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Azusa Veterans Memorial Committee Holds Veterans Day Observance

By Jorge V. Rosales

AZUSA - The Azusa Veterans' Memorial Committee and over 300 community residents, including close to 100 veterans of all wars after WWII, were honored in a ceremony on Sunday, November 11 at 11:00 a.m. in front of Azusa's City Hall. The ceremony was in honor of all Veterans with emphasis on the five WW II veterans from Azusa in attendance at the ceremony: Johnny Granados, Henry Perez, Gilbert Ortiz, Frank Morales and George Pegoles.

The ceremony commenced with introductions and welcoming remarks by Jesse Martinez, Vietnam War Veteran and Commander VFW Post 8070, followed by the presentation of colors by the Azusa High School JROTC which were accompanied by members of the Glendora High School Bagpipers, the Pledge of Allegiance led by Patrick Padilla-U.S. Army Retired. As is customary, the National Anthem was sung by Ana Aguilar, followed by the Invocation by Pastor Jerry Jefferson-Azusa First Assembly. There were three musical interludes in the ceremony by the Christbridge Academy Heritage singing mili-



Five World War II Veterans were recognized at the Azusa Veterans Day Ceremony on 11/11 at 11 am. (left to right) Johnny Granados, George Pegoless, Gilbert Ortiz, Frank Morales, and Henry Perez.

tary songs medley, the Seventh Day Adventist Church singing "The Last Call," and the Glendora High School Bagpipers playing "Amazing Grace."

As part of his remarks, Azusa Mayor Joe Rocha requested that all veterans to raise their hand in order that Azusa and Gladstone High Schools Cheerleaders could present them a yellow rose as a symbol of gratitude for their

service, and then delivered his welcome remarks to the audience and to thank all AVMC members and the City for making this meaningful event possible. He also thanked all Veterans for their sacrifice.

This year's ceremony highlighted Azusa Middle School Students as Keynote Speakers and delivering the Closing Remarks. Students were asked to prepare two to three minutes remarks on the meaning and importance of honoring and celebrating Veterans and what Veterans Day means to them, respectively. Delivering keynote remarks were Sidney Ramon-Center Middle School; Alex Lam-Christbridge Academy; Guiliana Ruiz-Ellington K-8 School; Janet Osuna-Foothill M.S.; Kaitlyn Arellanes-Slauson M.S.; and Andre Doeve-St. Frances of Rome Catholic School. And for Closing Remarks: Maia Galicia-Center

M.S.; Justin Mo-Christbridge Academy; Damien Almodovar-Ellington K-8 School; Anahi

Jimenez-Foothill M.S.; Phillip Villa-Slauson M.S.; and Gianna Yarza-St. Frances of Rome Catholic Church. A single wreath in honor of all fallen Veterans was graciously laid in front of the Veterans Memorial Monument by Committee member Joe Torres, U.S. Air Force escorted by four members of Azusa High JROTC. The wreath was a decorative red, white and blue bouquet of flowers

A 21-gun salute to all Fallen Heroes was performed by the Azusa Veterans Memorial Team Post 8070 under Commander Jesse Martinez and Taps was played by Retired Sgt. Blas Chavira, U.S. Army and Vietnam War Veteran. The ceremony concluded with the ceremony Benediction by Pastor Barney Harris-Canyon City Church and the singing of "God Bless America" by all in attendance led by Anna Aguilar.

M.S.; Justin Mo-Christbridge Academy; Damien Almodovar-Ellington K-8 School; Anahi



Two American Gold Star Parents were recognized during the Azusa Veterans Day Ceremony on 11/11 at 11am. (From left to right) Gloria and Jose Padilla who lost their son Staff Sergeant Steve Jason Padilla and Guiselle and Leroy II Harris who lost their son PFC Leroy Harris Kelly III.

Glendora Woman's Club Presented "Josh Elmore and Friends"

By Joan Hallidy

GLENDORA -Glendora Woman's Club presented a musical program featuring the "Josh Elmore and Friends group" at a recent meeting. Members of the group are musicians Josh Elmore, with his mandolin and Cajon, a state of the art drum; Kevin Rose, with his guitar. Their program included a combination of original music blended with other styles, and also a selection of well-known songs, said program vice president Helen Storland.



The musical group "Josh Elmore and Friends" are pictured following their recent performance for the Glendora Woman's Club. Back row from left, are Josh Elmore with mandolin and Cajon drum, and Kevin Rose with guitar; front row from left, are Woman's Club program vice president Helen Storland, and club co-president Joy Martau. (Photo by Rose Myers)

The Josh Elmore group is known for its eclectic style of blending pop, folk, jazz and the blues, said Mrs. Storland. She added that their performance marked the second return engagement to the Glendora Woman's Club.

For information about

Woman's Club membership, service projects, or special events, call Chris at 909-598-0554; for information about renting the

clubhouse for an event or meeting, call Ryan at Cambria 626-335-7010.

Start Me Up: The Rolling Stones 'No Filter' Touches Down In Los Angeles



Photo Credit: Dave Hogan

PASADENA - The Rolling Stones announce they will bring their hugely successful NO FILTER tour to stadiums in 13 cities across America in 2019 with a stop in Pasadena, CA on May 11, 2019 at The Rose Bowl Stadium.

The tour follows NO FILTER dates this past year that have taken Mick Jagger, Keith Richards, Charlie Watts and Ronnie Wood back out on the road amassing rave reviews as they played to sold out stadiums throughout the UK and Europe.

