamed of — save up for college.

Excite Credit Union Chief Executive Officer Brian Dorcy this month announced the Step up Saving Program, a partnership between the credit union and the East Side Alliance, a group of eight East San Jose school districts, that allows children to begin saving money for higher education by making an initial investment and then matching those funds.

Several months in the making, the partnership provides children who live within the school districts' boundaries the opportunity to open an education savings account beginning with an initial \$50 deposit from the credit union to get the account set up.

Each year until the child's 18th birthday, Excite will match a \$25 contribution from the child's family and provide a higher interest rate of 5 percent per year for up to \$2,500.

The credit union launched a similar program earlier in the year and opened 800 new accounts, however, it wasn't reaching the lower-income population it was hoping to attract, said John Hogan, Excite's vice president of community relations.

By partnering with East Side Alliance and other nonprofits, Excite officials are hoping to target struggling students who need the boost to continue their education.

"We know that the product is attractive," Hogan said. "We're reaching a population that otherwise might not hear about it, or otherwise take advantage of it."

If a family put in the minimum \$25 per year when the child turns two, their total contribution would be \$425 compared to the credit union's contribution of \$575, said Hogan. Through interest payments, the initial \$50 contribution and bonus payments every five years, the ending balance would sit above \$1,000, Hogan added. Students would also receive a milestone

bonus when they turn 18.

In addition to the school districts, Excite is also partnering with area nonprofits to provide the opportunity to other vulnerable youth, including foster kids, across San Jose. Some of the nonprofit partners include Sunday Friends, Pivotal and Child Advocates of Silicon Valley.

The program was spurred, in part, by research that indicates that low-income youth with just \$500 in a college savings account are four times more likely to finish college compared to low-income children without those savings.

"The real vision here is to get back to the credit union roots," said Hogan. "The credit union's job is to circulate money in the community — not extract."

In addition to the Step Up Saving program, Excite also donated nearly 2,000 youth savings books to 2nd and 3rd grade teachers and students in East Side schools. It also sponsored the East Side Union High School District's hall of fame dinner which recognizes graduates who have succeeded in a variety of fields.

"If you'll pardon the pun, we're excited to have Excite on board as a key partner in the East Side Alliance," said Manny Barbara, an East Side Union High School District Education Foundation board member, in a statement. "Together, we can ensure that every student has the opportunity to fulfill their dreams."

Dan Moser, the board's president, added that most banks don't encourage small accounts and Excite's program helps families take those first manageable steps toward securing their children's future.

"This allows a family to be able to save the money in a place that is providing interest on that," said Moser. "That small amount has a tremendous effect on the family and youngster's future."

The new savings program is available to children and households affiliated with Excite Credit Union partner organizations. To learn more about the program, call (408) 979-5148.

Contact Carina Woudenberg at carinaew86@gmail.com or follow @carinaew on Twitter.

Times **News****'All the Way Home Campaign' Progress: 1602 homeless veterans housed since veterans day '15**

The number of new veterans housed has exceeded the number of new homeless veterans seeking assistance for the first time.

Since the launch of the campaign, 826 landlords have agreed to rent to a homeless veteran. Thanks to the collaboration of the public, private and non-profit sectors, 1,602 homeless veterans have been housed in the past four years in Santa Clara County.

This coordinated effort is now consistently housing homeless veterans faster than new veterans are becoming homeless.

The "All the Way Home" campaign was launched in 2015 by San Jose Mayor Sam Liccardo and Santa Clara County Supervisor Dave Cortese with a goal of ending veteran homelessness. While the campaign enjoyed immediate success placing homeless veterans into housing, progress was stymied by a growing "inflow" of new homeless veterans seeking assistance for the first time. This same inflow trend has fueled the overall growth in homelessness reported earlier this year.

Thanks to the efforts of the All the Way Home partners, there has been a reversal of this trend for veteran homelessness. For 12 consecutive months, housing placements have exceeded inflow. While we see an average of 22 new homeless veterans seeking assistance every month, we are now housing 31 veterans per month.

"Not only have we changed the lives of 1,602 individuals who have served their

country through military duty, we have created a model that we hope will work well in other segments of our homeless population," said Supervisor Dave Cortese. "A special thank you goes to the landlords who stepped up to rent rooms and apartments to veterans who desperately needed housing to stabilize their lives."

A key tool behind the campaign's success has been the federal HUD-Veterans Affairs Supportive Housing (VASH) program, which provides housing vouchers and case managers to help local veterans find housing. Due in part to the success of the campaign, HUD has allocated close to 400 additional HUD-VASH vouchers for homeless veterans in Santa Clara County since 2015 - with the most recent allocation totaling 175 additional vouchers. The Santa Clara County Housing Authority now has an allocation of 1222 VASH vouchers.

"The property owner response to our campaign has been tremendous," said Katherine Harasz, Executive Director, Santa Clara County Housing Authority. "Santa Clara County is ground zero for the nation's housing crisis, and the success we have seen with this program is an example for the entire nation. Moreover, in this case, success results in more resources: when we demonstrate we can fully use these federal resources, we make the case that more resources should be allocated to us when additional federal resources are made available."

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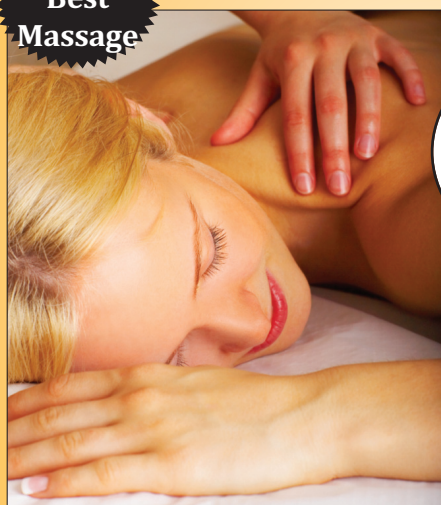
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Times **Opinion****OP ED****Ending PG&E's reign of error**

By Greg Palast

Investigative reporter and economist Greg Palast, who has advised 26 state governments on the power industry, wrote the United Nation's guide for governing utilities, "Democracy and Regulation."

Here's how to put an end to PG&E's reign of error.

