



San Gabriel Valley Examiner

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August 11 - 17, 2016

INSIDE



Equal Pay for Women / 3

TOP 10 TWIRLER



Ashlyn Moore / 15

INDEX

Financial/Consumer	5
Legal Notices	7
City Notices	11
Classifieds	13

Brandon Fraijo Selected as 2016 Irwindale Young Citizen of the Year

IRWINDALE - The Irwindale Chamber of Commerce and the City of Irwindale are pleased to announce Brandon Fraijo as the Irwindale Young Citizen of the Year for 2016.

The 2016 Young Citizen of the Year Competition was held at the Irwindale Senior Center on Wednesday, August 3, 2016. Irwindale Police Department Captain Ty Henshaw served as the event emcee to a packed room of local residents, family members of the contestants, local elected officials and business representatives. Five outstanding Irwindale youth competed by presenting an original essay discussing how social networking has impacted the quality of relationships in society. The contestants also responded to impromptu questions from the judges. Brandon Fraijo, Sergio Torres, Zalene Acosta, Delilah Miranda and Amrie Soria all impressed the judges with their poise, enthusiasm, thoughtfulness, and community involvement. Marlene Carney, Irwindale Chamber CEO, said "We are so proud of these smart and savvy kids that care about the community and are willing to step out there and do



Marlene Carney (Chamber CEO), Irwindale Mayor Mark Breceda, Councilmember Larry Burrola, Mayor ProTempore Albert Ambriz, Brandon Fraijo and Phyllis Ferguson (Chamber Chair of the Board)

what it takes to make a positive difference in their lives and the lives of others. This continues to be one of my favorite chamber events and I applaud the participants."

Irwindale Mayor Mark Breceda, Mayor ProTempore Albert F. Ambriz, Councilmember H. Manuel Ortiz and Councilmember Larry Burrola, Planning Commissioner Loretta Corpis were in attendance, along with Irwindale Chamber of Commerce Board Chair Phyllis Ferguson (California Custom Fruits and Flavors), Immediate Past Chair Dawn DeVroom (Arrow Automotive) and board member, Victor Benavides (City of Hope). Vocal

ist Loretta Corpis provided an uplifting musical interlude. California Grill Express catered a lovely dinner.

This event could not have been possible without the generous support of our sponsors, committee members, judges, and attendees. Special thanks to DINER sponsor MillerCoors, and SPEECH sponsors City of Hope, Foothill Transit, and United Rock Products. Many thanks go to the Irwindale Young Citizen of the Year Committee: Eloise Beltran (Irwindale Senior Center); April Kelcy, Earthquake Solutions; Priscilla Zepeda, Irwindale Recreation Department and Theresa Olivares, Irwindale Housing Authority and Irwindale Chamber staff members, Marlene Carney, Veronica Orosco and Sari Canales. Additional thanks go to all the Irwindale Senior Center

Staff, Loretta Corpis, and Steve Castro of Eagle Photography. A special thank you to April Kelcy of Earthquake Solutions and a member of the Irwindale Toastmasters Club 9811 for the time

she took coaching the kids and helping them with their public speaking skills. Thank you to the San Gabriel Valley Young Marines for their participation in honoring our nation



2016 Young Citizen Contestants - Brandon Fraijo, Amrie Soria, Zalene Acosta, Delilah Miranda and Sergio Torres

Glendora Woman's Club Philanthropies And Service Projects For 2015-16

By Joan Hallidy

GLENDORA - The Glendora Woman's Club and its four departments of cards, Garden-Crafts, Music-Drama, and Pot-pourri announced the names of their philanthropies and service projects for 2015-16, said philanthropy chair Mary Moore.

The list of the 13 projects selected by the club and its four departments received monetary and in-kind donations including the following: Covina Valley Hospice, EYE-DAS (Eye Diseases Are Serious) Organization, Glendora After Stroke, Glendora Chamber of Commerce--Flashback, Glendora Community Coordination Council--camper ships and Holiday Basket program, Glendora Fire Department, Glendora High School--Scholarships, Glendora Library Memorial Book Program, Glendora Welfare Association, Pennies For Pines of U.S. Forest Service, Shepard's Pantry, and YWCA WINGS (Women in Need Growing Strong) Shelter---Christmas, Easter, and Mother's Day projects.

