



**NO FIREWORKS THIS YEAR?!?!?**  
**(SEE VFR PG. 3)**



# THE PAPER

THE VOICE OF THE FOOTHILLS

FRIDAY, MAY 31, 2019

TELLING THE TRUTH FOR OVER 14 YEARS

VOLUME 15 • NUMBER 8

## Protecting Our Foothill Community



Both past STNC president and new presidents Dana Stangel and Liliana Sanchez address the commission issues!

In these times when the FBI is investigating the City of Los Angeles development fraud and pay to play practices, it's encouraging to know that Councilmember Monica Rodriguez is supporting our community as Humberto Quintana (Planning Director for Councilmember Rodriguez) publicly opposed the rezoning of the Verdugo Hills Golf Course at the City Planning Commission Hearing on May 23, 2019. He mentioned that she was for development but against the rezoning of the Verdugo Hills Golf Course because it is a wildland urban interface. Thousands of community residents and stakeholders actively oppose the development proposed by Snowball West to build 169+ homes on the Verdugo Hills Golf Course.

Stakeholders brought up many concerns, including that the area is a wildland urban interface (WUI). WUI is an area where houses meet with developed wildland vegetation. The WUI is thus a focal area for human environment conflicts, such as the destruction of homes by wildfires, habitat fragmentation, introduction of exotic species,

and biodiversity decline. Other areas of concern with this project include the communities' ability to safely evacuate, traffic congestion, increased traffic accidents and traffic fatalities, increased response times, the destruction of wildlife habitats (corridor), the elimination of at least 39 protected



More than 50 community members wore red and addressed the commission.

mature trees and 100 other mature trees, ecology, loss of a watershed, loss of a potential recreational spot, and open space, and the loss of our gateway to Sunland-Tujunga which drew people to the area.

Despite the City planning commission's claim that very significant portions of the Environmental Impact

Report claimed mitigation to "less than significant", the community raised clear evidence that it was not the case. There will be increased fire risk due to the combined effects of Very High Fire Hazard Severity Zone and the High Wind Velocity Zone as were seen during the La Tuna fire directly in the area. By placing more than 1,000 new residents in both the planned development as well as the other approved development of Canyon Hills (which land completely burned in the La Tuna wildfire) and the associated cars onto La Tuna Canyon Road, the gridlock would be extreme in an emergency evacuation and would block residents from being able to evacuate. The community already experienced severe

gridlock and people were stuck for hours trying to evacuate in the La Tuna Fire and Creek Fire.

What was offered by a paid expert retired fire captain was to "hunker in place" for all the residents at the new development.

*Continued on Page 2*

## S-T CHAMBER OF COMMERCE – RIP?



Abandoned Chamber Office

The cartel has collapsed and with it went the S-T Chamber of Commerce. Even though they had their election last November, they have not had enough members to pay the rent or keep their doors open. Ever since cartel leader Sonia Tatulian spent all their funds, conducted a fraudulent "Food Truck Nite," and destroyed all the chamber files and memorabilia, the chamber has been slowly in decline.

With the 2019 STNC election finished, now might be the time to re-vitalize the chamber with new projects and members. The chamber in the past had been a major sponsor of the 4th of July fireworks. Cartel head Sonia Tatulian is no longer involved with the chamber so any new funds are fairly secure. For more information, contact Hrant Vartzbe-dian, chamber president.

## Sunland Peacocks Run A Fowl

By Karen Perdue

Recently, there has been growing contention and controversy about the peacocks. So much so that LA Animal Services have issued citations which can range from a warning to fines of up to \$1000. for feeding of "non-domesticated mammalian predators." Monica Rodriguez, our Councilwoman for the 7th District, sent out letters on May 10, 2019 warning neighbors that feeding peafowl and other wildlife is in violation of

California's Code of Regulations.

No better to way to meet up with the peacocks, peahens and peachicks than to walk amongst them. They paid little attention to me while they went along with their business of finding food. The exception were peahens who ushered her peachicks to safety into front yards to eat the plentiful seeds left by nature or humans.