The answer: make this so-called "public utility" into a true public system—a customer-owned power cooperative, a plan proposed by the City of San Jose. Currently, the only thing "public" about this "public utility" are the bills the public pays and the charred homes and bodies this bankrupt beast leaves behind.

But how, without busting government coffers?

New Yorkers already led the way: For fifteen years, Long Island Lighting Company, LILCO, which, like PG&E left millions of customers in the dark, endangered their safety and emptied pockets with monstrously high electric bills. Then, in 1989, the customers seized ownership of the renegade utility—at low cost, below its book value. The result: the new publicly owned system cut electric bills, increased system reliability and safety, boosted green energy programs and even shut and dismantled a dangerous nuclear plant.

I can tell you all about it because I drafted that original law that allowed the low-cost takeover. In 1981, as Executive Director of the state legislature's Science and Technology Commission, I was approached by politi-

cians representing LILCO's three million desperate customers to come up with a solution to a company officially deemed incompetent by regulators. Our solution was inventive. LILCO's stock, like PG&E's, was in the toilet, trading at a fraction of its book value, that is, way less than the cost of its lines and equipment. So, we drafted, and the legislature passed a law permitting the state to make a hostile tender offer for LILCO's stock. If corporate raiders can take over companies cheap to reap giant profits, why can't the state do a hostile takeover to keep the public safe and reduce electric bills.

To keep the utility's stock from soaring on the takeover offer, I drafted civil racketeering charges for the government to file against the power company. A jury awarded the beleaguered customers \$4 billion in damages. The company, now effectively bankrupted like PG&E, sold to the state's newly created Long Island Power Authority at cost low enough to cut power rates and rebuild the system. (Two decades later, after the public paid for the system's re-building, Governor Andrew Cuomo sold the system to new privateers, reversing the pro-consumer action of his father, Governor Mario Cuomo. But that's another story.)

San Jose has the right idea: consumer ownership. But to keep the cost low and move quickly, local and state governments should take advantage of PG&E's stock selling for a mere \$4 a share. That, combined with legal action to seek compensation for system maintenance paid by customers but pocketed by PG&E investors, should force this un-public utility into the public's hands.



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3 at this Net Price #545865, 545843, 545853

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First Responder Rebate*.....	-\$500
Hyundai Sales Event Cash.....	-\$500
Hyundai Regional Sales Event Cash.....	-\$500

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5 at this Net Savings

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Times **Local News**

Pets and the holidays

By Raj Singh

Special to the Times

The holidays are just around the corner and everyone is getting ready to invite family and friends for a good time. This is a great time to thank your cat or dog as a valued member of your family.

Our pets deserve much appreciation for all of their unconditional love and priceless companionship. There are so many reasons to be thankful for pets every day of the year.

- Pets have no demands and don't ask for much except for good petting sessions. They don't want new phones or cars but are happy with a family who loves them and provides them with food and shelter. Occasionally they might beg for treats but even that is not too much to ask for. Pets don't cry or complain if they don't get what they want, they still love you anyway.

- With pets you never feel alone whether you live by yourself or when loved ones are not around. They follow you everywhere and sit patiently when you're busy working. We should be grateful and thankful for such a loyal and devoted companion by our side.

- Pets make us laugh so many times by just doing their silly antics. They make funny sounds just upon getting a belly rub. There's a reason why we all love those dog and cat videos; they're funny and keep us entertained for hours.

- Pets are good cuddlers. They like to

snuggle with you on the couch or in your bed. They can act like a heater in colder months and keep you warm.

- They like to have fun just like we humans do. You can play so many fun games with them like fetch, tug of war or just simply running with them. All it takes is a little creativity to bring out your inner child.

- They are always excited and happy to see you. They always greet you when you come back home whether you are gone for five minutes or five hours; they treat you like a celebrity. After a long day at work, it's so relaxing to be greeted by a wagging tail or a meow.

- Pets are good for your health and that is something we should really be thankful for. Having pets has numerous health benefits which is a proven fact. Simply walking with your dog every day for just 30 minutes can keep you in good shape and reduce your risk of having health issues, such as heart disease. Pets relieve stress in many ways. So we should truly appreciate that.

lieve stress in many ways. So we should truly appreciate that.

- Comfort buddies are your pets when you are down maybe after a stressful day at work or you are upset with something. Pets can just sense it that you are feeling low. They are there for you no matter what. You can cry your eyes out, pets won't mind.

- Pets don't care how we look, what we wear or what we do for a living. They don't judge us by our clothes or hairstyle. They don't mind that you have no idea how to stuff the turkey or how to make a perfect pie or mashed potatoes.

Pets just love you so please just appreciate them.

Editor's note: Questions for this column may be directed to Dr. Singh's email address: forpetvet@yahoo.com; 408-270-4600; Aborn Pet Clinic, 3286 S. White Rd., San Jose, CA 95148.



Your Pet and You

By Dr. Raj Singh
Veterinarian

Animals find shelter and warmth in car engine compartments

As the weather becomes colder, animals find shelter and warmth in car engine compartments.

This photo was recently posted showing

a cat peeking out of the engine to get warm.

To avoid a tragedy, tap on your car hood before starting the engine.

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Times Community

Holiday shipping deadlines for '19

What are the last days to send packages for the holidays?

USPS® Domestic Shipping Deadlines

When sending thoughtful holiday cards or gifts to clients, it makes more of an impact when it is sent out on time! Make the right impression this season and keep your costs low by using one of the USPS services.

Note: If you are shipping on a budget, check out using Priority Mail® flat rate boxes.

- Retail Ground: Dec. 14
- First-Class Mail: Dec. 20
- Priority Mail®: Dec. 21
- Priority Mail Express: Dec. 23

FedEx waived the holiday surcharge this year for residential deliveries, which will help cut down on shipping costs. You can manage your costs even more by shipping early and using FedEx Smart Post® or FedEx Ground® for your deliveries.

Note: FedEx SmartPost is a cost-efficient way to deliver lightweight packages domestically because it uses the USPS delivery network.