Funds for the monetary donations were raised from the club's Annual Fashion Show and from funds raised through a special arrangement with the New Unto Others Store in Glendora, said



One of the Glendora Woman's Club's ongoing service projects is the collecting of used prescription eyeglasses, sunglasses, glass cares, and lenses without frames for EYE-DAS (Eye Diseases Are Serious), and organization for the vision in paired in the San Gabriel Valley. Looking over some recent donations by clubmembers for the EYE-DAS project are, from left, Mary Moore, philanthropy chair; Ida Fracasse, EYE-DAS founder and club member; Chris Lear, ways and means vice president; and Carolyn Cunningham, Club President. Photo by Rose Myers

Club President Carolyn Cunningham.

The Glendora Woman's Club has a long history of involvement and service in Glendora that began in 1908, the year the club was organized. It is presently one of the oldest, active service organizations in Glendora and one that maintains its own clubhouse for both club events, and for rent for special occasions, meetings and community events.

In 2012, the club celebrated

both the 100th Anniversary of one of the club's major accomplishments--the founding of the Glendora Public Library in 1912, and also the Library's 100 years of continuous service to the City of Glendora.

For information about membership, special events, or service projects, call Karen 626-375-5200; for information about renting the clubhouse, ballroom or hall, call Ritz Catering at 909-592-1130

Kiwanis Continues to Support Foothill Unity Center

DUARTE - At a recent Duarte Kiwanis Meeting, Mike Antonessi came to share the vision and current focus of the Foothill Unity Center. Believe it or not, the Unity Center was started 36 years ago by Josephine Anderson. She told her priest at Immaculate Conception church that some of the parishioners needed food and the priest gave her a closet and asked her to "step up" - and she did. Turns out many other churches in the area were experiencing the same thing and together they created the

"Unity" Center. The latest event will be the annual Back To School event on August 9th being held at the Santa Anita Race Track. Mike expects that over 1000 kids will be served with all their needed school supplies, new undies, socks and uniforms, haircuts and even eye and dental exams! As you can see, Duarte Kiwanis is always ready to partner with Foothill Unity. For further information on speaking or joining the club, contact Dr. Diane Hernandez at drdiane@drhernandezoptometry.com



Duarte Kiwanis President, Cheryl Reynolds was thrilled to present Mike Antonessi with a \$400.00 check.

America's Christian Credit Union Helps Raise Funds For Finley's Surgery



At the presentation of the check were Christina Smallwood carrying Finley, surrounded by Fawn Imboden, Alexis Mc Intosh and Nikole Pearce of ACCU, Shannon Lancaster owner of Dance Street West, with her dance students Avery Thiel, Tessa Boyer, Lorelai Dirksen, Tessa and Charlotte Hart.

By Jayam Rutnam

GLENDORA - America's Christian Credit Union came to the rescue of a little three year old girl, who is afflicted with cerebral palsy, caused by side

effects of premature birth. Finley Smallwood was adopted by a Glendora couple who are trying to raise money to help pay for a Selective Dorsal Rhizotomy (SDR involves sectioning (cutting) of some of the sensory nerve fibers that come from the muscles and enter the spinal cord). This operation could enable Finley to walk. The "elective" surgery cost is estimated to be \$49,000. With hotel expenses etc. the total cost would be \$60,000.

America's Christian Credit Union in Glendora heard about Finley's story through a customer and immediately started a collection for her Dare To Dance campaign.

On Wednesday August 3rd

at 10 a.m. while surrounded by youth dancers from Glendora's Dance Street West Studio and over sixty employees from ACCU (wearing red tee shirts), a \$1,534 check put Finley's family over its goal of \$50,000 to pay for the surgery.

Finley's mother, Christina Smallwood couldn't be more thrilled with the support that her fundraiser started.

"We've been dancing around our house since we got the call that she was approved as a candidate for this surgery. It has restored the excitement in our home, I believe this is God's handy work. It brings us joy to have hope for the future with this procedure. We are grateful", Smallwood said.

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Azusa Unified Principal Fulfills Promise to Students and Scales Mt. Whitney with Green Hair

AZUSA – Mountain View Elementary Principal Jenny Le has completed the last stretch of her 260-mile hike along the John Muir Trail, fulfilling a promise she made to students should they improve their state testing scores.

In a deal she made with members of student council, Principal Le said she would climb Mt. Whitney with green hair if they put forth their best efforts with the Smarter Balanced state assessments. The students held up their end of the bargain and improved Mountain View's scores in all areas.

"I wanted to illustrate what can be achieved through hard work and commitment," Principal Le said. "Among all the teachers, support staff and parents involved, I had the easiest task."

Principal Le completed the



Mountain View Elementary Principal Jenny Le made it to the top of Mt. Whitney this summer with green hair, fulfilling a promise made to students after they improved their state testing scores.

trail in four sections, averaging 12 miles per day and carrying 40 lbs. of gear on her back. Over the course of three summers, she completed the trek all by herself but said the students' courage and energy inspired her to make the final stretch to the top of Mt. Whitney this summer.

