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Q | Quote of the week

"There have been a lot of details that have marked our life and that have reminded us that being motivated and believing in yourself is what really matters."

— Adolfo Angel
Producer and founder
of Los Temerarios

Los Temerarios return to the stage

Adolfo Angel brings a message of hope and inspiration to those following their dreams of an artistic career

Exclusive interview by
Valeria Valdez
tú Decides Correspondent

"We are ready for a return to the stage!" These are the words of Adolfo Angel, the producer and founder of Los Temerarios.

"After three years of being relaxed, we now like the idea of coming back to do some concerts. This time has charged our energy..."

This rest from time on stage can be attributed to the focus on the essence of the music and the families of these two brothers. "Everything in life has its moment. And the moment for my



Gustavo and Adolfo Angel from the romantic musical group, Los Temerarios.

brother and myself, we feel had already come," says Adolfo Angel.

In an exclusive interview with the producer of Los Temerarios, Adolfo Angel articulates the history of this famous duo that started when he was only 12 years old and

when his brother, Gustavo, was only eight years of age. "There have been a lot of details that have marked our life

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Los Temerarios.

Obama signs huge stimulus, readies foreclosure aid

By Liz Sidoti and Tom Raum
Denver, CO (AP)

President Barack Obama signed into law today one of the most costly pieces of legislation in U.S. history — a \$787 billion program to breathe life into the country's failing economy.

Speaking in Denver, the city where he

won the Democratic presidential nomination last August, Obama said the massive government spending and tax cut program opened the road for Americans to begin "laying claim to a destiny of our own making."

The measure includes a \$400 tax break for most individual workers and \$800 for couples, including those who do not earn enough to pay income taxes. It delivers tens of billions of dollars to states to prevent deep spending cuts and more job layoffs. Consumers will receive tax incentives to buy first homes and new cars.

Obama used the signing ceremony at the Denver Museum of Nature & Science to underscore investments the spending plan will make in "green" energy-related jobs.



President Obama. Photo by Notimex.

> Stimulus page 23

The Mexican national anthem is inspirational

By Carlos Mahuad Celis
tú Decides México correspondent

National Anthems are as variable as the countries they represent. Some of them are odes to a country's beauty or a remembrance of heroes past. The Mexican national anthem differs from the melodic, sweeping anthems of its North American neighbors because of its undeniable bellicose nature. The opening line of the anthem is "Mexicans at the cry of war"—and that sentiment remains front and center throughout the rest of the song.

The fierceness of the lyrics may have something to do with the fact that the anthem was written under duress.

On November 12, 1853, Mexican President, Antonio Lopez de Santa Anna, held a competition for the writing of a national anthem. Francisco Gonzalez Bocanegra, a poet, refused to participate in the competition, arguing that his talents were more suited for writing love poems, not anthems. His fiancé thought otherwise and locked him in a room in her parents' home,

> Mexican Anthem page 23

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INTERNATIONAL



Raising of the Mexican flag. Photo by Notimex.

> **Mexican Anthem** from page 24

refusing to let him out until he wrote a submission for the contest. Bocanegra complied and won the contest.

Bocanegra's original submission consisted of one chorus and ten stanzas. Over the years, the lyrics have undergone many changes and the current version, approved in 1943, consists of the chorus followed by the first, fifth, sixth and tenth stanzas and the chorus one more time.

The full official version is rarely used, however. The most commonly heard version of the song consists of only the chorus, first stanza and then the chorus again. Some television stations also include the tenth stanza in their opening and closing to their programming. This shorter version also becomes much tamer by omitting the graphic fifth and sixth stanzas.

The inspirational chorus (Mexicans, at

the cry of war, make ready the steel and the steed, and may the earth tremble at its centers at the resounding roar of the cannon. And may the earth tremble at its centers at the resounding roar of the cannon) is followed by a subdued first stanza. The parts of the song that are omitted most of the time may be the most interesting.

The obscure fifth and sixth stanzas are either a reflection of the nationalistic pride of the Mexican people and their willingness to defend the honor of their country with their lives or just plain violent, depending on your point of view.

At the end of this article you will find the lyrics to these two often ignored segments of the Mexican national anthem. Although you may find them overly aggressive

or violent, they are, without a doubt, inspirational reminders of what some people are willing to sacrifice when the sovereignty of the country they love is in peril. ★

V:
War, war without quarter to any who dare
to tarnish the country's coat of arms!
War, war! Let the national banners
be soaked in waves of blood.
War, war! In the mountain, in the valley,
let the cannons thunder in horrid unison
and may the sonorous echoes resound
with cries of Union! Liberty!

VI:
O Fatherland, ere your children, defenseless
bend their neck beneath the yoke,
may your fields be watered with blood,
may they leave their footprints in blood.
And may your temples, palaces and towers
collapse with horrid clamor,
and their ruins continue on, saying:
Of a thousand heroes, this Fatherland was.

ECONOMY

> **Economic Stimulus** from page 24

The president put his signature to the bill in a highly unusual ceremony away from the partisan tensions still gripping Washington. As he spoke in Denver, he was closing out his first month in office — opening days of a new administration that have seen a relentless storm of economic bad news and public pessimism.