- FedEx Smart Post®: Dec. 9
- FedEx Ground: Dec. 16
- FedEx Home Delivery®: Dec. 16
- FedEx 2Day: Dec. 20
- FedEx Same Day®: Dec. 25

Like FedEx, UPS also waived their holiday shipping surcharges on residential deliveries, which can help lower your shipping costs. The UPS has compiled some tips for shippers this holiday season that should make the holidays less stressful for you and your recipients!

Note: UPS has UPS Access Points® at certain locations that can cut down on shipping costs

and ensure packages are safe from porch pirates.

- UPS Ground: Dec. 13
- 3-Day Select: Dec. 19
- UPS 2nd Day Air: Dec. 20
- UPS Next Day Air: Dec. 23

Blood donors needed during the month of December

The need for blood doesn't pause for the holidays.

Between Thanksgiving and Christmas, more than 1 million units of blood could be transfused in the United States.

Despite this constant need, busy holiday schedules make it difficult for the American Red Cross to collect enough blood to meet those patient needs. Donors of all blood types, especially type O, are urgently needed.

In thanks for being the lifeline patients need this holiday season, the Red Cross is thanking those who come to give now through Dec. 18 with a \$5 Amazon.com Gift Card via email, courtesy of Suburban Propane.

Individuals are urged to give a lifesaving gift this holiday season by making an appointment to donate blood or platelets and help the American Red Cross ensure a sufficient supply is available for patients throughout the holiday season. Those with type O blood are especially needed.

During the holiday season, set aside an hour to give blood and be the lifeline patients need. Make an appointment now by downloading the free Red Cross Blood Donor App, visiting RedCrossBlood.org, calling 1-800-RED CROSS (1-800-733-2767) or enabling the Blood Donor Skill on any Alexa Echo device.



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CHRYSLER CAPITAL 2019 BONUS CASH**	-\$500
JEEP RETAIL BONUS CASH	-\$1,000
JEEP CA 2019 BONUS CASH	-\$500
SELECT INVENTORY RETAIL BONUS CASH	-\$500

19 AT THIS NET PRICE #K45121, K45054, K46132, K46193, K47156, K44698, K46127, K46113, K45115, K46121, K45037, K44818, K41501, K44731, K44839, K46136, K44753, K46124, K44782

\$13,999

NET PRICE AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

LOWER THAN EMPLOYEE PRICING! 2019 DODGE JOURNEY AUTOMATIC, REAR AIR, POWER WINDOWS, 7 PASSENGER, RECLINING 3RD ROW SEAT



GILROY SALE PRICE	\$20,499
DODGE CA NON-PRIME RETAIL BONUS CASH**	-\$750
DODGE CA BC RETAIL CONSUMER CASH*	-\$2,250
DODGE CA 2019 RETAIL BONUS CASH*	-\$1,000
CA CHRYSLER CAPITAL 2019 BONUS CASH**	-\$1,000
DODGE CA SACRAMENTO/CA SAN FRANCISCO BONUS CASH*	-\$1,500

4 AT THIS NET PRICE #865521, 865517, 865523, 865520

\$13,999

NET PRICE AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

LOWER THAN EMPLOYEE PRICING! 2019 JEEP CHEROKEE LATITUDE AUTOMATIC, AIR



GILROY SALE PRICE	\$21,388
JEEP CA BC RETAIL CONSUMER CASH*	-\$1,750
JEEP CA NON-PRIME RETAIL BONUS CASH**	-\$750
CA CHRYSLER CAPITAL 2019 BONUS CASH**	-\$1,000
JEEP CA 2019 BONUS CASH	-\$500
SELECT INVENTORY RETAIL BONUS CASH	-\$500

4 AT THIS NET PRICE #458016, 463189, 458008, 458020

\$16,888

NET PRICE AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

2019 JEEP COMPASS



LEASE FOR \$159 PER MO. PLUS TAX/LICENSE FOR 42 MOS.* ON APPROVAL OF CREDIT

1 AT THIS PAYMENT #727082

\$22,999

NET PRICE AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

2020 JEEP GLADIATOR SPORT S



LEASE FOR \$249 PER MO. PLUS TAX/LICENSE FOR 36 MOS.* ON APPROVAL OF CREDIT

3 AT THIS PAYMENT #LL151581, LL151528, LL151515

\$23,888

NET PRICE AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

2019 CHRYSLER PACIFICA 8-SEATER AUTOMATIC, AIR



GILROY SALE PRICE	\$24,999
CHRYSLER CA BC RETAIL CONSUMER CASH*	-\$250
CHRYSLER CA NON-PRIME RETAIL BONUS CASH**	-\$250
CA CHRYSLER CAPITAL 2019 BONUS CASH**	-\$1,000
CA 2019 BONUS CASH	-\$500

4 AT THIS NET PRICE #741273, 741272, 741277, 741268

\$22,999

NET PRICE AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

2019 DODGE DURANGO AUTOMATIC, AIR, 3RD ROW SEAT



GILROY SALE PRICE	\$25,838
DODGE CA BC RETAIL CONSUMER CASH*	-\$1,500

3 AT THIS NET PRICE #824567, 824569, 824570

\$23,888

NET PRICE AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

2019 RAM 2500 CREW 4X4



GILROY DEALER DISCOUNT & EMPLOYEE PRICE DISCOUNT	-\$14,000
RAM CA BC RETAIL CONSUMER CASH*	-\$1,000
RAM COUPONS (B)	-\$1,000
CA CONQUEST TRUCK/VAN SEASON B&E BONUS CASH	-\$500
COMMERCIAL TRUCK/VAN SEASON B&E BONUS CASH	-\$1,000

10 AT THIS NET SAVINGS

\$18,000

NET SAVINGS OFF MSRP AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

2019 RAM 1500 CLASSIC 4-DOOR



GILROY DEALER DISCOUNT & EMPLOYEE PRICE DISCOUNT	-\$11,500
RAM CA BC RETAIL CONSUMER CASH*	-\$1,000
RAM CA NON-PRIME RETAIL BONUS CASH**	-\$750
CA CHRYSLER CAPITAL 2019 BONUS CASH**	-\$1,000
RAM CA 2019 RETAIL BONUS CASH*	-\$750
RAM CA 2019 BONUS CASH*	-\$2,000

