

A vibrant graphic celebrating Hispanic Heritage Month. The central focus is a large orange circle with a scalloped blue border and a decorative black dot pattern. Inside the circle, the words "HISPANIC HERITAGE MONTH" are written in a bold, black, serif font. Above the text is a stylized black floral motif. The background is black, adorned with various colorful elements: green leafy branches at the top, purple and blue flowers, and yellow and red flowers at the bottom. Small colored dots in blue, orange, and green are scattered throughout.

**HISPANIC  
HERITAGE  
MONTH**

"Post- Apocalyptic Cityscape"

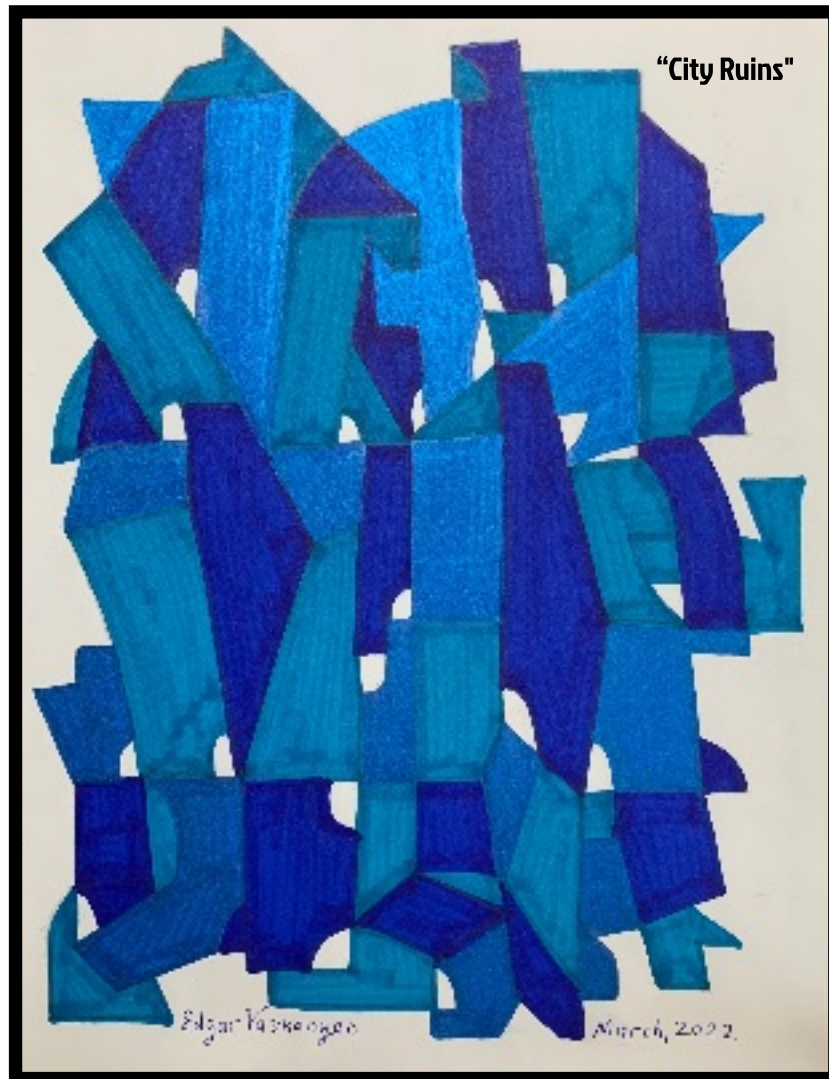


Edgar Vaskanyan

March, 2022

# COVER FEATURE

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Edgar is an ethnic Armenian with Polish roots and when a war broke out in the former Soviet Union, he immigrated to the United States in 1993. He now resides in the city of Springfield, Massachusetts and is a proud first generation American. Edgar is also proud to work for the city of Springfield to help low income families and individuals facing homelessness to find a permanent place of residence that they can call their home.

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I guess if I had to sum up Charoite in a few words they would have to be BIG SPIRITUAL ENERGY! Charoite is a wonderful stone for transformation, a soul stone that helps overcome fear, and aids us in coping with huge change at a spiritual level. Read more.



## (A)Nature | Lanternfly | PG 12

The Spotted Lanternfly is not harmful to humans. They do not sting or bite, but they can be very destructive to many crops, trees and plants. They can also make a mess in your yard by excreting a sticky substance that causes the growth of black sooty mold.