Tuesday's signing of the massive stimulus measure was designed to start the flow of federal money nationwide toward infrastructure projects, health care, renewable energy development and conservation with twin goals of short-term job creation and longer-term economic healing.

After his legislative victory with the \$787 billion stimulus measure, Obama prom-

ised to take equally vigorous steps to prop up the country's deeply troubled financial system, ease the pain of Americans facing home mortgage foreclosures and save the teetering auto industry.

Automakers General Motors Corp. and Chrysler, now kept afloat on a combined \$13.4 billion in federal emergency loans, were to report later Tuesday on their plans for reorganizing toward long-term survival.

Obama spokesman Robert Gibbs told reporters traveling with the president on board Air Force One to the Colorado capital that he would not rule out bankruptcy for Detroit automakers and that the administration looked forward to reviewing the companies' restructuring plans. ★



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All editorials and letters are the opinions of the authors and do not necessarily reflect the opinion of *tú Decides*.

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ENTERTAINMENT

> **Los Temerarios** from page 24

and that have reminded us that being motivated and believing in yourself is what really matters." Adolfo Angel tells of when he and Gustavo initially started their musical career, success seemed like a farfetched idea. In fact, an owner of a record label company told Adolfo Angel that he should dedicate himself to other priorities because music was not for him. These words brought him disillusion. Despite this minor setback, he and Gustavo continued with their dreams of entering the world of music. They continued for ten years without results and came to a point where they believed that the owner of the record label company had been right.

"We came to the point where we made a deal, that if with the next record nothing happened, we were going to discontinue our efforts. We were not going to make any more records. We continued forward and one day, after ten or 12 years of kicking around, playing in a lot of different places, weddings, quinceañeras, mass, mañanitas, and playing in whatever place would give us a gig, we received the reward of the struggle—the news that one of our records had sold over one million units. You have to keep moving forward always."

Adolfo Angel gives a message of hope and inspiration to those that are following their dreams of entering the world of an artistic career.

"You always have to listen to your spirit and your soul, your heart is your ally in the battle and in the struggle." Despite the many difficult circumstances he and his brother faced when they were much younger, and the reality that they come from Colonia Jose Maria Morelos, a humble and distant town in Zacatecas, Mexico, these brothers have had great achievements. "In our town you could only go up to the third grade...there was not a lot of opportunity to come out of their with success." Adolfo Angel emphasizes the importance of preparing yourself in school and in college. He suggests that we take the time to maintain contact with our teachers and professors and that we not forget the value of an education. "Having gotten familiar with books and

reading is a very important reason for which Los Temerarios are what they are today. I have always been motivated by reading stories and by all of the teachings that great people left behind.

In reference to the music of Los Temerarios, Adolfo Angel states that they have always sang in the name of love. The focus of the music of Los Temerarios is love songs for "the hearts that are very sensitive." However, in their most recent record, "Si Tu Te Vas", there is a song of protest and motivation titled, "Basta Ya", where their sentiments are poured out. "We don't want war and violence, we confirm our faith that we believe that we can have a better world...we want to sing songs of love and of positive messages for everyone."

To give an example of the success of Los Temerarios, we would have to go back to a specific event that occurred in Estadio Azteca, a stadium in Mexico City, Mexico.

In the middle of a storm, possibly the strongest storm the area has ever seen, in which the streets were flooded and a trip to the stadium would have taken ten times as long, Adolfo Angel

thought that many would not come to the concert that night.

"When I remember that experience it really makes me cry all over again... Some weeks before that I had seen Elton John and Michael Jackson. When I would see their performances, I thought if we would ever be able to reach that... If one day we would have that possibility..." His anxiety relinquished when he arrived at the stadium and over 80,000 people were there. "It was impressive... they didn't even care that they were getting wet...they wouldn't even cover themselves. The rain didn't stop, and we had a covered stage so we went on with the concert. We felt an enormous gratitude toward our fans!"

Los Temerarios will be in concert March 19th at the WaMu Theater in Seattle. "We are demonstrating a very strong change. I believe that you have to move forward, always. We are now capturing the attention of other audiences that we didn't have before. Our music has gone international. Our music has taken on a different note and continues moving up. We have definitely hit a new stage in our musical career." ★



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- **Charge It Right:** How to make a credit card work for you
- **Loan to Own:** Know what you are borrowing before you buy
- **Your Own Home:** What home ownership is all about

Consumer installment loan versus rent-to-own

Chris is trying to decide between getting an installment loan and using a rent-to-own service to buy a television.

A local electronics store was selling the television Chris wanted for \$1,500. A nearby rent-to-own store advertised the same model for \$55 every other week.

After seeing the advertisement, Chris went to the rent-to-own store to get more details.

The manager told Chris he would own the television in 52 payments made over 2 years. Chris multiplied \$55 x 52 weeks for a total cost of \$2,860. Chris found that if he missed a payment, the rental company would take the television back,

since they owned the television until the full contract was paid. Chris would not own the television until all



52 payments were made.

If Chris chose to rent the television, he could return it with no obligation. Chris did another quick calculation, and if he kept the television for one

year and returned it, he would have paid almost as much to use the television as it cost in the electronics store.