10 AT THIS NET SAVINGS

\$17,000

NET SAVINGS OFF MSRP AFTER EMPLOYEE PRICING DISCOUNT, DEALER DISCOUNT AND REBATES

2019 CHRYSLER 300 TOURING



MSRP	\$32,260
GILROY DEALER DISCOUNT	-\$5,122
SALE PRICE	\$27,138
CONSUMER FACTORY REBATE	-\$4,250

3 AT THIS NET PRICE #738673, 738709, 738708

\$22,888

NET PRICE AFTER DEALER DISCOUNTS AND REBATES

2019 RAM 1500 TRADESMAN 4-DOOR



GILROY SALE PRICE	\$24,499
RAM CA BC RETAIL CONSUMER CASH*	-\$1,000
RAM CA NON-PRIME RETAIL BONUS CASH**	-\$750
CA CHRYSLER CAPITAL 2019 BONUS CASH**	-\$1,000
RAM CA 2019 RETAIL BONUS CASH*	-\$750
RAM CA 2019 BONUS CASH*	-\$2,000

5 AT THIS NET PRICE

\$18,999

NET PRICE AFTER DEALER DISCOUNT AND REBATES

2019 PROCITY WAGON SLT AUTOMATIC, AIR



GILROY DEALER DISCOUNT	-\$5,750
RAM CA BC RETAIL CONSUMER CASH*	-\$1,500
2019 RAM ON-THE-JOB COMMERCIAL EQUIPMENT UPGRADE**	-\$500
RAM PROMASTER CONQUEST BONUS CASH**	-\$750
RAM CA COMMERCIAL BONUS CASH**	-\$1,500
COMMERCIAL TRUCK/VAN SEASON B&E BONUS CASH	-\$1,000

5 AT THIS NET SAVINGS #M22355, M30730, M33270, M35310, M40188

\$11,000

NET SAVINGS AFTER DEALER DISCOUNT AND REBATES

2019 DODGE CHALLENGER AUTOMATIC, AIR



GILROY SALE PRICE	\$24,549
DODGE CA NON-PRIME RETAIL BONUS CASH**	-\$250
DODGE CA BC RETAIL CONSUMER CASH*	-\$3,050
DODGE CA 2019 BONUS CASH*	-\$1,500
CHARGER/CHALLENGER V6 BONUS CASH	-\$500

6 AT THIS NET PRICE #669893, 727610, 731302, 731296, 731294, 674050

\$18,999

NET PRICE AFTER DISCOUNTS AND REBATES

2019 DODGE CHARGER AUTOMATIC, AIR



GILROY SALE PRICE	\$25,369
DODGE CA NON-PRIME RETAIL BONUS CASH**	-\$250
DODGE CA BC RETAIL CONSUMER CASH*	-\$2,500
DODGE CA 2019 BONUS CASH*	-\$1,500
CHARGER/CHALLENGER V6 BONUS CASH	-\$500

6 AT THIS NET PRICE #692632, 692627, 692626, 692651, 692652, 692648

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NET PRICE AFTER DISCOUNTS AND REBATES

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3 AT THIS DISCOUNT #200891, 313162, 887717

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2018 JEEP RENEGADE LIMITED 4X4



8 OTHERS TO CHOOSE FROM!

DEALER DISCOUNT OFF MSRP

5 AT THIS DISCOUNT

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2018 JEEP GRAND CHEROKEE



DEALER DISCOUNT OFF MSRP

5 AT THIS DISCOUNT #508354, 508355, 514459, 433933, 427254

\$10,888

2018 JEEP COMPASS LIMITED 4X4



DEALER DISCOUNT OFF MSRP

3 AT THIS DISCOUNT #493018, 493019, 493021

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Evergreen Times

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GoFundMe campaign raises money to replace stolen Christmas display

Family with terminally ill son overjoyed by support after theft

A GoFundMe campaign has raised nearly \$4,000 for a San Jose family that has a yearly tradition of building a magnificent Christmas light display to help brighten the life of their terminally ill son, Christopher.

Shelly Jimenez and her family were devastated on Nov. 18 when large Christmas decorations were stolen from their front yard. Following the incident, the family considered ending their tradition of creating the display because of what had happened.

Every year Shelly decorated her home and yard for Christmas, making sure there are plenty of lights and displays including shimmering white winter horses to bring joy to her disabled 24-year-old son.

Shelly wanted to make a big splash this year by building “Noah’s Ark Winter Wonderland,” because she didn’t know if this season could be his last. Christopher has a terminal lung disease, is mostly blind, and requires nearly round-the-clock assistance from machines for breathing and eating.

When she opened her blinds to see most of her decorations had been stolen, Shelly cried. Her neighbors were also upset, and after hearing what had happened they launched the GoFundMe campaign.

The campaign was so successful, raising nearly \$4000, that the GoFundMe campaign was disabled by the organizer. The family says that they are using the money from the GoFundMe campaign to help buy lights and displays for her neighbors, so together they can light up the entire block.

A team from San Jose’s Christmas in the Park coordinated their efforts with Home Depot on Blossom Hill Road, and together they received an outpouring of donated decorations and brought them back to the Jimenez’ family yard.