## (A)Education | Student Loan Relief | PG 11

According to a senior White House official, a borrower's income from either 2020 or 2021 must meet the loan forgiveness income requirements (less than \$125,000 a year for an individual, or less than \$250,000 a year for couples) in order for that borrower to qualify for loan forgiveness.



## (A)TRAVEL | Travel Romance Series | PG 17

Dating in San Francisco, CA isn't all bad if you are looking for a good time, but if you are hoping for a long time there's a high chance you are barking up the wrong tree.



ART WORK BY  
ANDRE PACE  
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"Swivel?! Really?!"

Floyd Bingo

# HEALING STONES WITH CRYSTAL



Hi everyone and welcome to October! The leaves are turning, the smell of pumpkin spice is back in the air, and the heat of summer is finally simmering down. The healing stone I want to talk about this month goes right along with the changing of the seasons, a stone of transformation, and one of the most beautifully colored stones around...Charoite! I guess if I had to sum up Charoite in a few words they would have to be **BIG SPIRITUAL ENERGY!** Charoite is a wonderful stone for transformation, a soul stone that helps overcome fear, and aids us in coping with huge change at a spiritual level.

Charoite also stimulates unconditional love, cleanses the aura, encourages vibrational change for the better, and helps you to accept that perfection is only in the present moment.

When my mom died suddenly last October I spent months and months in a very bad state of grief, I found relief in my crystals/stones, especially Charoite which gives deep physical and emotional healing, it gave me much comfort during the darkest days, partly because Charoite guides you in putting things into perspective.

One of my favorite attributes of Charoite is that it can stimulate perceptiveness/analysis thereby facilitating a quick and accurate decision...a great thing for some of us indecisive folks!

Are you a procrastinator? Well Charoite gives you drive, vigor, spontaneity, and reduces stress/worry, and that always helps get you moving in the direction you need to go.

Physically Charoite transmutes negative energy into healing energy, helping to turn dis-ease into wellness, it also reduces exhaustion, regulates blood pressure, and can help with achieving deep peaceful sleep.

So this October enjoy some pumpkin spice, jump into a pile of leaves, and don't forget to wear your Charoite for successful spiritual change!

Happy Fall y'all!

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**Article & Photos By  
Crystal Hamlin**



**ART BY**  
**ANDRE PACE**







## (A) Education | Student Loan Forgiveness

According to a senior White House official, a borrower's income from either 2020 or 2021 must meet the loan forgiveness income requirements (less than \$125,000 a year for an individual, or less than \$250,000 a year for couples) in order for that borrower to qualify for loan forgiveness. Student loan forgiveness could result in a \$2,500 burden per taxpayer, research finds. The average burden per U.S. taxpayer for the new federal student debt cancellation will be \$2,503.22, according to new estimates from the National Taxpayers Union, a fiscally conservative advocacy group. President Biden believes that a post-high school education should be a ticket to a middle-class life, but for too many, the cost of borrowing for college is a lifelong burden that deprives them of that opportunity. During the campaign, he promised to provide student debt relief. The Biden Administration is following through on that promise and providing families breathing room as they prepare to start repaying loans after the economic crisis brought on by the pandemic. This plan offers targeted debt relief as part of a comprehensive effort to address the burden of growing college costs and make the student loan system more manageable for working families. The President is announcing that the Department of Education will provide targeted debt relief to address the financial harms of the pandemic, fulfilling the President's campaign commitment. The Department of Education will provide up to \$20,000 in debt cancellation to Pell Grant recipients with loans held by the Department of Education, and up to \$10,000 in debt cancellation to non-Pell Grant recipients. Borrowers are eligible for this relief if their individual income is less than \$125,000 (\$250,000 for married couples). No high-income individual or high-income household – in the top 5% of incomes – will benefit from this action. To ensure a smooth transition to repayment and prevent unnecessary defaults, the pause on federal student loan repayment will be extended one final time through December 31, 2022. Borrowers should expect to resume payment in January 2023. Make the student loan system more manageable for current and future borrowers by: Cutting monthly payments in half for undergraduate loans. The Department of Education is proposing a new income-driven repayment plan that

protects more low-income borrowers from making any payments and caps monthly payments for undergraduate loans at 5% of a borrower's discretionary income—half of the rate that borrowers must pay now under most existing plans. This means that the average annual student loan payment will be lowered by more than \$1,000 for both current and future borrowers. Fixing the broken Public Service Loan Forgiveness (PSLF) program by proposing a rule that borrowers who have worked at a nonprofit, in the military, or in federal, state, tribal, or local government, receive appropriate credit toward loan forgiveness. These improvements will build on temporary changes the Department of Education has already made to PSLF, under which more than 175,000 public servants have already had more than \$10 billion in loan forgiveness approved. Protect future students and taxpayers by reducing the cost of college and holding schools accountable when they hike up prices. The President championed the largest increase to Pell Grants in over a decade and one of the largest one-time influxes to colleges and universities. To further reduce the cost of college, the President will continue to fight to double the maximum Pell Grant and make community college free. Meanwhile, colleges have an obligation to keep prices reasonable and ensure borrowers get value for their investments, not debt they cannot afford. This Administration has already taken key steps to strengthen accountability, including in areas where the previous Administration weakened rules. The Department of Education is announcing new efforts to ensure student borrowers get value for their college costs.