"It's a thrill when we play stadiums in the States - the energy is always amazing!" - Mick Jagger
"I've always loved playing the states. It's a great crowd." - Keith Richards

The Rolling Stones NO FIL-

TER set list has the legendary band treating generations of fans to classic Stones hits such as "Sympathy For The Devil," "Paint It Black," "Brown Sugar," "Miss You," as well as special gems from their celebrated catalog.

Tickets for these dates will go on sale Friday, November 30 at 10AM. For ticketing information

please visit rollingstones.com.

American Express® Card Members can purchase tickets before the general public, beginning Wednesday, November 28 at 10AM PST through Thursday, November 29 at 10PM PST.

AEG Presents' Concerts West is the promoter of The Rolling Stones NO FILTER US tour.

Medical Devices Help Improve Lives of Patients with Parkinson's

Ken Giraldo knew something was wrong when his hand started shaking uncontrollably to the point he couldn't pour his morning coffee. In July 2010, Giraldo was diagnosed with Parkinson's disease (PD).

PD is the second most common progressive, neurodegenerative condition, affecting more than one million people in the U.S., according to the Centers for Disease Control and Prevention.

While PD can't be cured, people with the condition are typically treated with medications to manage their symptoms. Unfortunately, the frequent use of some drugs can be associated with side effects such as involuntary movements and motor fluctuations, and over time the medications become less effective.

After Giraldo's diagnosis, he started taking medications and increased his dosage as the dis-

ease progressed. "At one point, I was taking as many as eight pills a day to manage my PD," says Giraldo. "I don't want to say I was discouraged, because I don't let anything discourage me, but it was a pain to be disabled." Taking the drugs took a toll on his lifestyle as he could no longer do the things he loved, like play golf and fish with his grandchildren, or the things he needed to do, like change the oil in his car. He needed his wife's help for everything from getting dressed to walking through the grocery store.

Giraldo became hopeful once his doctor told him he was a candidate for deep brain stimulation (DBS), a technology helping some people manage the symptoms of PD when medication alone is no longer effective. DBS uses a small medical device that is implanted in the body and connected to leads that stimulate a portion of the brain to control the

motor functions affected by movement disorders, including tremors, slowness and rigidity.

While this treatment option has been available for some time, until recently, physicians have had to rely on older DBS technology. In December 2017, the U.S. Food and Drug Administration approved the Boston Scientific Vercise DBS System, which is designed to be more easily adapted to a patient's specific needs and is engineered to allow for targeted stimulation therapy delivery.

"Since being implanted with my DBS System, I feel like I got my life back. Now, I'm not taking any medications for PD. I can dress myself, chop vegetables, tie knots and drive without worry," says Giraldo, who received the Vercise DBS System in March. "It was like hitting the lottery with the results."

To learn more, visit DBSandMe.com. (StatePoint)

Shop Glendora Village on Small Business Saturday, November 24th

GLENDORA VILLAGE
 SMALL BUSINESS SATURDAY
 NOV 24
 10AM-8PM

Special Activities
 November 24, 2018

- **Receipt Raffle**
10:00-8:00 pm in the Bus Plaza. For every \$50 in receipts redeemed, collect one raffle ticket for a prize of your choosing.
- **Rescue/Workal Dog Adoptions**
10:00-6:00 pm in the Bus Plaza.
- **Hope to Home for Cats Adoption Agency**
10:00-3:00 pm in the Bus Plaza.
- **Family fun and pet friendly photo booth**
sponsored by Sit Means Sit Dog Training
10:00-6:00 pm in the Bus Plaza.
- **Holiday Music** courtesy of Top Billing Entertainment
10:00-8:00 pm in the Bus Plaza
- **Meet Food Network's Kids Baking Championship Finalist**
Matthew Azuma 11:00-5:00 pm in the Bus Plaza
- **Carriage Rides**
2:00-6:00 pm in the Bus Plaza

#GlendoraVillage #ShopGlendora
 glendoravillage.com

By Sherri Fernandez

GLENDORA - The Holidays are upon us once again, and that means shopping! This year, think shopping small first. Small Business Saturday is Saturday November 24th. In the Glendora Village, the merchants are hosting a Small Business Saturday event like you've never seen before. There will be something for the whole family!

The activities start at 10 am. Included in the shopping festivities is Holiday music and a vendor fair provided by Top Billing Entertainment, dog adoptions by Rescue Works, cat adoptions from Hope to Home, and a pet friendly photo booth for families and their newly adopted furry family members, hosted by Sit Means Sit - San Gabriel Valley.

Now if that wasn't enough, there's more! Come and meet Glendora resident and Food Network's Kids Baking Championship Finalist, Matthew Azuma in the bus plaza from 11 am- 5 pm. See what he's been baking for us. Starting at 2 pm, carriage rides will light up the night and run until 8 pm. In addition to all the events, The Village has a new coupon book jam-packed with savings at shops in the Village. There are sales in stores for this event, and throughout the Holiday Season. You can pick up the coupon book at merchants in the Glendora Village, or go online to www.GlendoraVillage.com and

view the special Shop Small Coupon Book section on the home page. The coupons are ready to print.

Many restaurants will have early and extended hours for Small Business Saturday and throughout the Holiday season for your convenience and dining experience.

Come and Shop the Glendora Village on November 24th, and throughout the entire Holiday season. Get your coupon books, and help support the many independent shops in the Glendora Village. Shopping local keeps your tax dollars in our community and helps Glendora thrive. See you on Small Business Saturday in the Glendora Village, and remember to smile for the camera!