*Continued on Page 6*

Check out The Foothills Paper interactive website: [thefoothillspaper.com](http://thefoothillspaper.com)

## There's a new star in town



Local actress Monique Lukens

Her name is Monique Lukens who is also known as "Unique Monique" on the radio circuit.

She came to Sunland, in 2013, and noticed that there was a mountain named after her. Good way to start a new life. Now residing in Sunland-Tujunga, Monique Lukens, guest teaches, pursues tv/film/theatre, is an organic vegan and female safety rights activist (ancestor to Patrick Henry). She's a regular caller, known as "Monique from Sunland," on COAST TO COAST AM, and was last seen as the "Good Samaritan" on REELZ in SCANDAL MADE ME FAMOUS (Ethan Couch episode).

**This coming Wednesday, June 5th, 10pm / 9pm CST,** she will be acting in the 1st episode INVESTIGATION DISCOVERY'S new true-crime series, LONE STAR JUSTICE - "She Had Everything" - based on the Amanda Anderson story. Lukens plays Amanda's Mother. Monique hopes that shows, like this, will deter incidents, as these, from repeating. She was also

was an associate producer, through Indiegogo on the award winning documentary, LOST COMPASSION, based on the unresolved Mitrice Richardson case.

**The True-Crime Series Premieres on June 5th at 10PM / 9PM-ct**

Everything is bigger in Texas, including Sheriff J.B. Smith's personality. A veteran detective of Smith County, Texas, he knows what it's like to encounter larger-than-life crimes, and he knows he needs the best of the best at his side to solve them. Smith and his handpicked team of detectives, Pamela Dunklin and Joe Rasco, are here to show that when it comes to Smith County, Texas, if you're going to do the crime, you will do the time.

Each member of this crime-fighting trio has skills designed to perfectly complement each other: Dunklin leads with her intuition and is not afraid to get down deep into the details; Rasco is the thinker and the feeler of the group, using his analytical mind and empathy to get the core of the crime; and, with Sheriff J.B. Smith as the fearless leader of the unit, Dunklin and Rasco are empowered to tap into the skillsets that put them on the force. In the all-new series LONE STAR JUSTICE, this group recounts their most memorable cases, proving once and for all that in the state of Texas, no one is above the law of the land.

## Letter to The Editor

Recently, the utility that serves the Sacramento area (SMUD) unsuccessfully tried to slap solar users with a \$40-\$60/month fee, just because they were not buying enough energy from the utility.

State legislation called the Solar Bill of Rights (SB 288 - Wiener) would have protected California rate-payers from these kinds of discriminatory and punitive fees on solar users.

The utilities lobbied to remove this provision from the legislation, and state lawmakers on the powerful Senate Appropriations Committee obliged.

I know the utilities are

powerful, but I expected better from our representatives. Everyone has a right to make their own energy from the sun and reduce the amount of expensive electricity they have to buy from their utility.

Whether or not you have solar, contact your state senator and ask them to bring back the Solar Bill of Rights. As solar gets cheaper and cheaper, more and more of us will have the ability to free ourselves from the utility monopoly. Let's stand up for our rights to do this!

Sincerely,  
Shelley Pierucci

# WHAT'S HAPPENING in the FOOTHILLS

## Sierra Club News



The Crescenta Valley Sierra Club Group will feature John Fisanotti's photographic presentation of Morocco, on June 11, at 7:30 pm at the Los Angeles County Public Library, located at 2809 Foothill Boulevard, La Crescenta, California.

John, as a native of Southern California, de-

veloped at a young age a keen interest in Astronomy and this led to his present interest in photography and an attempted eclipse photo. Throughout his career he used various camera types: 4x5 view, medium format, 35mm film and Nikon DSLRs, currently. He studied at Glendale Community

College and California State University, Los Angeles and changed his major from Photography to Urban Studies, leading to a 31-year career of public service in the cities here. John's love of the photographic art has never waned and evidence of his devotion can be seen in galleries on his website including travel, outdoor, both scenic and astronomical, with publications and exhibits, listed there.

Our program begins following news of Conservation and Outings. This is a free event and everyone is welcome. Please contact Program Chair, Wayne Fisher at 818 353-4181, for further information.