"I set my thoughts on how hard they worked and it gave me the strength to keep going. They held up their end of the deal so I knew I had to do the same," Principal Le said.

The Mt. Whitney challenge came into play after teachers shared with students Principal Le's big upcoming summer ad-

venture. When students asked her directly about her hike, she took the opportunity to talk about the importance of setting goals and the perseverance that it takes – much like the challenge of taking the Smart Balanced assessments.

Student council members took it a step further and said they would do their best on the tests if she did her best on Mt. Whitney showing school spirit. Since the school color is green, she proudly wore a green wig.

The first day of school throughout Azusa Unified School District is Thursday, Aug. 18.

Duarte Teen Center - Recipient of First "Kiwanis Reading Korner"

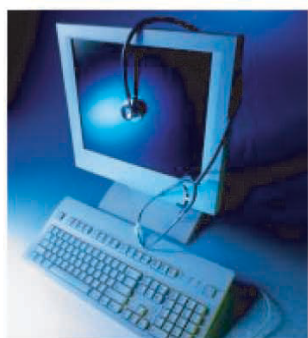
DUARTE - Duarte Teen Center Manager, Marilyn Mays is quite an amazing leader. In addition to being a member of the Duarte Kiwanis Club, she provides leadership to many Duarte Youth Programs including The Mayor's Youth Council, The Duarte Dance Team, Art Workshops, the ACT-So program participants, as well as the amazing Duarte Teen Boxing Program. At a recent Duarte Kiwanis meeting, Marilyn shared a tour of the Teen Center which including the snack bar (with healthy snacks), the lounge, Patio area where they host Bar-B-Ques, the Living Room (including an X-Box), the Computer Lab and the Boxing area. The Teen Center will be the recipient of the first Kiwanis Division 35 "Reading Korner" on Tuesday, August 16th at noon. The Duarte Kiwanis Club will be hosting a "ribbon cutting" which will include a gift of books and bean bag chairs to create space for the teens to read as well as do their homework.

For further information on speaking or joining the club, contact Dr. Diane Hernandez at drdiane@drhernandez-optometry.com



Duarte Kiwanis President, Cheryl Reynolds is pictured on the right along with Marilyn Mays.

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The 2016 Flashback Classic Car & Motorcycle Show Fundraiser is Presented by The Glendora Kiwanis Club & The Glendora Chamber of Commerce. Proceeds support Kiwanis Scholarships, local charitable organizations, Chamber Business Scholarships, Business Development Programs and much more.



August 20th
6PM to 11PM
Glendora Village



Chang Introduces Resolution To Highlight Unequal Pay Between Women's And Men's National Soccer Teams

Assemblywoman Chang and Two-Time Gold Medalist Briana Scurry Fight for Equal Pay

SACRAMENTO – As the 2016 Summer Olympics are set to begin, Assemblywoman Ling Ling Chang (R-Diamond Bar) announced the introduction of House Resolution 58, which calls on the US Soccer Federation to end wage disparities between its women and men players. The United States Women's National Soccer Team (USWNT) -- the most successful women's soccer team in the world -- continue to receive unfair compensation despite increased revenue generation and historic victories. Leading members of the women's team have filed a lawsuit against the US Federation and embarked on a campaign to raise awareness for "equal play for equal pay."

"For the US women's team, equal play does not mean equal pay," said Assemblywoman Chang "What kind of message does that send to aspiring, young female soccer players?"

Former women's national soccer team goalkeeper and two-time Olympic gold medalist, Briana Scurry joined the chorus in support of HR 58 and the USWNT:

"The success of the United States Women's National Soccer Team is undebatable. For quite some time, the argument for unequal compensation has been that the women don't generate as much revenue as their male counterparts. The evidence provided in HR 58 exposes that ideology as fallacious."

The United States Women's National Soccer Team (USWNT) has won three World Cup titles since the Women's World Cup was founded in 1991, as well as four Olympic gold medals. The World Cup final victory in 2015 against Japan was the most watched soccer match in United States television history for women or men. Currently, the USWNT is ranked as the number one female soccer team in the world.

Even with these historic victories, the women's team faces a significant pay disparity relative to their counterparts on the men's national team. Earlier this year, a

number of women from the women's team filed a lawsuit with the Equal Employment Opportunity Commission charging the U.S. Soccer Federation with wage discrimination. The USWNT players continue to fight for fair compensation and has even alluded to boycotting the Rio Olympic Games in August.