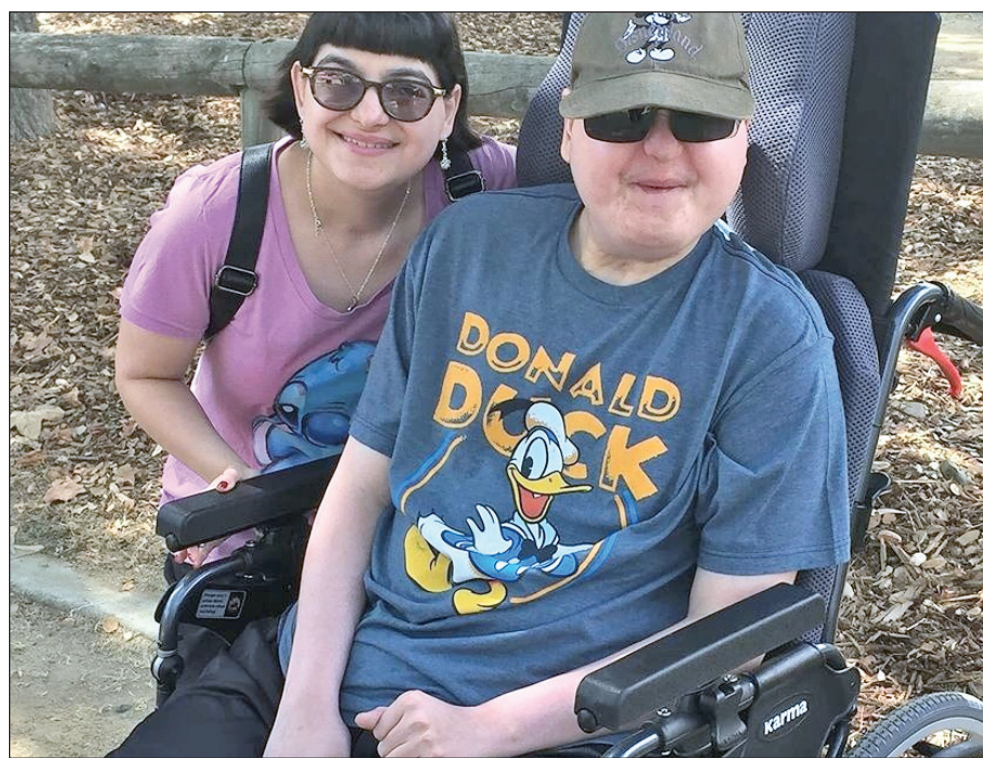
In another act of kindness, the professional light installers from “Christmas in the Park” came to Shelly’s home and added intricate, colorful lighting.

“Words cannot describe how grateful my husband and I are for the outpouring of love and support,” said Shelly. “This entire experience is something that has truly changed our lives, for the better.”

To view the GoFundMe campaign please visit: gofundme.com/c/4y5/lights-for-chris



A GoFundMe campaign has raised more nearly \$4,000 for a San Jose family that has a yearly tradition of building a magnificent Christmas light display to help brighten the life of their terminally ill son, **Christopher**.



32nd year of 'The World of Italian Opera': Dec. 6

On Friday, December 6 the Italian Heritage Foundation presents the 32nd anniversary of World of Italian Opera with a holiday buffet, and, of course, opera.

Since 1987, the San Jose-based Italian American Heritage Foundation has been hosting the annual event aimed at introducing the community to the power, beauty and history of Italian opera.

The World of Italian Opera celebration has long benefitted from its partnership with San Jose Opera—as the company’s world-class performers give audiences a primer on Italian operas.

A no-host bar opens at 6 p.m.; Dinner: 6:45 p.m. – 8 p.m.; Opera San Jose entertainment will be presented from 8:15 p.m. – 9:45 p.m. with intermission.

Tickets are available at www.iahfsj.org; or pay by phone at (408) 293-7122.

The Italian American Heritage Foundation is located at: 425 N. Fourth St, San Jose.

SOS AUTO REPAIR'S

'Quick Tip' December 2019

“Why should I pay for a diagnostic? Don’t you just plug into the car with your little machine that gives you all the answers?”

If it were only that simple. The famous “Diagnostic Fee” question. Some auto repair shops do free diagnostics, while others, like us, charge. Just because the diagnostic is free, doesn’t mean it’s the best choice. Remember, any professional will charge for their time and running good diagnostics on a car can take a specialist’s knowledge and training, as well as expensive precision equipment.

Every shop is different, which means prices vary. Yet, if you have a check engine light on and take it to an auto parts store, most of them will read trouble codes for free. Many don’t realize that that’s only one step during the process and the equipment an auto parts store uses compared to a reputable auto repair shop is no comparison. Most auto parts stores use a low-cost code reader and those code readers are just that! Code readers with very limited information. Professional technicians, on the other hand, use quality scan tools that start at \$5000.00 and go up from there, which can read almost all codes from all the different computers a vehicle may have. As mentioned, getting the code(s) is just one step, once a code is retrieved a technician can then go on to do further diagnostics to confirm or deny what the trouble code says. Here’s an example:

Let’s say an auto parts store reads the trouble codes and their reader shows P0131: 02 Sensor Circuit Low Voltage (Bank I Sensor I). The auto parts store will immediately recommend replacing the oxygen sensor and sell you the part right then and there. After all, the words oxygen sensor are listed in the code, so that must mean it’s bad, right? WRONG.

See SOS, next page

DOING GOOD

Red Cross makes it easy and rewarding to save lives this holiday season

\$5 Amazon.com Gift Card, courtesy of Suburban Propane, for blood and platelet donors

The American Red Cross urges eligible donors to be the lifeline for patients in need this holiday season by making an appointment to give blood or platelets.

While helping to save lives is likely motivation enough,

those who come out to give Nov. 18-Dec. 18 will also receive a \$5 Amazon.com Gift Card via email, courtesy of Suburban Propane.

• It’s quick and easy to find a convenient blood drive. Search for drives by ZIP code and make an appointment to donate using the Red Cross Blood Donor App, online at RedCrossBlood.org, by calling 1-800-RED CROSS (1-800-733-2767) or by enabling the Blood Donor Skill on any Alexa Echo device.

• Donors can save time by completing a RapidPass®. The entire donation process only takes about an hour, but donors can save time with RapidPass. Pre-donation reading and health history questions can be completed online to save about 15 minutes.

Editor’s note: Donors receive a mini-health screening to help determine eligibility that includes blood pressure, pulse and hemoglobin readings. First-time donors will also find out their blood type soon after donating.

Times **Community****sos***Continued from previous page*

If the engine has a vacuum leak, the extra air could be affecting the air/fuel mixture. Here's what happens when you have a vacuum leak. First, the oxygen sensor starts seeing a lean condition in the exhaust due to too much air entering the system after the PCM has gotten an incoming air reading from the MAF sensor. To correct the lean condition, the PCM will add more fuel to balance. But there's a limit to how much fuel the PCM can add.

A technician would see the P0131 code and immediately switch over to live data and start reading the short and long-term fuel trim readings, using their scan tool. (That's what the PCM calls the process of adding or subtracting fuel.) If the technician sees that the PCM has reached the maximum amount of added fuel, yet the oxygen sensor still reads P0131, they'll suspect the sensor is good and do additional tests to confirm or deny a vacuum leak. Which can lead to the use of other expensive scan tools.