## Protecting Our Foothill Community

*Continued from Page 1*



*Drawing of the proposed Canyon Homes 214 home project between La Tuna Canyon & Tujunga Canyon.*

This was not a mitigation, and was completely absurd, and there was no proof people would be able to do this, nor would we fit in the jammed plan, in fact, it would increase danger to everyone involved. We would be trapped. During the Creek Fire, Mayor Garcetti publicly stated, "we don't know what this fire will do." Does that sound like a time to take your chances and "hunker in place"? People in Paradise, CA trying to evacuate from the fires were stuck in gridlock and had no other choice but to "hunker in place", 86 died. This was an unrealistic and ridiculous suggested mitigation!

Despite generations of experienced stakeholders' testimony, that our losses would be significant and

that there was a lack of mitigations for our fire threat, communities' ability to safely evacuate, traffic congestion, increased traffic accidents and deaths, emergency response times, the destruction of wildlife habitats, the elimination of at least 39 protected mature trees, ecology, loss of a potential recreational spot, and loss of open space, and both the community and Councilmember Rodriguez's Office overwhelmingly opposing the rezone, the Los Angeles City Planning Commission brushed over the facts and our concerns and pushed the project through to rezone. The land was currently zoned for approximately 40 buildable lots and City Planning approved rezoning to 215 lots.

The City is required to say no to rezoning when specific conditions of safety and the above-mentioned items are not mitigated to "less than significant".

Could it be another case of pay to play? The commission doesn't have the final say. Zoning changes go before the City Council's Planning and Land Use Management Committee and the full City Council. We will press on.

If you or any of your neighbors had a difficult time or were unable to evacuate in the fires, please write letters to Mayor Garcetti and Councilmember Rodriguez and cc: protectingourfoothillcommunity@gmail.com.

If you would like to get updates on how to help save the Verdugo Hills Golf Course open space, please email your name to: protectingourfoothillcommunity@gmail.com.

Please sign our petition at <https://www.change.org/p/monica-rodriguez-save-verdugo-hills-golf-course-open-space-say-no-to-snow-ball-west-development>

Thank you,  
Protecting Our Foothill Community Co-Chairs

We had our annual American Legion Memorial Day service at Sunland Park this past weekend, and nearly 80 people showed up to give their respect to our fallen servicemen and women. People were solemn and people were happy seeing those still alive.

And the bell rang for our fallen warriors. Things are really different now, and yet still the same. Just the names and places are different, the people are still the same. I was talking to one vet that had recently been in Afghanistan and Iraq. It's hard to remember that we've been there since 1974. Forty plus years and nothing really has changed. Oh wait, let's see, the Al Qaeda were our allies then. The Shah and Saddam Hussein were fighting the Russians for us and we

weren't there, or at least some of us weren't there.

Just like we weren't in Cambodia and, and, and... But people still died on both sides of the fence. It's funny in a macabre sense: we taught our enemies how to conduct unconventional warfare against us—and with devastating results. We now have more returning veterans that were injured and maimed by IEDs than in the entire Vietnam War. And our ex-friends are using our own equipment to do it. What's wrong with that picture? I'm an observer. And I used to wonder what is really going on.

In Vietnam, we had Haliburton, Vinnell, Boeing, Bell, and other "TechReps" providing services that really weren't needed, so why were

they there? Now in Iraq and Afghanistan we have the same names, the same companies, the same players. A lot of years ago when I was playing politics as Legislative Liaison for the state colleges, I met Willis Edwards (who later became a major player in the NAACP). He gave me a parchment document with a red ribbon around it. He said with a smile, "Don't open this until you think you're really in over your head."

A couple of years later, in Iran, I opened it up. It said "They are playing a game. I see the game they're playing. If I let them know that I see the game, they will punish me. So I must continue playing the game of NOT seeing the game." And here I am, almost 50 years later, in Sunland-Tu-

junga, watching them play the game.

Unfortunately, the players haven't a clue of how they are destroying our community. So like the veterans at the Memorial Day service, let's ring the bell for those important things we've lost here in Sunland-Tujunga:

Ding – the Easter Carnival.

Ding – The Watermelon Festival.

Ding – the Commerce Street Party.