Chris also talked with the electronics store manager about their installment loans. With this contract, at 12% APR, he would pay a total of \$1,695 over two years, or \$70.61 per month. He would own the television immediately, although it would be used as collateral

for the loan, such that if he stopped paying on the loan before it was paid in full, the lender would have the option of repossessing the television.

After weighing the costs and benefits of both credit options, in this case Chris decided to purchase the television at the electronic store and finance the purchase with an installment loan.

Consumer Installment Loans	Rent-to-Own Services
Secured installment loans are loans that are repaid in equal monthly payments for a specific period and are secured by the item you purchased. You own the item you purchased.	Rent-to-own allows you to use an item for a period of time. You make weekly or monthly payments in exchange for using the item. Depending on the type of contract you choose, you may own the item at the end of the contract period, or you may return it to the rental company.
With installment loans you are charged interest and you can shop for the best credit prices by comparing APR's and loan terms.	With rent-to-own, you can shop for the best prices by comparing on the price of the product and rental terms.
If you pay the loan early, there is typically not a prepayment fee, and you save the interest you would have paid in the future.	If you pay the item early, you may be able to receive a price reduction depending on the terms of the contract.
If you default on the loan, the lender may charge late fees while working with you to get caught up on your payments. They may also take physical possession of the item during the collection process as repayment for the loan if you are unable to get current on your payments.	If you default on the payments, the rental company will take physical possession of the item immediately upon default. Depending on your rental contract, once you are able to resume payments, you can reinstate the rental or rent a comparable item.
Installment loan credit limits and loan payment history are generally reported to credit bureaus. This information would generally be available to other lenders that are evaluating your credit in the future.	Rent-to-own contracts are typically not reported to credit bureaus, which would mean that this obligation would not be considered in the future when you are applying for other types of credit.
You are responsible for repairing the item, depending on your warranty from the manufacturer. The lender is not involved in repairs or maintenance.	The rental company is responsible for repairing or replacing the item if it is not in full working order.
You agree to make full payment on the item, even if your financial situation changes.	If your financial situation changes, you can return the item to the rental company with no further obligation.

As with all types of credit, read the loan agreement or rental agreement carefully before committing to the terms of the agreement. Get all of your questions answered before signing the contract.

Credit can be a helpful financial tool when it's used correctly. Understanding all of your credit options will help you choose the best option for you. ★

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ARTS & CULTURE

Junot Diaz wins the 2008 Pulitzer Prize for “The Brief Wondrous Life of Oscar Wao”

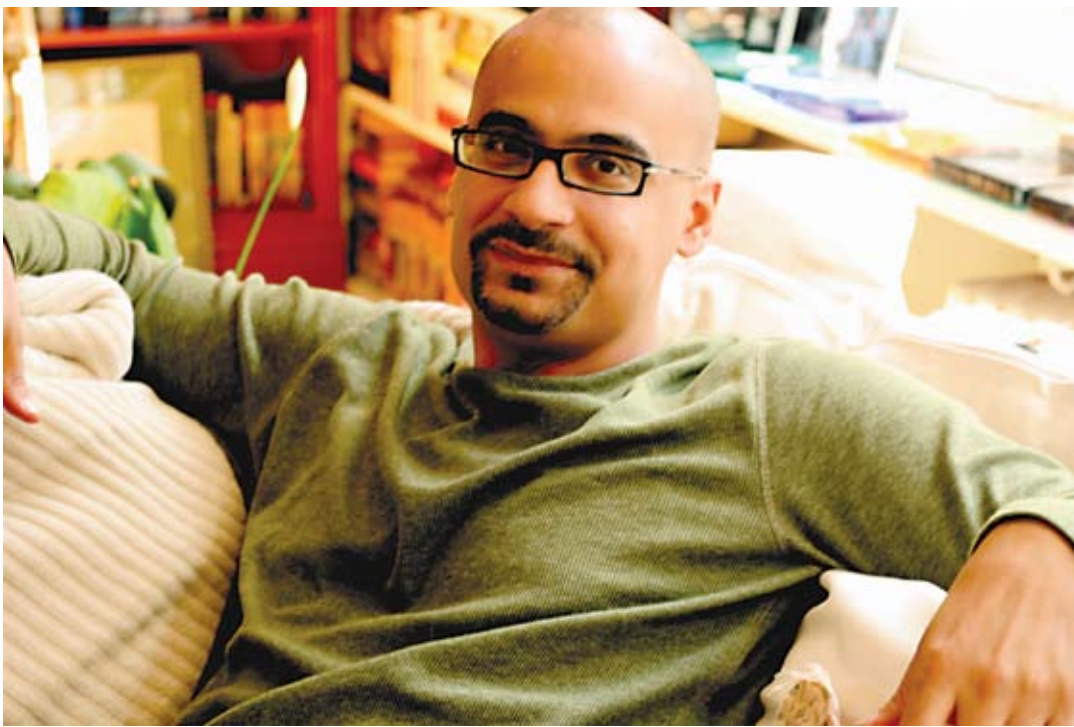
Exclusive interview by
M. Nélica Mendoza
tú Decides, Seattle Correspondent

“**T**he Brief Wondrous Life of Oscar Wao” is a great accomplishment for Junot Diaz, a man who struggled to come out of poverty and a lack of education, and who became the second hispanic American to receive the Pulitzer Prize for Fiction for this novel in 2008. Diaz will be in Seattle (Benaroya Hall, February 24, 7:30 PM). Born in Dominican Republic in 1968, he is happy that Miramax acquired the rights in 2007 for a film adaptation of this novel: “The novel is the goal itself. I just wanted to write it. And finally after a long trial I did it.” And in a way, the spirit of his past appears intertwined in the novel, and helped him on his task, because, he says, “I believe deeply in my ancestors.”