Glendora Genealogy Group Monthly Meeting

GLENDORA - The Glendora Genealogy Group will hold its monthly meeting on Tuesday, **November 27** in the Elm Room of the La Fetra Senior Center, 333 East Foothill Blvd, Glendora.

There will be a refresher class led by Pat Chavarria from 6:00 PM to 7:00 PM. This will be followed by our business meet-

ing at 7:00 PM. Our speaker for the evening will be Christine Johns Cohen presenting "Cousin Bait and Cousin Stalking."

Join us as Christine presents this class on Descendant research. The class will discuss a way to reach out to distant living cousins to help you expand your pedigree chart. You may be lucky and find family

treasures that will break down a brick wall. We will explore the many resources to locate living people and help them find you.

As a 14 year member of the Whittier Genealogical Society (WAGS), Christine has served as President, Newsletter Editor, and is currently Membership Director. In addition to WAGS, she conducts presentations on a wide

variety of genealogical topics. Her interests in genealogy began in 1977 with the airing of the tv mini series "Roots." She is a native Californian, a graduate of UCLA in Political Science, and has worked for Vitol Aviation for the past 25 years.

Any questions about our group or the meeting please call Pat Chavarria at 909-592-4030.

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Glendora Village
Santa in The Plaza
4 Saturdays
December 1st 8th 15th 22nd

Santa Photo Opportunity
 5 PM to 7 PM

Carriage Rides Along
The Avenue
 Dec 1st, 8th, 15th, & 22nd
 4 PM to 8 PM

Enjoy the Holiday Spirit of Glendora Village
 Santa
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 Old Fashion Fun

GlendoraVillage.Com

Trump, Brown, Newsom Join Together

President Trump, out-going Governor Jerry Brown and Governor -Elect Gavin Newsom came together in Paradise to survey the tremendous damage done by the Camp Fire. After the preliminary twitter debates over causes for the fire - poor forest management or global warming - finally there was some agreement as the three joined together with a background of gray in the torched out landscape. As Jerry Brown provided a guided tour of the area, he said to those observing the unexpected coalition. "We need the money. We need federal help."



Shade's Perspective
Lois M. Shade

Former Mayor of Glendora
ously to my suggestion of poor forest management. It seems the powers that be in Paradise, California, have conceded that both are causal effects of the massive conflagration this state has suffered.

We have suffered fires before in California and each year they seem to me to get worse with more devastation to the forests but now an increasing loss to personal property and loss of life. Regardless of causes at this point that should be addressed seriously in the future, we are looking at 77 dead, one thousand unaccounted for and property damage with no serious final numbers that will stun all of us when that loss is tallied up. The biggest question of all -- how do the people get back to "normal". Find a place to set up a home life, get their kids back to school and back on a normal routine. Things we, not affected by these fires, take for granted.

Fellow employee says because of the 5-year drought, the earth in the forest is dried up and becoming devoid of any moisture that even in times of low rain levels was not this severe. The continued unusually warm weather has exacerbated the problem. And, yes, I have to admit I've even commented that we seem to have had no weather except the same each day. Sun comes up, temperature stays about the same every day and no rain or a cold blast of wind from the north.

I've had conversations with a fellow employee who took Brown's position on reasons for fires being the long-term drought and global warming objecting vig-

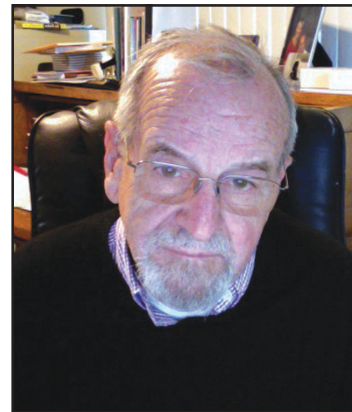
Poor forest management has been an issue for some for the last 25 years (and that is a round number) going back to Congressman David Dreier's days in Wash-

ington who insisted the forests needed thinning out, and to the aggravation of some, establishment of isolated areas in the name of fire prevention or at least fire control because of the conditions. Areas have been ravaged because beetle gnawed out trees were left standing next to healthy trees and eventually fire took out the dead and the healthy trees

The government has accumulated land - forest land - to protect the environment including our water and water infrastructure, animal life and recreation activities. Those are honorable objectives and ones I agree with whole-heartedly. But along with those objectives comes a level of responsibility to ensure that public health, safety and private property protections are penciled into the equation to create a fair balance

All that aside at this moment, President Trump did come to the area, did meet with two of his strongest and most out-spoken adversaries and did comment to the leadership in the Chico Enterprise Newspaper, 'We have to help these people because they're my people.' Those people will have his help and his support along with Congressman Doug LaMalfa (R-Paradise) who commented that President Trump wants to get something done and LaMalfa proposes becoming very aggressive in finding and accomplishing solutions.

The Lucky Duck



Charles H. Bayer

For many of us thankfulness lies at the heart of our daily lives. It is the feeling that overwhelms me much of the time. The more I know about the various journeys of this world's people, the more I realize that in a variety of ways I stand near the top of the food chain. I have more to eat and drink than is good for me. (Every noon someone else has cooked and served a beautiful meal—and then does the dishes.) What is more, around here are ten supermarkets, and within a ten-minute drive, there are twenty restaurants including three McDonald's.