Ding – The S-T Farmers Market.

Ding – The 4th of July Parade with EVERYBODY being involved.

Ding – The 4th of July Fireworks.

Ding – National Night Out where we celebrated our real local heroes.



Ding – the Annual Police Awards Dinner.

Ding – A strong Chamber of Commerce.

Isn't it about time for us start working together to make our community better instead of seeing who can have the most power? We've pissed-off every councilperson since Wendy Gruel, doesn't that tell you something?

As John Donne once penned "...and therefore never send to know for whom the bells toll; it tolls for thee." And this time boys and girls, it's not the Water!



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# COMMUNITY NEWS

## Edith Montemayor Angel of Tujunga



Edith Montemayor Angel of Tujunga, California, was recently initiated into The Honor Society of Phi Kappa Phi, the nation's oldest and most selective all-discipline collegiate honor society. Montemayor Angel was initiated at University of Southern California.

Montemayor Angel is among approximately 30,000 students, faculty, professional staff and alumni to be initiated into Phi Kappa Phi each year. Membership is by invitation only and requires nomination and approval by a chapter. Only the top 10 percent of seniors and 7.5 percent of juniors are eligible for membership. Graduate students in the top 10 percent of the number

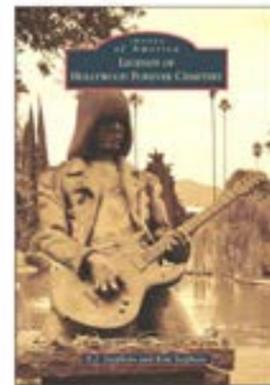
of candidates for graduate degrees may also qualify, as do faculty, professional staff and alumni who have achieved scholarly distinction.

Phi Kappa Phi was founded in 1897 under the leadership of undergraduate student Marcus L. Urann who had a desire to create a different kind of honor society: one that recognized excellence in all academic disciplines. Today, the Society has chapters on more than 300 campuses in the United States and the Philippines. Its mission is "To recognize and promote academic excellence in all fields of higher education and to engage the community of scholars in service to others."



Presents

### Legends of the Hollywood Forever Cemetery



Founded in 1899, scenic Hollywood Forever Cemetery — the only cemetery located within the city of Hollywood — serves as the "permanent home" for many of Hollywood's most famous (and infamous) characters. Hollywood Forever Cemetery boasts a fascinating history surpassed only by the compelling stories of its famous residents. Behind its iron gates are the graves of Cecil B. DeMille, Rudolph Valentino, Douglas Fairbanks, Carl "Alfalfa" Switzer, Tyrone Power, Nelson Eddy, Marion Davies, Fay Wray, Mel Blanc, Johnny Ramone, Don Adams, Bebe Daniels, Bugsy Siegel, and a host of others whose memorials tell the history of Hollywood in stone.

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June 8th, 2019  
1:00 PM

**Bolton Hall Museum**  
10110 Commerce Avenue in Tujunga  
Parking available uphill at the Elks Lodge

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Suggested Donation: \$3 per person

Light refreshments after the program

Our speaker for this program is E.J. Stephens. He and his wife, Kim Stephens, have authored or contributed to several books on Hollywood and Southern California history. They own their own travel company and host tours of film sites throughout Southern California. Their book will be available for purchase after the program.

Our Mission: To preserve and maintain Bolton Hall Museum and the historical record of Rancho Tujunga. Little Landers Historical Society (LLHS) is a non-profit, all-volunteer organization established in 1959 to save Bolton Hall from destruction. Bolton Hall is Los Angeles City Historic Cultural Monument #2. Contact us at (818) 352-3425 or LLHS@BoltonHall.org.

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## Glendale Noon Concerts

On Wednesday, JUNE 5, 2019 at 12:10-12:40 pm the Free Admission Glendale Noon Concerts will feature violinist YuEun Gemma Kim and pianist Isaac Friedhoff performing works by Ravel and Sara-

sate at the Sanctuary of Glendale City Church, 610 E. California Ave. (at Isabel St.), Glendale, CA 91206.

For more information, email glendalesda@gmail.com or call (818) 244-7241.