## (A)NATURE | Lanternfly

The spotted lanternfly is a planthopper indigenous to parts of China. It has spread invasively to Japan, South Korea, and the United States. Its host plants include grapes, stone fruits, and Malus species, although its preferred host is *Ailanthus altissima*. The Spotted Lanternfly is not harmful to humans. They do not sting or bite, but they can be very destructive to many crops, trees and plants. They can also make a mess in your yard by excreting a sticky substance that causes the growth of black sooty mold. The spotted lanternfly causes serious damage including oozing sap, wilting, leaf curling and dieback in trees, vines, crops and many other types of plants. Misting plants, shrubs, and trees with this solution where there is evidence of infestation is an effective way of killing adult lanternflies or nymphs over a wide surface area. Alternatively, mix insecticidal soap with apple cider vinegar in a mason jar and hang it in or near infested trees and plants. Spotted lanternflies are easiest to spot at dusk or at night as they migrate up and down the trunk of the plant. If you find an insect that you suspect is the spotted lanternfly, please take a specimen or a photo and contact our Extension offices to have its identity confirmed. Spotted lanternflies take advantage of any structure to rest or climb on. They have no interest in your house, it's just in their way. They also like to gather on warm house surfaces when the weather is cool.



**ART WORK BY  
FLOYD BINGO ART**



**VISIT [WWW.FLOYDBINGOART.COM](http://WWW.FLOYDBINGOART.COM)**



"The one detail that Rockwell left out"

Floyd Bings!

2021



"God's Day Off"  
Royd Bingso, 2019

A photograph of a misty forest. A dirt path leads from the foreground into the distance, flanked by tall, thin trees. The ground is covered in fallen leaves and some green plants. The overall atmosphere is soft and ethereal due to the fog.

**TRAVEL ROMANCE SERIES**  
**By Lateisha Rae Howe**



Rumor has it if you wanted to spot a glimpse of the real life Peter Pan, you would head over to Never Neverland—in this case, San Francisco. While the rest of the United States may be on a societal track of settling down in their thirties, this city is a playground for The Lost Boys.

San Francisco-Frisco-San Fran-Fog City...known by many names, but for me I'd like to call it Never NeverLand. If you have never met a ghost before, you are bound to meet one here. Is the fog clouding the city or is it the ghost of Peter Pan's past? I've been unfortunate enough to meet the same ghost multiple times, you could say I am being haunted.

I met my ghost in October, also known as the Summer of San Francisco. Just in time for Spooky season, All Hallows Eve. While the rest of the United States is celebrating Autumn, San Francisco is finally getting summer. So you can see that everything kinda blooms here late—including the men. My ghost was of the tech kind, the most common kind of spirit around these parts.

How to spot a tech ghost? Well if you are familiar with American college movies or have gone to school in the US, you may be familiar with frat bros. The tech bros and frat bros have much in common, mainly being its a "boys" club. These tech ghosts probably earn way more money than they should, complete with benefits of free shuttle service to and from work, plus food catering —they are basically living the high life. These are just some of the perks, unfortunately self awareness isn't one of them.

Dating these ghosts starts out great until you express a boundary and they disappear for weeks on end. Somehow they are uncomfortable with you being uncomfortable. Personally I think paying 3000 in rent per month for a one bedroom to be super comfortable was probably getting to their heads. Any speck of discomfort in their atmosphere had them shuddering. Different faces, same stories.

It was in San Francisco that I was starting to wonder if I had an anxious attachment style or this city just attracted avoidant types of men. The red flag should have been the fact it's a rarity to be asked out in public here, they would rather find you on a dating app that they probably programmed. Can't expect anything less from a city next to Silicon Valley.

Dating in SF isn't all bad if you are looking for a good time, but if you are hoping for a long time there's a high chance you are barking up the wrong tree.

