

THE SUN



A Quarterly Update

Q4—2015

New Year, New Prez

Sadly my 2 year term is over but I'm happy to hand over the reins to Erik Flores and the Executive Board who have been absolutely instrumental in our organization's accomplishments the last two years.

In the last two years I met with brothers from all corners of the NAK universe that I otherwise would not have AND got a chance to reconnect with undergrad brothers I otherwise would have only seen at Turkeybowl and Alumni Games. This has been a great blessing for me.

Thank you all for attending our workshops, fundraisers, backpack drives, and brotherhood gatherings, and reading our updates through the Newsletter... and every event in between! Your engagement has made these thousands of hours of work more than worth it.

I encourage you all that have the time and passion to grow your capabilities to take on a new challenge consider volunteering for this organization either in an official or auxiliary capacity. The Executive Board and the Alumni Association are designed to be more than a re-hash of the structures we're familiar with, at the undergrad level. They are designed to be agile, highly functional, and extremely focused on leveraging every resource into high-value educational, networking, and community-focused activities.

In brotherhood,

Mario Mejia

Toy Drive

On behalf of Foster the Students, we would like to thank the NAK Lambda Chapter Alumni Association for their generous donations! Your thoughtful gestures put many smiles on foster kid's faces and I am sure it made it a great end to their 2015.

This event could have not been done without the support of the Alumni Association!

Raul Enciso



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Financial Talk

With the US raising the interest rate by 0.25% the NAKSun team wanted to generate some discussion about finances. NAK UCSD Founding Father Abel Gutierrez shares his opinions on this change in interest rate and its possible implications.

The federal reserve [Fed] raised the rate $\frac{1}{4}$ point in an attempt to curb inflation ahead of time rather than wait for it to start up fast. They wanted to avoid abruptly having to raise rates if inflation starts up faster than expected. This is the Fed's opinion as many economist feel it was still too early to raise these rates. How do they do this? Essentially, the Fed has stopped buying up bonds and treasuries. This is how money is "created" and not actually printed. Each time the Fed buys a bond from Uncle Sam, money is created. Uncle Sam then has money to lend and that feeds our system. More money in circulation leads to more supply, leading to less demand and lower rates. The Fed can control the rates through this process. It's a bit abstract but the take home is that this will affect long term loans like home loans.

Many of the banks have already factored this in but as the Feds have announced more rate hikes over the next year, loan rates will start to creep up over time. That said, these rates have been ultra low for years now and the increase in rates is only meant to get us back to our historic averages of 3-3.5%. Home prices may drop in many markets but ultimately, your monthly payments stay right around the same. For investors it's bad, for those looking for a home (not considering the house as an investment) it shouldn't really matter. This may affect the stock market in the short term but that is due to perception of impact by the individual investor, not the savvy institutions. In the old days you may have had a bigger scare and run on the market but because most people rely on institutions to invest their money, it has less of an impact. The bottom line is that we are in a much better economic state and the Feds feel we can start to wean the public back off of cheap money and get back to historic levels. For savers, this is beneficial as yields should increase.

For our young NAKs? Just keep paying down your debt and start putting money away every month. Don't start stock picking until you've exhausted all of your 401K and IRA options and have at least \$10K in an index fund or SPDR that mimics the market. I generally don't trust or use others to manage my funds because they are there to minimize risk not make you money. They get paid off churning your account. I can do that myself. Most funds don't beat the index fund averages so why pay someone to lose my money? I can do that myself.

In terms of resources, I use the info available on the web and try to use sources like The Economist, Barron's, Cramer, etc. to gauge industries. They are not sources to pick stocks. I don't think any paper or media outlet is [capable of that] and that is a huge misconception that is generally accepted. You have to read and predict not just follow. If you do that, you'll get burned. Authors like Peter Lynch, Kiyosaki, Cramer, Joel Greenblatt are all worth checking out. That's really all you need. Also, using your friends in high places to spot trends is clutch too!

Pigskin Dreams

UCSD NAKs have made two Fantasy football leagues comprised of mostly NAK brothers. Despite there being only one champion at the end of the year, the smack talk and camaraderie keeps bringing the players back year after year.

Liga Ballena Azul

Named after a favorite and long-gone bar in Tijuana from around 2000.

Please note that **Chente**-with the team name **TJ hot-dogs** after the nutritious food we'd eat at 330AM in Avenida Revolucion or Plaza Fiesta-is 2016's champion and definite top dog!