Diaz was the third child in a family of five. In 1974 Diaz immigrated to New Jersey, where he was reunited with his father, a former military policeman. Junot remembers that as a teenager he had a secret identity. He would escape his neighborhood by sneaking away to the library: “My friends would have

laughed...if they found out I was walking down to the Sayreville Library to read books, and would have said ‘What are you, nuts?’” He believes that we must help the youth: “I’d rather give advice to adults: we have to reach out to those young people; we cannot leave them alone and forsaken.”

The novel is an epic love story narrated by Yuniór de Las Casas. He chronicles not just the life of Oscar Wao, an overweight Dominican boy growing up in New Jersey and obsessed with science fiction and fantasy novels, comic books and role-playing games, and with falling in love, but also the curse of the “fukú” that has plagued Oscar’s family for three generations and the Caribbean since colonization and slavery. The ‘fukú’ as explained by Diaz is the destiny that many of us must encounter: “Fukú is the embodiment of the cruel history of the New World. It’s something that all Americans, north, south, and central must face sooner or later.”



Junot Diaz. Photo by Lily Oei.

His short fiction stories have been published in ‘The New Yorker’ and ‘The Paris Review’. His first book “Drown” is more autobiographical. He received the “Eugene McDermott Award,” the “Lila Acheson Wallace Readers Digest Award,” the “2002 Pen/Malamud Award,” the “2003 US-Japan Creative Artist Fellowship,” a fellowship at the Radcliffe Institute for Advanced Study at Harvard University, and the “Rome Prize.” The “Bogotá Book Capital of the World” and the “Hay Festival” selected him as one of the 39 most important Latin American writers under the age of 39.

Diaz doesn’t feel a political commitment for his homeland yet, and is still trying to figure out what ‘being a writer entails’ for him: “I don’t know yet. I’m still trying to figure that out. I do not believe that artists should be beholden to any political formula, but I personally feel a huge commitment in helping to better my community.”

He remembers how he used to dream of escaping the crude reality of his world as an immigrant and poor boy, and escaping the stigma that society places on people: “It’s not that we don’t have ‘the right’ to have doors open to us. It’s that the society keeps many of these doors closed. And of course as a young person I dreamed of being free from stigma, from discrimination, of escaping to a world or a self where those things could no longer hurt me. But as I grew up I discovered that it was better to work for this new world than to dream an escape to it.”

Even though he is bilingual, Diaz tells me, “English is the language of my literature.” He was surprised when “The Brief Wondrous Life of Oscar Wao,” translated to Spanish, received the Pulitzer. He

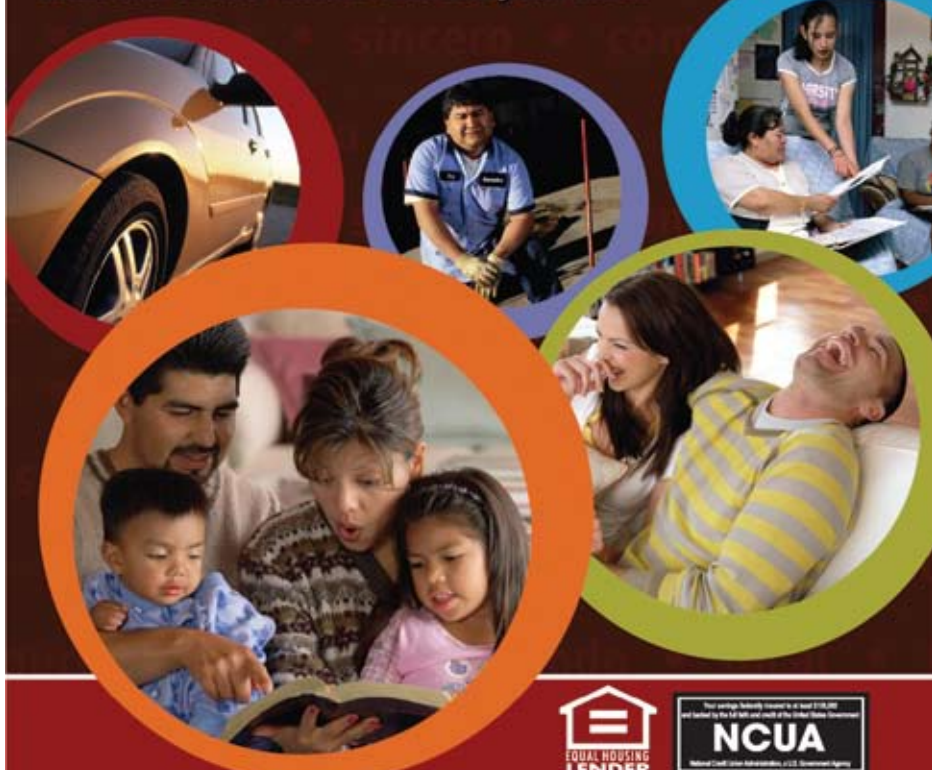
didn’t attend the event, because he didn’t believe he could win: “I think the people in my life have more faith in me than I do.” He wasn’t born a writer, rather he learned with discipline: “It took roughly ten years to write this novel. I began to think seriously about writing when I was in college and began to practice the daily work of writing around that time too. I set a goal to write four hours a day while I was in college, and I stuck to it pretty well. And that’s the discipline that took me here.”