I have a roof over my head but if it is too dark under it there are twenty switches by which I can brighten things up. I even have a light in my Kindle so I can read at any time and in any place. If it is too cold I have a switch to solve that problem, and another one if it is too warm. I could change clothes twenty times—or more—without wearing the same thing twice.

Not only is there a medical doctor nearby, there are a hundred of them, six I regularly see—and two nurses five minutes away. And I have already lived twice as long as most of those who have inhabited this planet.

A car takes me anywhere I want to go, and if that destination is too distant there are trains and planes I have taken to the far reaches of the earth.

I have books galore, nearby libraries, and the machine on this desk that can unlock almost any information I need. I have a precious wife, an extended family and scores of friends.

And all this just scratched the surface of my blessings. I could go on ad infinitum and not run out of things for which I am thankful. All this is also true of the three hundred or so others who live in this intentional community. While we all still may grumble about this and that, we know we are a very blessed people, and we say so. "And isn't your life

extremely flat With nothing whatever to grumble at?" (from Gilbert and Sullivan's Princess Ida). Every day one of our residents stands at a mic in our communal dining room and recites a list of things for which we all give thanks. I am overwhelmed daily by these beautiful expressions. As Thanksgiving Day approaches I recognize again that blessings have been a dominant reality of my life.

But I have a confession to make. In the seventeen years we have lived here I have never offered this noontime prayer. Let me tell you why. It is not that I am ungrateful, but I have a very deeply planted feeling that I just cannot call all I have "blessings." What do I make of a world in which I am probably part of the upper 10%? I doubt that many who read these columns are that far from it. And the truth is we want to keep it that way. I know I do.

Pause-This morning, after working on this column for an hour, I had an appointment with a doctor about a medical issue I have been facing. In the waiting room there were three genetically disabled adults, a blind woman and half a dozen other obviously very poor individuals. When we travel to the Los Angeles Philharmonic concerts, we pass scores of people on the sidewalks or living in tents. I cannot turn on my newly purchased smart TV without seeing the homeless starving children of the world, huddled with their fami-

lies.
So I cannot take the mic and thank God for all the blessings God has heaped on me. Why am I so blessed? It is not because I am good, or have earned it. I hear regularly the reason is that God is good, and loves me. If I am blessed, God must be the blessing. But that answer only identifies a very unjust God. There is an old camp love song that says in the second verse: He picked you out from all the rest, because He knew I loved you best. I cannot believe that God has singled me out from all (or most of) the rest because He loves me best. I will deal with the question of a just God at another time, but today I have only to ask WHY ME?

I have spent years struggling with that issue. When I wrote an autobiographical sketch for my family I titled it "THE LUCKY DUCK." Might it be that it is not that I am blessed, but that I am lucky? It is not that God loves me more than others, but that in a very long series of tosses my coin has consistently come down "heads."

When I have offered this explanation to friends and colleagues, they remind me that the inequality in the world is my fault as is the fault of all of history's "haves" for not sharing. Of course that is at least partly true. So I have regularly given away much more than a simple tithe, as long I have known that I had plenty left. I know that if I am blessed it is that I may be a blessing. But even that answer does not really address my dilemma. In addition, I have spent much of my life seeking ways to change the way society works. But the larger issue persists. Unfairness dominates life!

So I still sense that "lucky" is much closer to my reality than is "blessed." Perhaps the word "fortunate" dodges both horns of my dilemma. What do you think?

Contact Charles Bayer at candwbayer@verizon.net

The People's House Verses Jim Acosta

"After Mr. Acosta asked the President two questions-each of which the President answered..." was the first words of one report. It should have been considered the beginning of the problem and why, in spite of endless criticism, President Trump calls CNN "fake news." It should tell you all you need to know about the reason the CNN lawsuit is a farce.



Charles Lopresto

Just because you don't like or don't agree with the President's response doesn't mean he didn't answer the question. I don't recall the biting and assertive questioning of the old reporters to be a lecture for the President, who ever the man was. Helen Thomas and Sam Donaldson were tough, blunt and willful, but not rude or condescending.

rather than an affirmation of CNN's agenda.

And why is it that the majority of questions come from such a small group of CNN, MSNBC, and in a limited sense, Fox News reporters, as if that whole room full of reporters are just bystanders? Maybe more than just Jim Acosta should be booted out.

I would tell the CNN folks and other networks as well, that are defending Mr. Acosta, not to always conveniently blame the President or Ms. Sanders. Let's face it, you guys have little to no Conservatives in your news organizations. The people you claim are Conservatives on your shows are most often watered-down Progressive Conservatives whose common denominator is quite often being Anti-Trump. And when you do have someone from the Right with real Conservative convictions and values, you make sure he is outnumbered, out-shouted, interrupted and marginalized. And when you can't demean with language like "Oh, you really aren't going to call it a mob, are you?" You go to the ever

I would like to rotate the press pool and include a number of local affiliate journalists from the various smaller markets and big cities too. Middle American people that are not in the blue bubble beltway who may be more inclined to ask pertinent questions of interest to regular folks

popular "cut to commercial break." A prevention often needed to keep the conversation from drifting to close to a good Right leaning explanation or rebuttal.

It is truly shameful how the Fake News folks became the Fake News folks. Maybe it began when they decided to be the campaign headquarters for the Democrat party, and started a "collusion" that would make the Russians look like amateurs. Their defense of being Pro-DNC is to, of course, blame Fox as being pro-RNC. But Fox has more Liberals on their network than the other Mainstream media outlets have Conservatives combined. The number of Fox employees that have relationships with Republican party individuals still doesn't seem to reach the level of their Democrat party counterparts. Then there is Hollywood, all in with DNC "networks."