In addition to checking other engine parameters through the live data screen, they'll also look up any manufacturers' technical service bulletins to see if there's a pattern failure with this type of engine.

A diagnostic is far more complex than simply throwing a code reader onto your car. In fact, a diagnostic fee is more like a doctor ordering tests and then interpreting the results to see if more testing is in order. You have a cough. The doctor orders a chest X-ray. The radiologist report says your lungs appear congested. The doctor doesn't order a lung transplant, he orders more tests.

In car repair, an auto parts store clerk or an inexperienced technician simply replaces the part listed in the trouble code (like a lung transplant). A skilled technician does further testing.

Skilled technicians attend about ½-dozen classes per year to keep up with the latest diagnostic techniques. They read all the service bulletins that come out. And they rely on very expensive diagnostic equipment. The diagnostic process takes time, knowledge and tools. All things that cost the technician and auto shop money. Is it really fair to ask for free services?

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PremierOne Credit Union awards scholarships

PremierOne Credit Union recently awarded scholarships to university-bound members.

Niki Kazemi of San Jose accepted the award during a scholarship awards ceremony held at the credit union's corporate headquarters in San Jose.

Kazemi was awarded the Richard Busse Memorial Scholarship based on her community involvement. She is now attending the University of California at Irvine.

For the past three years, PremierOne Credit Union has awarded scholarships in support of student members' future educational endeavors.

"We support our community through this sponsorship, and give back to our young members who are the key to our future," said PremierOne CU President and CEO Andrea Brewer.



Scholarship recipient **Niki Kazemi** with PremierOne Credit Union CEO **Andrea Brewer**.



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Our ministries/activities include:

- Bible study on the second and fourth Wednesday of every month, at 6PM.

- A Food Pantry serving anyone in need--open Tu/Th/ Sa 10:00 AM to Noon.

- Lighted Window Productions featuring uplifting concerts, thought-provoking theater produc-

tions, informative lectures, and even an occasional karaoke night--all in a wholesome environment.

Our activities flow from our core values:

- Extravagant Joy
- Passionate Faith
- Loving Respect
- Deep Connectedness
- Intentional Growth
- Shared Laughter

Visit us at our web site at: church@campbellucc.org or better yet, visit us at our worship services on Sundays at 10:00 AM. Coffee, refreshments, and conversation always, right after service.

CONGREGATIONAL CHURCH OF ALMADEN VALLEY, UCC

6581 Camden Ave., San Jose, CA 95120. Pastor, Rev. Marty Williams, 408 268 0243.

www.ccavucc.org.

We are a welcoming church with a progressive approach to faith, worship and giving to our local community. We are proud to be UCC, Open and Affirming (O&A) and welcome members of the LGBT community. We support local LifeMoves (formerly InnVision) Shelter Feedings once a month, San Francisco

Night Ministry, Second Harvest Food Bank, Church World Service, and Communities Responding to End Poverty. Worship Sunday, 9:00 AM followed by fellowship and refreshments. 1st Sunday in Worship: Holy Communion 2nd Sunday in Worship: Folks Choir and Potluck Sunday. Tuesdays, AA Meetings, 8:15 - 9:15 PM. Wednesdays, 9:30 AM, Women's Study Group.

CHURCH OF CHRIST

5351 Carter Ave., San Jose 95118 408.265.5837

www.bibleroad.org

We strive to be a group of Christians that love and honor God and Jesus Christ in our daily lives. We assemble each Sunday to encourage each other through singing, studying, praying and sharing in the Lord's supper. Simple—just like what one reads about in the New Testament. Bible class at 9:30 AM Worship at 10:30 AM Located in south San Jose near Kooser Rd. and Camden Ave. (behind the Almaden Valley Athletic Club). Come make new Christian friends!

THE EPISCOPAL CHURCH IN ALMADEN

6581 Camden Ave. San Jose, CA 95120. The Rev. Shelley Booth Denney, Rector Phone: 408-268-0243

Web: www.eca-sj.org

At the Episcopal Church in Almaden (ECA), we are joyful followers of Jesus Christ. Through worship, study, fellowship and outreach, we strive to nurture and grow a strong faith community of believers, a family of all ages, where each member feels welcomed, loved, valued and empowered to serve. Children are especially welcomed and cherished as an important part of God's family. All junior high and senior high students are welcome to participate in our Youth Groups. During the school year we have joint Sunday School with our sister church, the Congregational Church of Almaden Valley, UCC. The Episcopal Church in Almaden offers the following regular opportunities for worship: Sunday at 7:30AM and 10:45AM, Holy Communion service. Each Sunday service is followed by a coffee hour for friendship and conversation.



EVERGREEN ISLAMIC CENTER (EIC)

Visit our Web Site at www.eicsanjosel.org 2486 Ruby Ave, San Jose, CA 95148.

(408) 239-6668 "As-Salaamu-Alaikum," the Arabic greeting meaning "Peace be upon you".

Announcement: Evergreen Islamic Center (EIC) will hold its annual fundraising dinner on December 7th, 2019 at Chandni Restaurant located at 5748 Mowry School Rd., Newark, CA at 5:30 PM. Please purchase ticket online from EIC's website and bring friends & family members to the event. Services: Five daily prayers, Quranic/Islamic studies for all age groups, weekly seminars, presentations and much more. Learn about our weekly programs and current prayer times by visiting our website. Jazāk Allāhu Khayran!

FIRST CHURCH DOWNTOWN

Worshipping at 55 N. 7th Street, in downtown San Jose. (Horace Mann school) firstchurchdowntown.com

Telephone: (408) 294-7254 x310. We are a community serving the Christ from the heart of the City, working to know Jesus and make Jesus known by serving, worshipping, and learning together. Worship services are at 10:00 AM at the Horace Mann Community Center (7th and Santa Clara Streets). Worship includes both contemporary and traditional music, a message that is relevant to real life, based in the Bible, and meaningful to people of all ages and backgrounds. We work in our community to provide real assistance and long-term, life-saving solutions: food, housing, counseling, and spiritual direction. Our children's & families' ministries include Sunday classes, outdoor family activities such as bike rides and fishing trips. Come, Make a Difference and feel the difference God can make in your life!