Most of the ghosts in San Francisco are of the hungry ghosts kind, so if you aren't feeding them they are heading elsewhere. And if you do feed them, even worse, no matter how much you sage, they pop right back up just in a different form! Did you not learn your lesson? Maybe Palo Santo will do the trick? Ghosts aren't meant for the living though, so if you plan on dating seriously, I suggest you go live elsewhere or at least paint your house blue like the Gullah people to ward off ghosts.

#### How to spot a ghost in San Francisco:

1. He is single, but still really good "friends" with his ex who lives miles away...he keeps the heart emoji next to her name, "just in case".
2. He lives in your old neighborhood that you got forced to leave due to rising rent prices. In fact is that your old neighbor living in a tent right outside your former apartment in the SOMA district?
3. You can't spot the difference between dating the 20 year old vs the 40 year old here. It's the same thing!
4. He isn't originally from San Francisco (usually).
5. He has Uber Eats on speed dial.
6. He has little to no idea of the history of the neighborhood he lives in. "What do you mean the Fillmore is a historic black neighborhood? I've been living here for years and have never seen any black people!" He states bewilderedly, nearly choking on his \$20 cocktail.

7. You know some very odd intimate details of his life that are reserved for close friends. Yet when it comes to talking about commitment, he doesn't pick up your phone call the next day.
8. Even when y'all break up, he texts every 6 months and says, "I am just checking in on you, yah know being a nice person."
9. He swears he may be on the spectrum, but you are quite sure he is just using that as an excuse to be a selfish prick.
10. Anytime you make your instagram public, he is the first to watch your stories—y'all don't even follow each other on instagram anymore though.
11. High chance he works in tech and calls himself a programmer.

#### How to avoid Ghosts and do your own solo thing in San Francisco.

1. Ghosts will easily find you in the downtown area, so maybe spend only a day or two getting some shopping in around Union Square and Westfield mall.
2. You will easily blend in on Sundays if you head over to the Clement Farmers Market over in the Inner Richmond, complete with a stop at Xiao Long Bao for some awesome dim sum. Craving Russian food, head over to Cinderella's Bakery down the street for the real deal.
3. Cycle around the Presidio and across the Golden Gate Bridge, just make sure not to go on a windy day or you may become prey to the ghosts.
4. Head over to the haunted forest of Mount Sutro and hike through to Twin Peaks. You wont run into many tech ghosts, but Mount Sutro is haunted for other reasons.
5. Walk or cycle through Golden Gate Park (it's bigger than New York City's Central Park) and make your way to the end to watch the Sunset at Ocean Beach or hop on over to Lands End.
6. Hit up Alcatraz and Angel Island State park. Hike or Cycle through the island where there is an abandoned hospital and the other "Ellis Island." Only Angel Island was much more deplorable. It's probably still haunted, but the more interesting kind of Ghosts reside here.
7. Go to a drag brunch in the Castro, you won't be bothered there.
8. Plump yourself up with burritos in the Mission District.
9. Hide away with a good book in the corner at Green Apple Bookstore. According to Chinese tradition, Ghosts don't like corners, evil spirits can only travel in straight lines.
10. Spend a night out over in Diversidero, hitting up Emporium Barcade complete with an evening at Madrone Art Bar to celebrate Motown Mondays.
11. Protect yourself and go buy some sage and other witchy trinkets at Twisted Thistle over in the hippie Haight district.
12. Hide away in the Kinokuniya building of Japantown. Tucked away on the second floor lies a secret bar. Headdown a nondescript hallway, only those who seek shall find. This is Mogura Bar.

While my relocated astrology chart shows that my Venus sits in the 8th house here in San Francisco also known as the astrological house of sex, death, and taxes. That does not mean I want to be some romantic ghostbuster who pay high taxes to date in a city of spooks.

"Gothic Cityscape"

# COVER FEATURE

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January, 2022



Edgar Vaskanyan is an ethnic Armenian with Polish roots and when a war broke out in the former Soviet Union, he immigrated to the United States in 1993. He now resides in the city of Springfield, Massachusetts and is a proud first generation American. Edgar is also proud to work for the city of Springfield to help low income families and individuals facing homelessness to find a permanent place of residence that they can call their home.