# SUMMER!



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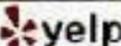
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## July 4th is Not So Pet-Friendly

### How to make July 4th safe for your pet

The Fourth of July is one of the most stressful and potentially dangerous times of the year for pets. While you and your family, friends, and neighbors are celebrating the holiday with fireworks, pets are finding these festive activities anything but celebratory.

Many pet parents assume that if their pet is not afraid of thunder or other loud noises, they will not be bothered by fireworks. This is not necessarily true. Even pets who normally are not bothered by thunder and other loud noises are often frightened and panicked by the cumulative effects of the fireworks, the excited voices outside, and being left alone inside the house.

If pets are left outside and unattended, the noise and raucous often drives them to run away. In fact, the July 4th holiday is a very busy time for animal shelters across the U.S. They report taking in a higher number of dogs that run off during firework festivities. In addition, many police stations log higher volumes

of stray dog calls and barking complaints on July 4th compared to any other day of the year.

By planning ahead and taking some common sense precautions, you can help ensure your pet is happy and safe this Fourth of July:

1. Do not take your pet to fireworks displays.
2. Do not leave your pet alone in the car during fireworks (or ever). With only hot air to breathe inside a car, your pet can suffer serious health effects even death in a few short minutes. Partially opened windows do not provide sufficient air, but they do provide an opportunity for your pet to be stolen. Leaving your pet alone in the car is never a good idea. However, if your pet is most comfortable in the car, some pet parents find that driving around with their pet in the car helps to calm their pet.
3. Keep your pets in your home in a comfortable and quiet area with the shades drawn.

Continued on Page 8



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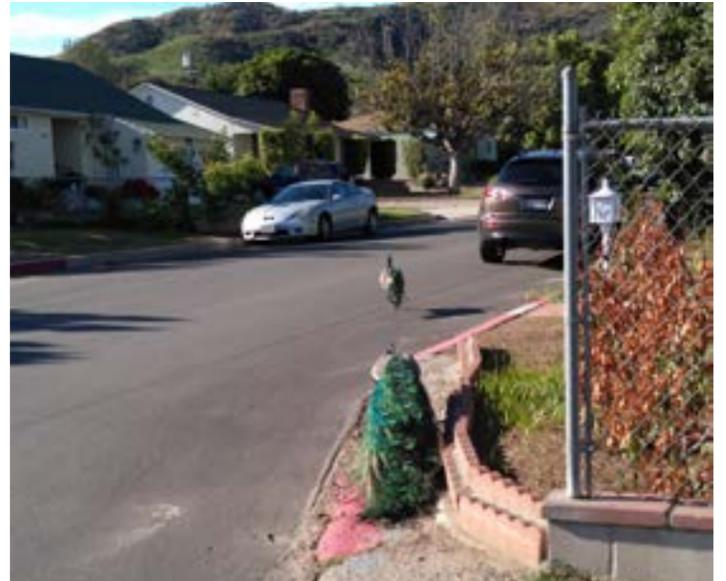
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## Sunland Peacocks Run A Fowl

Continued from Page 1



Peacocks crossing Apperson.

Most were willing to let me tag along. A few displayed their plumes and strutted their stuff along the way. My journey began on Apperson and Parr Streets, then up and around Day Street. There were a lot of them!

Neighborhood folks estimate there are 100 peafowl that live amongst them. Some love them, others not so much. Their biggest complaint is that they squawk all hours of the night and day, poop everywhere, and scratch vehicles with their claws while enjoying their favorite past time of sitting on cars. Peacocks are able to fly short distances such as onto roofs and trees to roost.

A neighbor related to me that each year he finds an egg or two in the bed of his truck. In the interest of population control, he collects and consumes them. He said they are fresh and delicious, about twice the size of a chicken egg.

Reportedly, attention to

the peafowl situation came to the forefront when one was hit and killed recently. Then an irate woman beat on a vehicle demanding the driver to slow down. The police responded with units and a helicopter. Other residents are working to have speed bumps installed.

To some, the peafowl population is out of control. Others say that vehicles pose the biggest threat to them. It was harrowing watching them cross Apperson Street. Someone has placed a feeding station at Apperson and Parr streets. It should be moved if they choose to continue to feed them as it lures them to cross that busy street.