GRACE CHURCH OF EVERGREEN

www.GraceChurchSJ.net
See you on Facebook

2650 ABORN ROAD at Kettmann, across from Evergreen Public Library. Serving Evergreen for over 50 Years. John S Goldstein, Pastor Christian Worship every Sunday at 11.00 am Together let us build lives toward excellence! Music Institute (408) 791-7772 After School lessons on Piano, Violin, Viola, Flute PreSchool, Age 2-6 years. Caring for your child with God's love and affection.

HOLY SPIRIT CATHOLIC CHURCH

Faith.Knowledge. Community - this is our promise to our members. If you are looking for an active Christian faith community, we invite you to experience Holy Spirit Parish Community. All are welcome! We are located at 1200 Redmond Avenue, San Jose, CA 95120. Mass is celebrated at 8:30 a.m. Monday - Friday. Our weekend Mass schedule is Saturday 5 p.m., Sunday 8 a.m., 9:30 a.m., 11:30 a.m. and 6 p.m. Rite of Reconciliation is every Saturday at 4 p.m. or by appointment. Our Parish Office is open Monday - Thursday 8:30 a.m. - 4:30 p.m. and Friday 9:00 a.m. - 3:00 p.m. Call 408-997-5100 for recorded information or 408-997-5101 to speak with someone in our parish office. Information on Faith Formation for children and adults can be obtained by calling our Catechetical Office at 408-997-5115. Get in the loop with our Sixty High School Youth Ministry by calling 408-997-5106. Holy Spirit School serves grades Pre-K through 8th, and is located at 1198 Redmond Avenue. You can reach the school office at 408-268-0794.



thepoint.church

THE POINT CHURCH

3695 Rose Terrace Cir San Jose, CA 95148 (408) 270-7646
English Service: Sundays at 9:30 & 11:00 AM
Spanish Service: 11:00 AM
Cambodian Service: 11:00 AM
Cantonese Service: 11:00 AM
Mandarin Service: 11:00AM
Youth Extreme Point (7th-12th grade): Every Saturday at 6:30 PM - 8:30 PM

SAINT ANTHONY CATHOLIC CHURCH

We invite you to become a part of our hospitable, intimate Catholic parish. We are a caring community, promoting spiritual growth, reaching out to people in need and wherever you get to know people by name. We offer children's religious education (CREATE); Youth Ministry (BLAST & X-STATIC); Scripture Study (day & evening); Senior's Group and many other adult ministries as well. Saint Anthony parish is located in Almaden Valley at 20101 McKean Road, San Jose, 95120. Our weekend Masses are at 4 p.m. on Saturday at our historic church at 21800 Bertram Road in New Almaden, CA 95042 and on Sunday at 8:30 a.m., 10:30 a.m., and 5:30 p.m. at the McKean Road location. Our Parish Office is open Monday 9 a.m. - 12 p.m. and Tuesday thru Thursday, 9 a.m. - 12 p.m. and 1 - 4 p.m. For more information, stop by the Parish Office or call (408) 997-4800, or visit our website at www.churchsanthony.com. Fr. Larry Hendel, Pastor.



God is One
ੴ ਸਿਕ ਹੈ
Rab Ik Hai

SAN JOSE GURDWARA

3636 Gurdwara Ave. San Jose, CA 95148 The word Sikh (see-kh) means "disciple" or "student." A Sikh is a practitioner of the faith founded in the 15th century by Guru Nanak in Punjab of old British India. A Guru who is a "teacher" or "enlightener" completes the relationship of teaching and learning. Sikhism is monotheistic and stresses the equality of all men and women. Sikhs believe in three basic principles; meditating on the name of God (praying), earning a living by honest means and sharing the fruits of one's labor with others. Currently there are close to one million Sikhs living in the USA and Canada and 25 million Sikhs living around the world. Sikhism is the 5th largest religion in the world. At the Gurdwara (House of God) in San Jose we welcome all. We pray daily for peace and prosperity for everybody in the world. Come to visit and enjoy Langer (food) in our kitchen

which is open 365 days of the year and serves complementary vegetarian meals. We also encourage you to enter our history room on site and walk the beautiful grounds. Learn more about us and community events we sponsor by visiting our website; <http://www.SanJoseGurdwara.org>

ST. FRANCIS OF ASSISI CATHOLIC CHURCH

5111 San Felipe Rd., San Jose, CA 95135 408-223-1562.

www.stfrancisofassisi.com or www.stfrancisofassisi.org

We invite you to join our community of faith located in the Evergreen area of San Jose. We are an inclusive diverse community striving to serve as Disciples of Jesus Christ in the footsteps of St. Francis, offering prayerful and joyful liturgies; evangelization, fellowship, and service opportunities to the community. We offer spiritual opportunities for all ages, including children's liturgy, dynamic E.C.H.O - Jr. High, IGNITE - High School and North Star - Young Adult Ministries, along with small faith communities and opportunities to help the poor and marginalized of San Jose. Our Preschool is the only Catholic Preschool offering quality family oriented service in the Evergreen and Silver Creek areas. Our Chapel, Gathering Hall, Parish Office, Mission Center, Parish Gift Shop, Memorial Garden and Preschool are all located at 5111 San Felipe Rd. Please come join us to worship at one of the following times and locations:

St. Francis of Assisi Chapel: Saturday 5:00PM, Sunday 8:30 AM, 10:30 AM, 12:30 PM, 4:00 PM (Mass in Vietnamese), 6:00 PM Youth Mass
St. Francis of Assisi Gathering Hall
Sunday 9:00 AM, Sunday 11:00AM, Igbo Mass - Second Sunday of the month 12:30 PM
Mt. Hamilton Grange - 2840 Aborn Road
Sunday 9:30 AM
The Villages Gated Community (Cribari Auditorium) Sunday 8:15 AM
For more information, please call or visit us at the Parish Mission Center open M-F 9:00 AM -12:00 PM; 1:00 PM - 4:00 PM. Come join us and share your presence with us so that together we may grow and share our gifts to help build God's Kingdom!