When 98 % of Trump's coverage by the likes of CNN is negative and without apology, do they expect hugs and kisses from the Queens businessman?

There are a lot of reasons why the road Jim Acosta travelled was paved much earlier by CNN outrage. "I am appalled that the President acts this way and treats us this way," so they might say. But who really started it?

"Time Jockey" - Wells Fargo Stagecoach

By Joe Castillo

Symbolic Wagon... On January 1st, the Tournament of Roses Parade will once again roll down Colorado Boulevard in Pasadena in front of a million spectators watching in person and millions more on television. The theme of the 2019 Rose Parade is 'Melody of Life' and every entry will have a music focused design or accompaniment. One of this years' entries is expected to be the world-famous Wells Fargo Stagecoach, the iconic symbol of the world's 4th largest bank. Since 2006, the Wells Fargo stagecoach has paraded in front of the massive crowds coming out to celebrate New Years Day. Not only has Wells Fargo sponsored their stagecoach equestrian entry in the parade, they have also sponsored the opening and closing events, and the Equifest show for all equestrian entries at Griffith Park a couple of days before the New Year's Day parade.

In 2018, a six-horse team was used to pull the Wells Fargo stagecoach for the first time after a four-horse team was used in previous parades. The six-horse team requires a wider turn radius which should be no problem for the pretty much straight parade route but its history was the basis for using the larger team of horses.

In the early days of Wells Fargo, a six-horse team was used for its express delivery and mail service as it traveled from the mid-west to the west coast. Even though the horses provide the power for the stagecoaches, it was the Wells Fargo stagecoach which became the symbol of safe and secured deliveries and transportation. The 2,200-pound Concord coach was built in the same design as a ship with a curved frame and bowed connections. Using an innovative suspension

system of thick leather straps known as thoroughbraces, a more comfortable ride was achieved for passengers in the wagon. The Concord name was given to the coach based on the location of where it was manufactured, Concord, New Hampshire, in the factory of the Abbott-Downing Company. J. Stephens Abbot and Lewis Downing employed workers skilled in carpentry, blacksmithing, leatherwork, sewing, varnishing and decorative painting to build a coach which had never been built before.

In October 1867, Wells Fargo ordered the first batch of 30 stagecoaches from Abbot-Downing, and shortly thereafter all 30 were loaded on a railroad flatbed for shipment to the west coast. Abbot-Downing made a variety of stagecoaches including a Mail Carrier coach which sold

for \$1,200, a Transfer Omnibus which sold for \$1,000, a Yellowstone Wagon which sold for \$575 and a No. 201 Overland Wagon which sold for \$600. Wells Fargo purchased each type of wagon, and customized them with its pomegranate red and bright gold lettering to distinctively identify each coach to customers, passengers and towns where the stagecoach traveled. One-hundred and fifty-two years later, the Wells Fargo stagecoach will still be displayed in one town in the West and on New Year's Day it'll be moving down the streets of Pasadena.....

Joe Castillo is a freelance historical writer who has been covering Southern California history for 10 years and has written 4 books on the topic. He can be reached at joecastillo@aol.com...

California School Of The Arts Invites Bright And Talented Students To Attend Preview Day

DUARTE - California School of the Arts – San Gabriel Valley (CSArts-SGV), a public charter school that offers an unparalleled arts and academic education to seventh through 12th grade students, invites prospective students and their families to attend Preview Days on Dec. 1, 2018 and Jan. 19, 2019 to learn about admissions opportunities for the 2019-2020 school year. The school currently serves approximately 1,200 students and provides a rigorous college prepara-

tory academic program, as well as pre-professional arts training in numerous areas of study, including dance, fine and media arts, music and theatre.

CSArts-SGV has begun accepting applications for the 2019-2020 school year. The early admissions deadline is January 28, 2019. Interview-audition placement activities will be scheduled in the order that applications are received, so prospective students are encouraged to apply early.

CSArts-SGV is also accepting applicants for the spring 2019 semester, which begins Jan. 8, 2019. Applications for the spring semester are due on Nov. 30 along with a digital

placement activity.

Preview Day sessions take place from 9:30 a.m. - 1:30 p.m. on the CSArts-SGV campus, located at 1401 Highland Ave., Duarte, Calif. For more information and to register, visit www.sgv.csarts.net/Preview-Day.

At Preview Day, prospective students and families will learn about the school's academic program, which includes college prep courses, honors and Advanced Placement classes, comprehensive college and academic advising and fully credentialed faculty. Guests will also be able to attend up to four arts conservatory presentations and meet with directors.

Advertise In The San Gabriel Valley Examiner 626-852-3374

Things End Because Something Else Is Ready To Begin

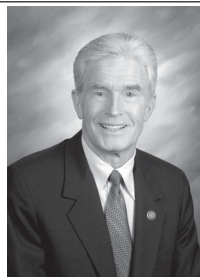
Last Monday was a holiday throughout much of the land, and Wall Street had relatively low volume, but the market finally tested its October lows, with the Dow falling 602 points. The good news is that we didn't have the kind of machine selling we had in October. This selloff was much simpler. An Apple supplier issued lower guidance, so sellers "shot" Apple, but big tech stocks will continue to have strong sales and earnings. Basically, everyone was over-reacting. Many energy and retail stocks were up, after being hit on previous days, because good stocks bounce. We're still in a "washing machine" cycle.