Diaz, who was not encouraged by anyone in his family, nor by any of his teachers to become an intellectual, talks of his immense loneliness as a child: “My mother gave birth to five pretty smart children. But neither of my parents had finished high school, so we had to do everything by ourselves in school. All I can say is that it was hard and lonely not having an adult around to guide us. We not only had to learn by ourselves the importance of studying, but we had to do it without much guidance or encouragement.”

His childhood without the love of a paternal figure has left him wounded. He sadly recognizes how his father, an invisible symbol, was not what he expected: “I grew up first in the Dominican Republic, a ‘fortunate son,’ that is to say, because I had a parent in the US sending us dollars home. I didn’t really know my father until I was six, and then I knew him all too well. He was an abusive man, cruel and controlling who spent most of his money on other women. Let’s just say my childhood was poor and difficult.”

Diaz emerges from other horizons with new perspectives in the literary world to claim victory through a new mixture of languages and dialects. ★

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Febrero / February 2009 24th -27th @ 7:00 PM
28th @ 2:30 PM

OUR FAITH

Who Do You Say I Am?

One of the fascinating places we visited on our recent pilgrimage to Israel was the area known in Jesus' day as Caesarea Philippi. This area is in the far north of Israel near to both the Lebanon and Syrian borders. It had at one time been known as Paneas, named for the Greek god Pan. A temple had stood there as a center of the pagan worship to Pan.

Why did we go to such a place, which is also the location of a spring which is one of the sources of the Jordan River? It was not because we wanted to see where the Greeks had worshipped one of their gods. It was because Jesus had one day visited the area

the Son of the Living God" (Matthew 16:15,16).

This was the response that Jesus was seeking. He told Peter that he was blessed for this confession of faith. And He went on to say that on this truth of His being the Son of God, He would build His church and the gates of Hell would not overcome it (Matthew 16:18). We have many times taken comfort and courage from those words of Jesus.

But, when you stand amid the ruins of the ancient temple of worship of the Greek god Pan, the statement of Jesus becomes much more meaningful. For next to the ruins which are right into the side of the mountain, a large ominous opening in the mountain appears. It is from this opening that the flow of water emanates which feeds the Jordan River.

The ancients, who worshipped Pan at this place, called that opening, which indeed goes a great depth into the mountain and was rumored to be without a bottom, the "gates of hell." Thus, Jesus was assuring his disciples that neither the pagan gods nor their superstitious strongholds of death were more powerful than He Himself.

So, the truth which Jesus enunciated to His followers in the proximity of a stronghold of heathen worship has great truth for us today. We are living in times in which we see the forces of darkness and paganism increasing. But to the follower of Jesus who knows Him as the powerful Son of God, we have the confidence that we can be overcomers in the spiritual battle that rages in the world today.

I encourage you to confess to Jesus your faith in Him. Allow Him to be the Lord and Master of your life. Take a strong stand for Him. The enemy of our souls, Satan, will likely throw the gates of hell at you, but they cannot overcome you.

For blessed are you, brother and sister, when your faith is in Jesus, God's Son. ★



By Pastor
Ray Bachman,
Morning Star
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with His disciples.

As they observed this center of pagan devotion, Jesus asked them a question which related to their worship. His question was directed to who people were saying that Jesus was. They gave Him a variety of answers which they had heard. But they all fell short of the truth. So He made the inquiry more pointed and said, "Who do you say I am?" Simon Peter spoke for the group and said, "You are the Christ,

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BUSINESS

Career advancement through volunteerism

By Richard Velazquez,
President National Society of Hispanic
MBAs (NSHMBA)

In our current economic climate, working for free might not sound like the most prudent career move, but you might be surprised to discover that joining a non-profit board can be a gold mine for career development, as well as time well spent.

Working for a non-profit board can be personally rewarding as you give back to the community, but it can also deliver tangible benefits by allowing you to hone your leadership abilities, expand your skill set, widen your professional network and gain access to corporate decision makers.

Hone Your Leadership Abilities:

You might not have management responsibilities in your current job but that doesn't mean you can't be a manager. Leaders of non-profit boards need the same management leadership skills as CEOs of any organization. If that's too much to take on right away, many boards will provide you the opportunity to lead a committee. Managing a group of volunteers can be even more challenging and rewarding than manag-

ing direct reports. It is very difficult to keep non-paid volunteers without demonstrating great leadership abilities.