For Worship listing ads, call 408.483-5458

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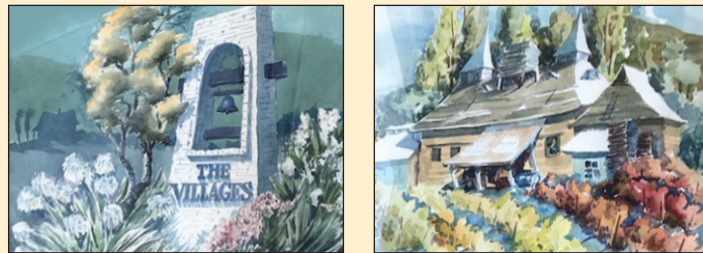
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www.MyWatershedWatch.org

TimesClassifieds

Artwork**Art for sale**

Two large **Henry Volle'** watercolors of the early days of the Villages. These are crafted by a master watercolorist in very bright colors depicting the hills behind the villages in a reality setting. Volle' was a resident of the Villages for many years before retiring to a care facility. The barnwood frames measure 32"X41" and are beautifully matted to enhance the beauty of the paintings. \$400.00 for the pair.
 Call Frank at 408-207-5556 - mention paintings and please leave a message.

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Employment

Evergreen School District
 From strong roots grow bright futures

SUBSTITUTE TEACHERS NEEDED – EVERGREEN SCHOOL DISTRICT

Evergreen School District is currently hiring certificated substitute teachers for Kindergarten – 8th grade.

Requirements: Bachelor's Degree, Proof of Passed CBEST Exam, 30-Day Substitute Teacher Permit, Fingerprint Clearance, and TB Test.

Rate of Pay: Starting at \$135.00/Day

For further information, please contact Evergreen School District, Human Resources Department, (408) 270- 6817.

Driving School

Advantage Driving School is the premier driving school in northern California. Advantage Driving School has trained more than 300,000 students to drive safely since 1994. We offer complete programs for both traditional classroom and online courses.

Driver Training is the behind the wheel training which prepares your child to pass the driving test at the DMV. We also offer complete programs for adults and senior citizens. If you have never driven or just need some supplemental instruction to improve your driving skills, we are just the school for you! We believe Advantage Driving School offers a great combination of experienced driving instructors and affordable prices!

Location: 5440 Thornwood Drive, Suite F;

Hours: 9 am-5 pm M-F 9 am-12 noon S-S; Phone: 408.363.4182; Email: info@advantagedriversed.com | Website: advantagedriversed.com

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**Gifts**

Calendar for sale featuring wildlife in Evergreen Valley

The 2020 Calendar featuring wildlife pictures taken by Lou Alexander is now available for \$23.95. About \$5 goes to the Villages Medical Auxiliary. The calendar is on the far right of the first row at www.zazzle.com/store/thevillagesvma. There are also some small note cards for sale on the site, all featuring scenes from inside The Villages.





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RECENTLY SOLD HOMES IN YOUR NEIGHBORHOOD/SURROUNDING AREAS

EVERGREEN AND SURROUNDING AREA

Street Address	Price	Bds	Bths	SqFt	Lot Size
4131 Arezzo Pointe Lane	\$1,440,000	4	3 0	2,757	4,620 Lot SqFt
3544 Rollingside Drive	\$1,350,000	4	3 0	2,106	8,829 Lot SqFt
3571 Springbrook Avenue	\$1,300,000	4	3 0	2,442	8,800 Lot SqFt
3034 Creek Estates Court	\$1,250,000	4	3 0	2,187	8,415 Lot SqFt
3234 Pinegate Way	\$1,230,000	4	3 0	2,021	6,534 Lot SqFt
9005 Village View Drive	\$1,180,000	2	2 1	2,224	3,410 Lot SqFt
3080 Autumnwood Court	\$1,175,000	3	2 1	1,769	7,051 Lot SqFt
3177 Chillum Court	\$1,142,000	3	2 1	1,393	8,400 Lot SqFt
2733 Gilham Way	\$1,125,000	4	2 1	1,991	3,238 Lot SqFt
5064 Willow Estate	\$1,115,000	4	2 1	1,876	7,443 Lot SqFt
3216 Vinifera Drive	\$1,095,003	3	2 1	1,626	1,144 Lot SqFt
9054 Village View Loop	\$1,000,000	2	2 1	2,248	2,632 Lot SqFt
3104 Whitby Court	\$940,000	3	2 0	1,327	5,593 Lot SqFt
2987 Pettigrew Court	\$925,000	4	2 0	1,434	8,065 Lot SqFt

SILVER CREEK AND SURROUNDING AREA

Street Address	Price	Bds	Bths	SqFt	Lot Size
5884 Country Club Parkway	\$2,665,000	4	3 1	3,251	14,032 Lot SqFt
5461 Country Club Parkway	\$2,436,000	5	4 1	5,094	14,990 Lot SqFt
5903 Gleneagles Circle	\$2,350,000	4	4 1	4,073	11,122 Lot SqFt
1631 Hill Top View Court	\$2,280,000	5	3 1	3,902	11,763 Lot SqFt
1535 Rangewood Drive	\$2,150,000	5	3 1	4,023	8,199 Lot SqFt
1587 Silver Ranch Lane	\$1,925,000	5	4 0	3,277	5,822 Lot SqFt
5800 Vitero Way	\$1,816,000	5	3 0	2,695	8,000 Lot SqFt
1439 Trestlewood Drive	\$1,410,000	4	2 1	2,459	4,801 Lot SqFt
6624 Gravina Loop	\$1,346,000	4	2 1	2,567	15,893 Lot SqFt
6113 Country Club Parkway	\$1,235,000	3	2 0	2,332	2,750 Lot SqFt
724 Sirica Way	\$1,235,000	5	3 1	2,753	11,000 Lot SqFt
1262 Thornbury Lane	\$1,190,000	3	3 0	2,234	5,162 Lot SqFt
5333 Silver Point Way	\$999,000	2	2 0	1,793	2,755 Lot SqFt
2264 Silver Terrace Way	\$945,000	3	3 0	1,803	1,502 Lot SqFt

Just Google Eddie Oberoi to see the quality of work and reviews!



www.EddieOberoi.com

The Key to Your Real Estate Endeavors

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