Normally, as earnings announcement season winds down, the last few S&P 500 sales and earnings reports tend to show sub-par results. However, some corporate third-quarter sales and earnings announcements have gotten stronger. Amazingly, with over 85% of the S&P 500's earnings announced, average sales growth has accelerated to 10.3% and average earnings growth is now running at a stunning +28.9%! Many companies are lowering their sales guidance, but I suspect they are really just trying to lower analyst expectations so that they can surprise us again during the next announcement season.

Naturally, the big news last week was still the mid-term elections and, for once, the pollsters were correct. The GOP picked up some seats in the Senate (one of which is being contested in recounts), while the Democrats gained 35 to 40 seats in the House of Representatives and some Governorships.

With gridlock returning to Washington DC, we return to a focus on business. In the next six weeks we should see a rise in

In A Nutshell
What's up in the Economy?



KEN HERMAN
Economic Analyst
& Former Glendora Mayor

holiday spending. Retail and Consumers seem to be coming alive. What we are seeing on Wall Street is an expected sector rotation.

Gridlock is usually good for stocks. In the 1950s, 1980s, and 1990s, stocks had great decades under split control of power in DC, with a Republican President and Democratic Congress (1950s and 1980s) or the reverse (1990s). That is the situation once again, with a Republican President and a Democratic House. However, we have never likely experienced the current hatred or determination of one party to harm the other major party regardless of the resulting cost to our country.

President Trump and the person widely anticipated to be the new House Majority Leader, Nancy Pelosi, have somewhat pledged to work together. Naturally, this bipartisan cooperation should not be expected to last very long. The stock market has historically tended to celebrate a potentially less toxic political atmosphere for at least six months after the mid-term elections. In fact, according to Bespoke Investment Group, during the post-World War II years, the S&P 500 has risen by an average of 8% and 13.9% during the three months and six months, respectively, following the mid-term elections. Furthermore, ac-

ording to Bespoke, the S&P 500 has been higher 94.4% of the time during the six months after the mid-term elections. Will current political animosity allow such potential this time?

The volatility we have been seeing recently may be "ripples" from the splash. This usually happens for a few weeks as the market finds its footing. Part of the volatility comes from a drop-off in liquidity. After a corrective price action, sometimes it's a "V-shaped" recovery with liquidity rushing right in. Other times, like now, it could take a while for confidence to flow back into stocks.

Sentiment out there is still generally bearish. That's yet another reason why many on Wall Street are bullish. The fundamentals have not changed: sales and earnings beats, low taxes, high cash-repatriation, and huge stock buy-backs. It still could be a great backdrop for stocks. Mid-term elections are out of the way. The China trade may resolve itself at some point, and stocks will find some ballast and should move north from here.

Also, when people like Warren Buffett get bullish, that's a great sign! He's buying back a slug of Berkshire Hathaway stock. Meanwhile, when so many are bearish, and many are nursing wounds from disorderly trades and wrong-way positioning, stocks continue to beat earnings estimates. I think it's a great time to grab quality names on sale. Emotion should subside, liquidity will return, and stocks will likely once again be rewarded for their stellar reports.

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I welcome your questions and comments : kenherman46@hotmail.com

Your Money - Ask Julia

HOPE YOU ARE HAVING A HAPPY, THANKS-FILLED, THANKSGIVING

Be thankful for family, friends, freedom, and food! Enjoy your family time while you all still have the opportunity to gather together on this day of giving thanks. Try to be kind to one another; HUG the cook(s). As you travel, be aware, and be safe! (Avoid a DUI - don't drive under the influence of alcohol or drugs.) And don't spend beyond your budget on Black Friday.

Is there a deadline for our small business to set up a retirement plan?

Employers and the self-employed must establish certain retirement plans such as a 401(k), profit sharing, or defined benefit plan by December 31 to receive income-tax deductions for that year.

What are the qualifications to get a home through the Habitat for Humanity program?

The Pomona Valley Habitat for Humanity covers a 16-city service area. They said they "look at three distinct areas of selection criteria when reviewing potential 'Partners': 1. The family's housing need and suitability of current shelter, 2. Current income, and the ability to pay a 0-percent interest loan, and 3. Willingness to participate as a 'Partner' and complete the required sweat-equity hours by helping to build your home." For more information, call (909) 596-7098.

Do Realtors help renters? How much do they charge? I don't have a lot of time to research and find a place. I'm in college now, and would like to buy later, but until I know



Julia Yoder
where I might have to move to find work, I'll rent.

Yes, some Realtors help renters, and they get paid by the landlord, not the renter. Start by making a list of "gotta haves" and "wanna haves" and be prepared to compromise. This will help you prioritize your list and help the Realtor to better help you. Your parents might consider purchasing a condo close to campus, and renting to you! And, when you move on, they can choose to own a rental, or sell. Win-Win.

What do you suggest is the best way for me to be able to use some of my savings for retirement, and leave the rest to my charity?

You could put your money into an insurance-company-held safe investment with a guaranteed* lifetime income for you, and with the remainder going to your charity. Another option would be to get a single-premium cash-value life insurance policy with the possible use of funds while you live and the life-insurance death benefit going to your charity.

**(Guarantees are based on the strength of the insurance company.)*

Do you offer a concise, quick read for me to learn more about the problems

baby-boomers face as we approach retirement?