The city of Arcadia has a large peacock population, particularly in the vicinity of the Arboretum. There are good suggestions on plants that peacocks find unappetizing on the net and other tips to keep them out of your yard that you can get from the L.A. County Arboretum.

ASSEMBLY MEMBER

**Luz Rivas**  
 DISTRICT 39

## FREEWAY SERVICE PATROL

The Metro Freeway Service Patrol (FSP) is a congestion mitigation program managed in partnership with Metro, CHP and Caltrans on all major freeways in LA County.

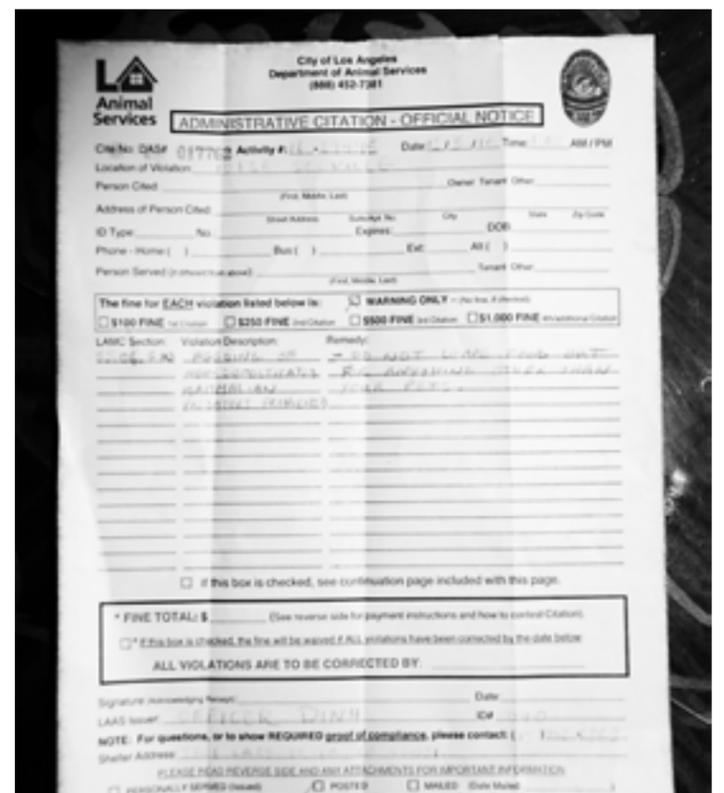


The service is absolutely FREE to motorists. Simply call 511 and say "Motorist Aid" from your phone or call from a freeway callbox. The services include the following:

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Copy of a ticket given to a resident for feeding the peacocks in his yard.

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DOORS

## ASK RUSTY Worker Received Overpayment Notice from Social Security



by AMAC Certified Social Security Advisor Russell Gloor, Association of Mature American Citizens

**Dear Rusty:** I have a problem with Social Security. They told me if I went over the annual earned income limit they would withhold \$1 for every \$2 I went over. But they did not tell me about the monthly rule for the first year of retirement and now they want \$13,000. I am a part time bus driver with irregular hours and cannot afford

this. Can you help? Signed: Feeling Wronged by SS

**Dear Feeling Wronged:** The so-called “first year rule” is one which surprises many who claim benefits early and continue to work. That rule says that if your monthly income, in your first year after your benefits start, exceeds a certain limit (\$1470 in 2019), you are not entitled to SS benefits for that month. In your specific situation there are two things in play that I suggest you focus on.

First, you should immediately request a repayment plan on the grounds that you cannot afford to repay the entire amount right away and that forfeiting your benefits until the \$13,000 is repaid will result in a hardship for you. Although the Overpayment Notice

you received asked you to refund the money within 30 days, it also suggested repayment options if you cannot afford to do so. I recommend you contact Social Security immediately to arrange a repayment plan, which is affordable for you. You can do this by submitting form SSA-632, which you can find at this link: [www.ssa.gov/forms/ssa-632.pdf](http://www.ssa.gov/forms/ssa-632.pdf). Be aware that if you don't get a favorable initial response from your first contact with Social Security, you have the right to appeal at several levels, including a review of your case by an independent Administrative Law Judge. But please note that it might take up to 60 days for Social Security to complete your repayment plan request. If you do not get action within

that timeframe you should contact them again to determine your status.