Expand Your Skill Set:

Are you in a finance career today but dream of a position in marketing? Many non-profit organizations have committees in marketing, finance, communications, customer service, and public relations, just to name a few – perfect



By Richard Velázquez
President of the National
Society of Hispanic MBAs
(NSHMBA)

opportunities to try out these roles to gauge your own interest level, as well as give you a place to build experience for potential transition in the future.

Widen Your Professional Network:

Many nonprofit boards are full of leaders in a wide range of industries who take an active role in their communities. Serving alongside these leaders

allows you to build a network beyond your immediate workplace - an invaluable advantage, especially in today's economic environment when job security is questionable.

Gain Access To Corporate Decision Makers:

Getting access to key decision makers in large corporations is difficult enough when you work there, and nearly impossible when you don't. Non-profit boards are constantly in contact with corporations, executives, and hiring managers as they seek to get sponsorship dollars, organize events, and obtain guest speakers.

If you serve on a non-profit board, you'll have a type of instant credibility that can get you in the door of any organization.

Whether a layoff is a recent experience or a possible threat, these benefits could be invaluable as you move forward. If you are a spouse of a foreign

national here on a work visa, but do not have work authorization, this is also a great way to keep your skills sharp and build your network as you work towards obtaining employment authorization.

Several local, professional organizations are always looking for passionate volunteers.

The Society of Hispanic Professional Engineers Puget Sound Chapter (SHPE-PSC - <http://shpepsc.org>), the Association of Latino Professionals in Finance and Accounting (ALPFA - <http://www.alpfaseattle.org>), the Association of Washington State Hispanic Chambers of Commerce (AWSHCC - <http://www.wshcc.com>), the Professional Women of Color Network (<http://www.pwocn.org>), and the National Society of Hispanic MBAs Seattle chapter (NSHMBA - <http://seattle.nshmba.org>).

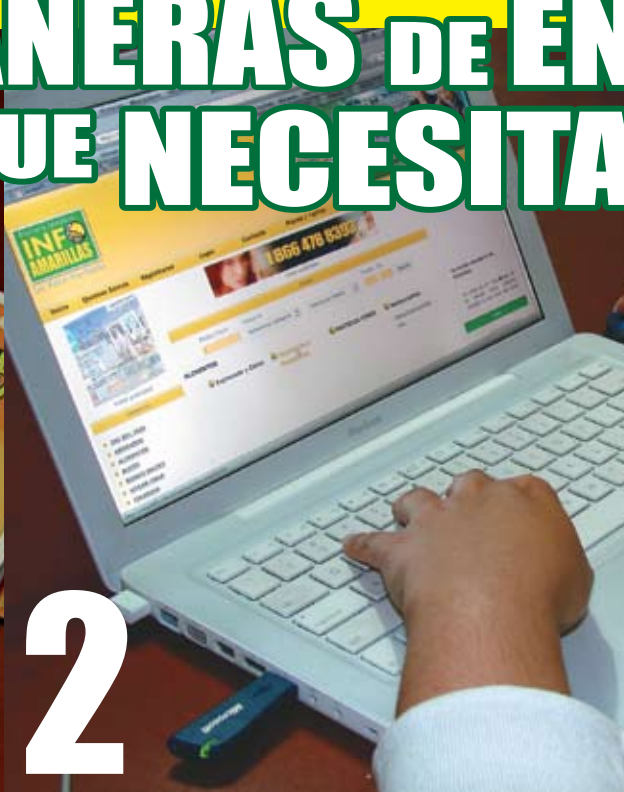
Contact them today or look for a group that fits your personal ambitions, and begin enjoying the benefits of volunteerism. ★

Richard Velazquez is the President of the National Society of Hispanic MBAs (NSHMBA) Seattle Chapter and a Sr. Product Planning Manager for the Xbox group at Microsoft. For more information about NSHMBA Seattle, visit <http://seattle.nshmba.org>

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Did you get your W-2?

These documents are essential to filling out most individual tax returns. You should receive a Form W-2, Wage and Tax Statement, from each of your employers each year. "Employers had until January 31, 2008 to provide or send you a 2007 W-2 earnings statement either electronically or in paper form," said Joe Muñoz IRS spokesperson. "You should allow two weeks to receive your W-2 from employers who send them by mail," concluded Muñoz.

If you do not receive your Form W-2, contact your employer to inquire if and when the W-2 was mailed. If it was mailed, it may have been returned to your employer because of an incorrect or incomplete address. After contacting your employer, allow a reasonable amount of time for your employer to resend or to issue the W-2.

If you still do not receive your W-2 by February 15th, contact the IRS for assistance at 800-829-1040. When you call, have the following information:

- Employer's name, address, city, and state, including zip code.
- Your name, address, city and state, including zip code, and Social Security number, and An estimate of the wages you earned, the federal income tax withheld, and the period you worked for that employer. The estimate should be based on year-to-date information from your final pay stub or leave-and-earnings statement, if possible.

If you misplaced your W-2, contact

your employer. Your employer can replace the lost form with a "reissued statement." Be aware that your employer is allowed to charge you a fee for providing you with a new W-2.

You still must file your tax return on time even if you do not receive your Form W-2.