The "Reclaiming the Future Study," conceived and designed by Allianz Life Insurance Co. of N. America is one of the most comprehensive examinations of baby-boomers' preparation for, and expectations of, retirement. The study revealed several key findings: 1. Americans believe that there is a retirement crises. 2. They believe they are unprepared. 3. There are five distinct financial "personalities." 4. Americans fear outliving their money more than they fear death. 5. The recent economic downturn was a big "wake-up call." In conclusion, Americans do have options as they face these challenges and plan for retirement. Further, the study found that annuities might be one of the most relevant of these options. Only annuities can offer the combination of principal protection and income for life. (In case you are anti-annuities, check to see what union pension, teachers' pension, or government pension really are!)

Ask Julia by email: juliayoder@yahoo.com

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THE CAR GURU

WHAT YOU "AUTO" KNOW

By Gene Morrill - Certified Automotive Specialists

Dipsticks - They are Disappearing

I remember when we checked engine oil and transmission fluid by pulling the dipstick out, wiping it clean, putting it back in, and pulling it back out. That simple process enabled us to check the fluid level. We could tell many things by that dipstick, but today it isn't that simple. Many new models don't even come equipped with an engine oil or transmission dipstick!

Modern automobiles have become marvels of precision and durability over the years. Many transmissions have 5, 6, 7 or even 8 speeds and do not have a dipstick to allow checking or adding to the fluid level or inspecting the fluid condition, unless you have specialty tools to do so. Some engines are following suit by removing the dipstick as well. These cars rely on the engine computer to check oil level and condition.

Not sure about you, but that scares me.

Vehicles with dipstick-less engines and transmissions came about to keep people from adding incorrect fluid. A person or non-qualified shop would add or change the fluid using the incorrect type. The engine and/or transmission would fail prematurely because the less-expensive fluid did not lubricate properly, and failure was eminent. The consumer might put the fault on a poorly designed or defective car. This is happening more and more.

Some of these engines and transmissions are filled with what the manufacturer says is "long life" fluid, claiming it does not require changing for many miles. I recommend you find a trust worthy service center and use the manufacturer recommendations along with your service advisor recommenda-

tions to make the final decision on when to service your car.

With rules regulating the automotive manufacturers that mandate fuel mileage be increased every year, vehicles require very specific synthetic fluids. The cost of today's fluids can be staggering, ranging from \$6.00 to \$26.00 per quart. Adding the wrong fluid will damage the internally lubricated parts over time.

Please do your homework when having any service performed; it can be devastating if the wrong fluid or incorrect fill procedure is performed.

Certified Auto Specialists wants to be your GO-TO place! Feel free to call 626-963-0814 with any questions and we will be glad to help, or visit our website at CertifiedAutoCa.com.

Hometown Service You Can Count On!

El Monte Union Voters Approve \$190 Million Facilities Bond Measure

EL MONTE - El Monte Union High School District voters on Nov. 6 approved Measure HS, a \$190 million facilities bond that will fund basic repairs, upgrade school safety and security, and enhance learning facilities at each high school.

Measure HS received 72 percent of voter support.

"To ensure that our students have a better opportunity to compete for 21st century careers, we must make classroom upgrades and repairs that are necessary for today's teaching and learning environments,"

Superintendent Dr. Edward Zuniga said. "I want to thank the members of our school community for supporting this measure and helping us reach our goal of providing students a high-quality education in an environment that is conducive to their success."

The measure will allow the District to repair leaky roofs and fix aging walls, plumbing and bathrooms. Proceeds from the bond will also fund upgrades to school safety and security, emergency communication systems and fire safety systems to include safety doors, smoke alarms and smoke detectors at all high schools. The measure would also ensure students continue to have safe drinking water, as well as expand science, engineering and computer labs.

"There is a direct correlation between retaining quality teachers and providing a quality teaching environment," Dr. Zuniga said. "Making basic repairs, upgrading school safety and classroom technology throughout the District will ensure our students and teachers are equipped with the tools they need to excel."

The bond will cost property owners 3 cents per \$100 of assessed valuation. An independent Citizens Oversight Committee will review the expenditures to ensure the funds are spent as authorized.

For more information about Measure HS, visit www.emusd.org/measureshs.

Anna Lee, D.D.S.

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How to Take Advantage of National Scholarship Month

Bargain hunters will spend November tracking down Black Friday deals to save on holiday shopping, but savvy higher education shoppers know November is also National Scholarship Month, a perfect time to find free money for college.

To help students and families get the most out of scholarship season, Sallie Mae, the nation's saving, planning, and paying for college company, is offering six tips:

- Get an early start. Apply for scholarships your junior year of high school and every year in college. Approximately 50 percent of available scholarships are for students already enrolled in college. There are also many scholarships available for graduate school.

- Don't miss out. To qualify for \$150 billion in financial aid, including awards for left-handed students, skateboarders, and bakers. To find additional tips and to register for Sallie Mae's Scholarship Search, home to 5 million scholarships collectively worth more than \$24 billion, or the recently launched Graduate School Scholarship Search, home to 850,000 graduate school scholarships worth more than \$1 billion, visit www.salliemae.com. After filling out a brief profile, students are matched with relevant scholarships, their award amounts, application requirements, and deadlines. The tool automatically sends updates when it identifies new matches.

- Remember, not everything is a deal. Never pay for scholarships and be wary of "guaranteed" money. Don't be lured in by sites or organizations that charge a fee to access scholarship applications. School counselors and school financial aid offices can recommend reputable options.