Next, I suggest that, since Social Security informed you of the annual limit but neglected to inform you of the rule which limits your monthly income in your first year of early retirement, you may also have grounds to request a waiver of the entire overpayment. Social Security's own rules state that if your overpayment was caused by misinformation received from Social Security, you may be found “without fault” for any over-

payment in your first year of early retirement. You may even want to download Social Security's own rules on this topic at this link: <https://secure.ssa.gov/poms.nsf/lnx/0202250061>. The onus will be on you to prove that the overpayment occurred as a result of misinformation supplied by Social Security, and you will need the name of the person(s) who supplied the incorrect information as well as the date and time. And as with all contact you have with the Social Security Administration, you should keep a complete written record of each transaction. In resolving this issue, you can and should use the appeals process if necessary, and you may even want to consider asking your local Congressional Representative to intercede on your behalf.

## Lawmakers Approve Hertzberg Bill to Shelter People with Pets

SACRAMENTO – Senate Majority Leader Bob Hertzberg (D-Van Nuys) announced today that the California State Senate unanimously approved SB 258, his bill to create a grant program for shelters that offer food, shelter, and basic veterinary services to the pets of people experiencing homelessness.

According to Pets of the Homeless, an estimated five to ten percent of the 3.5 million Americans that are experiencing homelessness

have dogs or cats. Unfortunately, many of those individuals refuse housing and forego access to services because doing so may require them to abandon their pet.

In Los Angeles, only six shelters out of 46 in the region allow pets onsite, while it is estimated that 25 percent of people experiencing homelessness in the region have pets. These pets provide warmth, security, and companionship to many who have otherwise found

themselves down on their luck.

“Simply put, when we care for pets, we are supporting both ends of the leash,” said Senator Hertzberg. “This is a common sense way to quickly help people get off the street.”

The bill was approved on a 36-0 vote and next goes to the Assembly, where it awaits committee assignment.



Left: Homeless people need love as well as do their pets.



## TRENDING HUES FOR YOUR HOME

by Ed Castellanos



Colors have the ability to evoke emotions and change our attitudes. They can inspire and motivate us to try something new and bold. They can alter our moods and appetites, or even make a room feel small and cramped.

If you plan to redecorate a few rooms in the new year, the right color choices can make all the difference in the feeling you're trying to achieve. Better yet, it's one of the simplest and most affordable decor changes you can make. Not sure which colors to choose? Here are 2019's best color palettes for home interiors, according to the Pantone Color Institute:

### Meanderings

This palette is a mix of leisurely, rich shades like Island Green, Aurora Red and Wild Orchid. Pulled from diverse cultures, they tell the story of world travel and are great for spaces where you'll be entertaining guests.

### Proximity

Proximity shows the connection between technology and nature and speaks to the

challenges of modern life. These vivid blue-greens, green-blues and silver-grays are perfect for rooms with abundant natural light.

### Cravings

These culinary-inspired hues call to mind delicious tastes and exotic cuisines with colors like Cappuccino, Chili Pepper and Cayenne. This sensory experience is ideal for dining rooms or quiet spaces like reading nooks.

### Cherish

These soothing pastels evoke calm and serenity and are the epitome of comfort. The soft, nostalgic floral tones would be great in a powder room or master bedroom.

Are you planning a new look for your home? Think of these palettes as a focused road map for capturing your desired style.

If you'd like some guidance for a more substantial home renovation, or you're interested in finding a new home this year, please reach out today.

## Payday Lending Proves It's Expensive To Be Poor In America

By Morris Pearl

Each year, 12 million Americans will take out a payday loan, and the majority of them won't be able to afford repayment, trapping them in a vicious debt cycle with sky high, exorbitant annual interest rates of up to 600 percent. If you're asking yourself why someone would voluntarily agree to pay a 600 percent interest rate, it's because it's a bit less voluntary than you think. At this very moment, 40 percent of Americans don't have \$400 on hand in case of an emergency. That's over 130 million people who have nothing when a car accident, a health problem, or a job layoff occurs. Desperate times call for desperate measures, and there's no shortage of lenders willing to make a quick buck off of someone with nowhere else to turn.