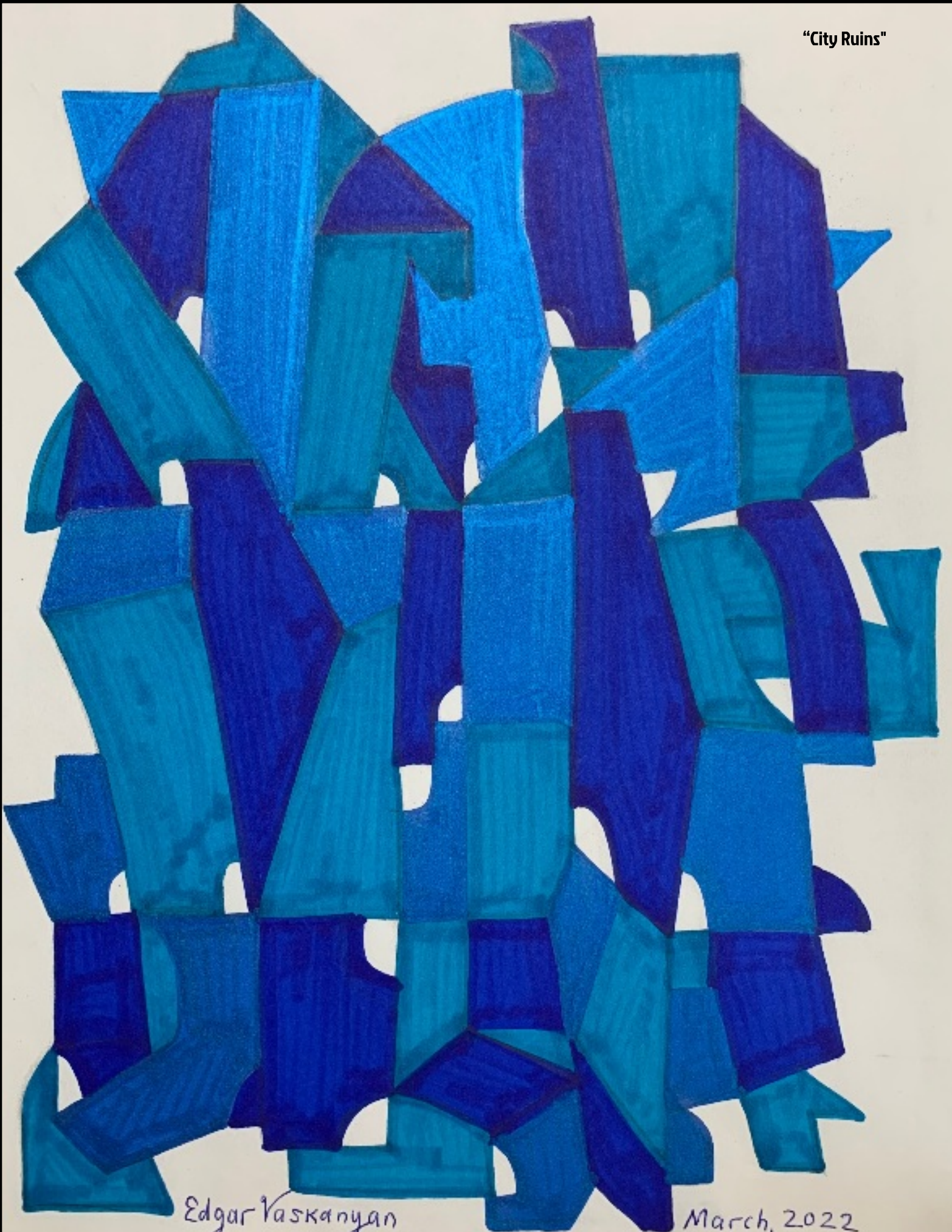
Edgar has created a very large 16 ½ feet high by 16 feet wide canvas painting with the acrylic as a gift for a local church in West Springfield town in the year of 2013. He graduated with the Honors with degrees

Certificate in Civil Engineering and Associate of Science in Architectural and Building Technology. Edgar studied art at private art studios at a very young age, then in college and worked as an art teacher in Brooklyn, New York city in the past.

“In some of my artworks, I’d like to emphasize on Apocalyptic and Post-Apocalyptic Architectural art design and when people are viewing my artworks and look at the titles, it starts to make sense to them on how these artwork titles and artworks themselves go side by side with the present times and the future of our planet. I think there’s a very thin line for our mankind between the present and future’s successful and positive technological, scientific achievements and sometimes almost an inevitable new Civil War because of a political, social turmoil or/and World War Three or a war that might to consume an entire hemisphere and our planet’s beautiful cities, towns, natural parks and countrysides may turn into Apocalyptic and Post-Apocalyptic cityscapes and landscapes that I wanted to show to people through my artworks.

**Visit [www.EdgarVaskanyan.com](http://www.EdgarVaskanyan.com)**

"City Ruins"



Edgar Vaskanyan

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