- Even small savings count. Many scholarships may just be for a few hundred dollars, but these can add up and can be used for a variety of college expenses. Apply for as many as possible -- you'll be surprised by how much you can earn.

- Take advantage of doorbusters. Some scholarships awards are as easy as showing up and registering. Sallie Mae, for example, offers a \$1,000 monthly sweepstakes for those who sign up for its free college planning tools. To commemorate National Scholarship Month, the company is increasing the award in November to \$5,000.

- Keep an eye out for unique gifts. Scholarships are not limited to athletics and academics.



Photo Source: (c) VadimGuzhva / stock.Adobe.com

There is free money for college for just about any interest, including awards for left-handed students, skateboarders, and bakers.

To find additional tips and to register for Sallie Mae's Scholarship Search, home to 5 million scholarships collectively worth more than \$24 billion, or the recently launched Graduate School Scholarship Search, home to 850,000 graduate school scholarships worth more than \$1 billion, visit www.salliemae.com. After filling out a brief profile, students are matched with relevant scholarships, their award amounts, application requirements, and deadlines. The tool automatically sends updates when it identifies new matches.

"Scholarships are one of the most prevalent funding sources families use to help pay for college," said Martha Holler, senior vice president, Sallie Mae. "The key is knowing where to find them, and how to apply." (StatePoint)



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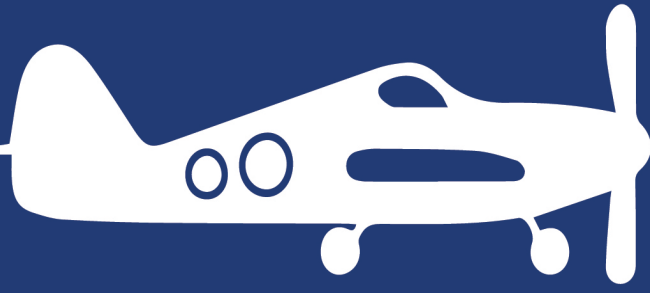
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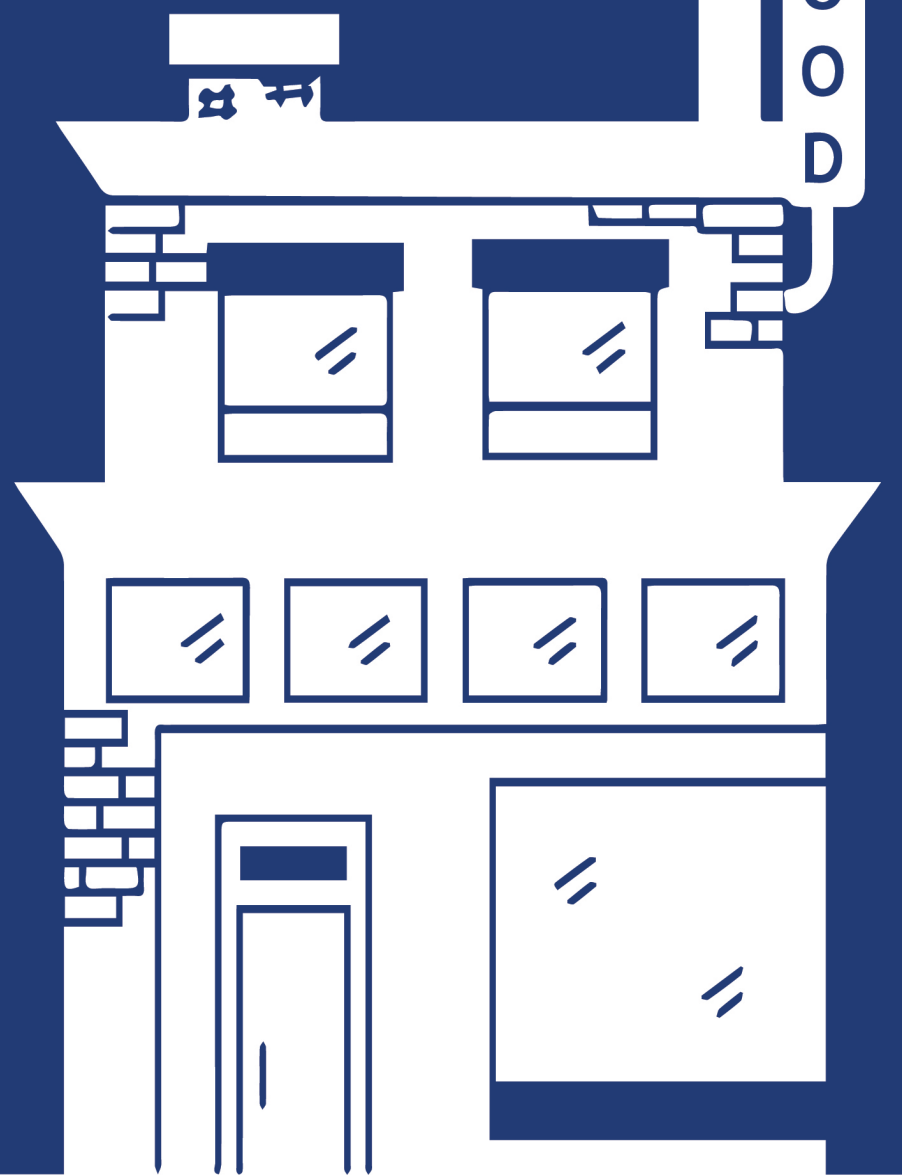
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