MEMBER	TEAM NAME
Chente	TJ Hotdogs
Frankie	Quinto Piso
Adam	Stallions
Flavio	AirWolf
Beto	Chido
Edgar M.	Jerry Maguire
Abel	El Abel's Disciples
Raul C.	Monstro Inc
Elmer	LosRaiders!
Miguel Angel	Aliens and Strangers
Junior	Zonkies
Hector Lara	MexNed

League: Cry Me a Rivers

Given such a young league, Cisco would probably make the biggest dynasty so far. Two consecutive years he dominated with some high scoring teams, but this year he's having a down year. This year Campos & Omar have popped out of nowhere to challenge for the championship. Our biggest talker would probably have to be Campos

MEMBER	TEAM NAME
Miguel V	Team Belichick Yourself
Pablo Davila	Manning DaZone
Omar Vazquez	Team Little Train
Cisco Meza	Team Rectal Exam
Brian Campos	Team Campos
Robert Vazquez	The GOAT
Placido Lopez	Team Lopez

Our brother Frank Martinez likes to read and stay informed. We're going to tap into his voracious reading habits throughout 2016 to get his takes on what's worth your eyeballs' time and what you might want to leave on bookshelves. The first two books that get a small spotlight are Ashlee Vance's book *Elon Musk: Tesla, SpaceX, and the quest for a fantastic future* and *Rise of the Robots* by Martin Ford.

Do you get book recommendations from particular places/sites/friends or are they just mainly interesting topics to you?

For my book recommendations, they come from many sources. One of the main sources I have been looking at lately is the Google Talks on YouTube. If the talks gets me interested in learning more about the subject, I will check out more talks from the author or just buy the book and start reading it. I will also look at say Bill Gates and Mark Zuckerberg's list to get inspiration on what to read. I don't always follow their lists but I get ideas on topics I want to read about from them for instance. I check out the books in the public library especially the "new" books section for ideas. I also get inspiration from podcasts about leadership, technology, and business issues. Most of my reading is non-fiction which I think is a weakness actually. I am trying to get more into fiction and I look for recommendations from my brother who is an avid fiction reader.

Is it easy to set aside time to read or do you just take advantage of the public transport time to read?

It is a little difficult sometimes to set time for reading with family, work, and other hobbies. I try to set at least one commute time (about 15-20 min BART ride) to set some time to read. One of the strategies too I have been employing though not sure I would recommend it, is reading while walking, while doing mundane stuff like waiting in lines. The difficulty of this is avoiding other people while walking and carrying a book with you at all times. I prefer physical books right now too. I have a Kindle but I feel I like the physical books more since it is easier on my eyes and I like the physical aspect of turning pages for instance. If I do not take a working out lunch for instance, I will read for a few minutes. I will also read a little at home in the evenings and I try to read a few minutes before going to bed.

It's rumored you wanted to start a NAK book club- are they more than just rumors?

I do want to start a NAK book club but I am gauging the interest in the club. I think with our culture of faster media consumption with smartphones, tablets, computers, and the internet, books have a lot of competition as a form of entertainment. I think from personal experience that books are extremely rewarding in terms of picking up knowledge and different viewpoints. The knowledge I have gained from reading has helped me look at different ways of thinking about problems for instance and I hope will help me in my personal and career life. I will check back with the local chapter and see if there is still an interest in starting a book club.

What made you want to pick up the Elon Musk and Robot books in the first place?

For the Elon book, I wanted to pick it up as Elon is one those guys that can be the next 'Steve Jobs' type in terms of a business visionary who is changing a lot of industries with renewable energy, transportations (Tesla and Hyperloop), and space travel.

It is the first major book about him. I kept reading all these articles about the book. Since the articles were snippets of the book, I decided to just get the book and start reading deeper. The primary reason I did not enjoy the book was I felt it was rushed and I am still not sure I get a full sense of what drives Musk. I wanted to get a deeper sense of his thinking psychology and how he approaches problems. I think there is more room for more books to be written about him to get a better understanding.

For the Rise of the Robots book, this is a big topic especially in the Bay Area tech sector. Artificial intelligence and machine learning are the new buzzwords being thrown around. Being a political science major, I still take a big interest in how technology can shape society. This book caught my attention on Amazon. I was on the fence about reading this book but after watching the author's conference talks on the internet, I was more interested in the book and decided to start reading it.

Reading something interesting?

Please consider sharing your reading experience with the SUN!

BROTHER UPDATES

Miguel Angel Rodriguez

I was promoted to Chief Operations Officer in October for United Health Centers of the San Joaquin Valley. We are a non-profit federally qualified health center that provides affordable health care to patient in the communities we serve. We have 11 health Center sites and provide a wide range of services (medical, dental, optometry, behavioral health, and Chiropractic services).

Isac Vallejo

Promoted to Associate Engineer - Civil with the City of San Diego, Construction Management and Field Services Division, Bridge Section as of 11/30/2015.

It is a supervisor position. I've been with the City since 2/20/2012. I'll continue doing Construction Management duties as a Resident Engineer (RE) on City capital improvement projects as they relate to bridges, concrete structure (i.e. retaining walls, large culverts, and animal under crossings), and federally funded projects but with an assistant engineer under my supervision.

Brian Huh- Wedding



Don't miss out on these upcoming events!

Alumni Workshops- April 2nd 2016

Monthly Meetings- Third Tues/Thurs of the Month at 7PM

Want to get involved?

Email the board at:

UCSDNAK-AA-EB@googlegroups.com

THE SUN

Leo Rayon, Editor

Brian Favela, Copy editor