If you do not receive the missing information in time to file, you may use Form 4852, Substitute for Form W-2, Wage and Tax Statement. Attach Form 4852 to the return, estimating income and withholding taxes as accurately as possible. There may be a delay in any refund due while the information is verified.

On occasion you may get back conflicting documents. You may receive a Form W-2 or W-2C (corrected form) after you filed your return using Form 4852, and the information differs from what you reported on your return. If this happens, you must amend your return by filing a Form 1040X, Amended U.S. Individual Income Tax Return.

Form 4852, Form 1040X, and instructions are available on the IRS Web site, IRS.gov or by calling 800-TAX-FORM (800-829-3676).

Remember that for the genuine IRS Web site be sure to use .gov. Don't be confused by internet sites that end in .com, .net, .org or other designations instead of .gov. The address of the official IRS governmental Web site is www.irs.gov. ★

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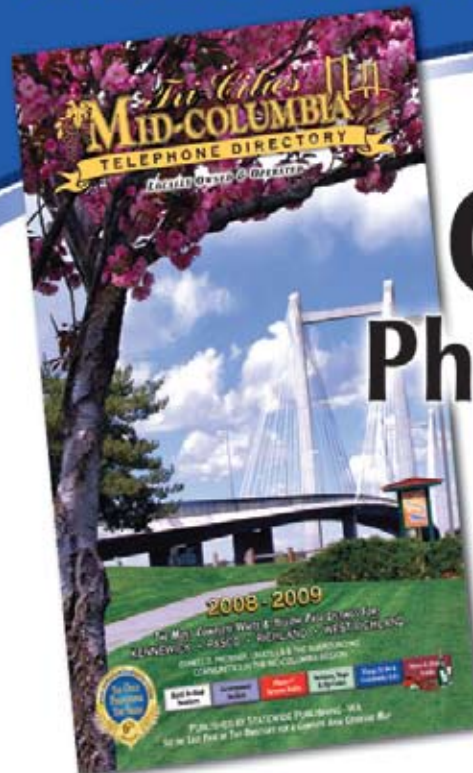
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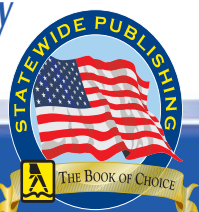
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Each year, more cars and drivers hit the highways. With so many vehicles on the road, crashes will happen. Automobile insurance can be the difference between a minor inconvenience and a major hassle. But why do you need insurance and just how much should you buy?

Auto insurance protects you by paying for damage or injury you cause others while driving your car, damage to your car or injury to you or your passengers in your car from a crash, plus certain other occurrences, such as theft.

Auto insurance is required by law in all states and provinces. Without insurance, you risk having to pay the full cost of any harm you cause others or of repairing or replacing your car if it is damaged or stolen.

Coverage requirements vary by state/province but usually includes the following:

Liability: It pays for damages due to

bodily injury and property damage to others for which you are responsible. Bodily injury damages include medical expenses, lost wages and pain and suffering. Property damage includes damaged property and loss of use of property. If

you are sued, it also pays your defense and court costs. State laws usually mandate minimum amounts, but higher amounts are available and usually recommended.

Personal injury protection: This is required in some states and is optional in

others. It pays you or your passengers for medical treatment resulting from a crash, regardless of who may have been at fault, and is often called no-fault coverage. It may also pay for lost earnings, replacement of services and funeral expenses. State law usually sets minimum amounts.

Medical payments: This cover-

age is available in non-no-fault states; it pays regardless of who may have been at fault. It pays for an insured person's reasonable and necessary medical and funeral expenses for bodily injury from a crash.

Collision: This pays for damage to your car caused by collision.

Comprehensive: This applies if your car is stolen or damaged by causes other than collision, including fire, wind, hail, flood or vandalism.

Uninsured motorist: This pays damages when an insured person is injured in a crash caused by another person who does not have liability

insurance or by a person who cannot be identified (usually a hit-and-run driver).

Underinsured motorist: This pays damages when an insured person is injured in a crash caused by another person who does not have enough liability insurance to cover the full amount of the damages.

Other coverages, such as emergency road service and car rental, are also available.

What you pay for auto insurance will vary by company and will depend on several factors, including:

- * What coverages you select,
- * The make and model of the car you drive,
- * Your driving record,
- * Your age, sex and marital status and
- * Where you live

Many people think of auto insurance as a necessary evil, but it can save your financial well-being. Evaluate your needs, do your research and with the help of your insurance agent make the decision that best suits you. ★

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COLUMNS

Dave Says

Dear Dave,

I'm 22-years old, in the military, and our yearly household income is about \$20,000. We're trying to get out of debt, but we owe \$13,000 on a car that we financed at 14.5 percent. We both got a \$500 limit on our credit cards to help rebuild our credit rating so that we could refinance the car at a lower rate. Can you give us any other advice?