Last week, Representative Alexandria Ocasio-Cortez and Senator Bernie Sanders introduced the Loan Shark Prevention Act to offer a better option to those 12 million. The bill is an ambitious effort to cap consumer loan interest rates at 15 percent, and introduce postal banking to ensure that the most vulnerable Americans still have access to credit when they need it most.

This is a commendable first step to address a massive, oft-ignored credit problem in the American economy.

As of 2019, Americans owe over \$1 trillion in credit card debt, with an average debt of around \$4,293 per person. Of all the millions of Americans who owe, only 40 percent make enough monthly to pay off their debt each month. That means a whopping 60 percent of Americans with credit card debt owe thousands of dollars they can't afford to

pay off, with annual interest rates ranging between 15 and 23 percent - but that doesn't even take into account the penalties for late payments, surcharges, and fees common to most credit cards.

Crunching the numbers on payday lending presents a similarly bleak portrait of exploitation. Payday lenders offer short-term loans at extremely high interest rates as an alleged quick-fix, but 4 out of every 5 loan recipients end up renewing their loans because they can't repay.

Americans have safe and secure access to credit. The bill proposes basic postal banking and short-term, government-guaranteed loans at the nation's 31,000 post offices, an idea short-listed by several Democratic 2020 candidates as well. This idea is one of several possible options to extend credit, and I welcome the dialogue.

At the core of the issue, however, is an inconvenient truth - it's expensive to be poor in America. Payday lenders prosper because millions among us can't



Typical "Payday Loan" shop

For too long, payday lenders and credit card companies have secured their profit margins by scraping away at the already scant incomes of the poorest working Americans. These companies have trapped millions in a vicious cycle of debt and minimal repayments at the same time that the majority of these loan-seekers struggle under rising costs of living and stagnant wages. The Loan Shark Prevention Act doesn't tackle those root causes of desperation, but it does take the crucial step of stopping lenders from making a bad situation immeasurably worse for an American worker.

Clearly, we need a better option to ensure millions of

afford the dignity of a basic lifestyle amid low wages, rising housing costs, and surging consumer debt. The most vulnerable people in this country are often one emergency away from financial ruin, and each and every time a payday lender profits off that precariousness, it deepens our already vast inequality divide. If we have any chance of fixing our rigged economy, then Congress must offer real, substantive, and immediate solutions to the millions of Americans who are crushed under the weight of that inequality. The American worker - quite literally - cannot afford to wait.

## July 4th is Not So Pet-Friendly

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If your pet is crate trained, then his crate is a great choice. Some animals can become destructive when frightened, so be sure that you've removed any items that your pet could destroy or that would be harmful to your pet if chewed. Leave a television or radio playing at normal volume to keep your pet company while you're attending Fourth of July picnics, parades, and other celebrations.

4. Consult vet for anxiety relief. If you know that your pet is seriously distressed by loud noises like thunder, consult with your veterinarian before July 4th

for ways to help alleviate the fear and anxiety he will experience during fire-works displays.

5. If your pet seeks comfort in a bath tub, under a bed or other small space... let him. Do not try to lure him out. If the space is safe and it makes him feel more secure, let him be.

6. Never leave pets outside unattended. Even in a fenced yard or on a chain is not safe. In their fear, pets who normally wouldn't leave the yard may escape and become lost, or become entangled in their chain, risking injury or death.

7. Make sure your pet is

wearing identification tag. If your pet does run off, proper ID can help ensure a safe return. In addition, it is also recommended to microchip your pet. This is an added safeguard should your pet lose his ID tag. Animals found running at-large should be taken to the local animal shelter, where they will have the best chance of being reunited with their owners.

Here's to you and your

pet having a happy and safe Independence Day!

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TripsWithPets.com also features airline & car rental pet policies, pet friendly activities, a user-friendly search-by-route option, as well as pet travel gear. For more information, please visit <http://www.tripswithpets.com>.