— Josiah

Dear Josiah,

I can definitely help you with the interest rate problem. Sell the car! No, I'm not kidding. I'm not trying to beat you up, but you've got no business with a \$13,000 car when you're only making \$20,000 a year. Even if you paid cash for it, that is way too much money tied up in something that is going down in value. You do not own the car, dude, it owns you! Right now your entire life revolves around finding a way to keep a car you can't afford. That's ridiculous! If I were you, I'd sell the car, go get a little beater to drive, and give my wife a big hug. This thing is putting unbelievable stress on your marriage, dictating your direction in life, and it's just a stupid car! Forget the idea of building your credit too! That's one of the biggest myths around. Credit hasn't been much of a blessing to you so far, has it?

Here's the deal. If you can't pay cash for something, you can't afford it. When you pay cash, you don't have any payments. Then, you have control of your most powerful wealth-building tool – your income! Now that's a formula for success! ★

– Dave

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Dave Ramsey



Pre-Purchase Inspections

Kathy asks;

I'm thinking about buying a used Audi but I've heard they require a great deal of maintenance which can be very expensive. Can a mechanic check the car before I buy it to identify potential future problems?

The Auto Tech Answers;

Hi Kathy, and thanks for the question. I could go into a lengthy speech about European vs. Asian vs. domestic vehicle maintenance costs, but since we service ALL makes of vehicles at our shop I sure don't want to draw comparisons that might inflame some diehard brand-loyal customers! Besides, all the different brands are becoming much more complicated and costly to service, so it would be hard to find much separation between them anymore anyway. The real beauty of your question is the second half where you ask if it can be checked before you buy and the answer is a loud, hearty, resounding -YES! The very best bang-for-the-buck that can be had is in having a "Pre-Purchase Inspection" done on any used vehicle BEFORE you commit to buy. I know that used-car salesmen who read this will assume I'm accusing them of fraud, but that isn't my intention at all. The truth of their business is that most of them really don't know much about what they're selling... They get a car from a trade-in or from an auto auction and then they sell it. It's as simple as that. If something bad was concealed when they got it, it's probably still concealed when you get it.

Here's an example; we recently inspected three different used cars for one of our regular customers just to find one good one to buy. Yes, that cost them a few bucks, but it saved them a small fortune in avoided repairs!

So about the Audi... if you like it and it checks out OK, buy it. The real cost of ownership is up to you after that. Have it inspected by a certified technician 2-3 times per year and have the regular maintenance done on schedule. These steps are your best assurance against trouble and unnecessary expense down the road.

I hope you enjoy your Audi Kathy! ★

— Scott

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SPORTS

Uncertainty surrounds Mexico coach's future

By Ricardo Zuniga
Mexico (AP)

Doubts surround the Mexican selection after its most recent drop against the United States.

The question on the minds of many supporters of El Tri: Will that team still be led by coach Sven-Goran Eriksson? Will the expulsion of Rafael Marquez bring consequences? And, maybe the most important of



Rafa Márquez was expelled after 65 minutes for kicking the US goal keeper.
Notimex photo by Oscar Lopez.

all, will Mexico qualify for the World Cup in South Africa in 2010?

This is the consequence of a 2-0 loss from Wednesday in Columbus on the first date of the hexagonal final of the World Cup eliminations, where the United States once again exhibited better individual and collective soccer that maintained its record of ten years against Mexico in its history.

Marquez, captain of the selection and figure from Barcelona, was expelled after 65 minutes for having kicked Tim Howard, the United States goalkeeper. It is the fourth expulsion of the defender with this selection, and he will lose his next encounter in March when facing Costa Rica.

"Rafa offered an apology to everyone, fans, the body of experts, teammates, the media and the managers. It's his winning mentality that got a hold of him. He messed up and he recognized it," indicated Justino Compeán, president of the Mexican Federation of Futbol (Soccer), Thursday morning after arriving at the airport from the capital.

He added, "We only hope that there will be an encounter of approval."

The managers of Mexican futbol backed up Eriksson's continuance, which is now the target of criticism due to the most recent results.

"There is a total support for Eriksson, because we have an agreement with him to be in South Africa. We are going to be in the World Cup," affirmed Compeán.

"It's 30 points, we know, and the first three escaped. It hurts us to lose, as we are sure it hurts all of you, as well as the players and our families. There is no justification."

Eriksson arrived at the "Tri" preceded by bass drums and cymbals, after having directed the English selection and the club, Manchester City, as well as other teams.

However, time was exhausted for the Swedish coach to produce victories with the Mexican selection.

"We have to win, we are conscious of that and Eriksson knows that while we don't win we haven't proved anything. If we don't win there is no justification, there can be explanations, but no justifications," said Compeán.

Even though the team generated another few occasions for danger, Eriksson assured that he was pleased with his performance.

"I believe that we play well, it just didn't give results. All we have left is to keep working to try to find those results," affirmed the strategist.

"I want to continue, I have a contract and



Michael Bradley from the US team helps beat Mexico.
Notimex photo by Oscar Lopez.

I believe that if I leave, then I would be a man without courage. I want to begin to win outside of home and take Mexico to the World Cup," added the strategist.

The managers affirm that they trust that Mexico will not lose its spot in South Africa in 2010.

"It was lost. It was all planned to win, but this doesn't mean that Mexico will not go to the World Cup. There are still nine matches left and 27 points to win. Generating conclusions to obtain the result of a match is adventurous," said the general secretary of the federation, Decio de Maria. ★




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