"The women's national team has honored our country with their achievements throughout the years," said Assemblywoman Chang. "Despite surging revenues from the women's team they continue to earn less than their male counterparts."

Scurry -- a World Cup champion -- added, "Gender inequality is one of our most prevalent societal issues, but I have the utmost faith in our nation's ability to achieve equality for all. To accomplish this, our leaders must have the courage to address disparities that are within immediate control. I commend Assemblywoman Chang for having that courage, and fully back this resolution supporting the immediate end of gender pay disparities."

The USWNT are currently in Rio de Janeiro fighting for their fifth Olympic gold medal.

San Gabriel Launches Budget Transparency Tool

SAN GABRIEL – The City of San Gabriel launched the Financial Transparency Portal to help local residents and business owners better understand the city's budget decisions by giving them unprecedented access to city finances.

The portal, which can be accessed at sangabrielcity.com/FinancialPortal, displays government spending and revenue detail dating back to 2012. It is a user-friendly, interactive tool that allows community members to see how taxpayer money is collected and spent each fiscal year.

Users can view revenue and spending trends over time and can separate the data by fund, department, expense or revenue type.

In addition, the "checkbook" feature shows every individual expenditure transaction, data which can be filtered according to specific detail such as vendor name, date and dollar amount. Users can also see year-to-date spending in each category to track city spending throughout the fiscal year.

"The new portal makes the city finances more transparent and understandable," Finance Director Tom Marston said. "The budget is one of the most important things we do each year in the city, and it's important for residents to feel they have access to the information. It has never been easier to understand the city budget."

Azusa Unified Names New Principals and Administrators

AZUSA - Azusa Unified School District is introducing new administrators -- including principals of Azusa and Gladstone high schools -- and celebrating the promotion of staff members who will lead their respective schools. Leading the Gladiators as principal of Gladstone High is 20-year educator Chris Silvas, who was previously an assistant principal

and coordinator of student services at Nueva Vista Continuation High School in Bassett Unified School District. Linda McNary will helm Azusa High as principal after serving as principal at Slauson Middle School and assistant principal at Azusa High. For a complete list of new 2016-17 administrators, visit Azusa.org.

West Covina National Night Out

By George Ogden

WEST COVINA - National Night Out, which is the one night of the year when people all over the country gather to celebrate their successes in the fight against crime, and to promote the relationship between Public Safety and the Community, this took place on Tuesday, August 2. Many neighborhoods throughout the country had some great block parties in support of this event.

In West Covina, The Plaza West Covina, started this event at 5:00 pm to help kick off this National Night Out Celebration. Music, raffles, giveaways and comments by the West Covina City Council and Police Chief Dave Faulkner were all part of the festivities occurring inside the mall at the JCPenney Court.

After this, everyone split up to attend as many parties as they could before the night ended. This brought out some of the best BBQs, recognitions, fun and much more including Congress-



Congresswoman Grace Napolitano (left) recognizes the Vikki and Don Scheliga's family for their efforts in the community.

woman Grace Napolitano attending many of the events.

One such event was at Don and Vikki Scheliga's home where this has been an annual event for years. At this event, Congresswoman Grace Napolitano recognized the Scheliga's family for their efforts in the community.

Another event and block party

was held in the neighborhood of School Board Member Mike Flowers. Again, more good food and a lot of fun people.

There were so many other great events going on that night and if you didn't break out to attend one, you need to put this on your "to do" list for next year. You will be glad you did.

Classic Pops Concert in the Park Continues Monterey Park's Centennial Celebration

MONTEREY PARK - Uplifting classic pops music is coming to Monterey Park with a summer concert in the park on Saturday, August 20 featuring the Arroyo Orchestra and pops music from the centuries. Pops music is a lighter version of classical music that everyone will enjoy. Classical music lovers, young and old, from throughout the San Gabriel Valley are invited to attend another great MPK centennial-related event.

Dr. Paul Sherman, professor, Glendale Community College, will conduct the 32-piece local orchestra which has been organized by manager Lisa Fowler and includes members of the Arroyo String Quartet, California Phil-

harmonic, LA Opera, Pasadena Symphony and La Mirada Symphony. Many orchestra members possess film and television credits, and one young member is a Monterey Park resident and an acclaimed student at the Los Angeles County High School for the Arts.

The August 20 performance is the third and season finale of MPK's centennial summer concert series and will be held at the Barnes Park Amphitheater, in the heart of Monterey Park. Moving, inspiring and rousing are just a few words to describe the heights the Arroyo Orchestra will take you.

Concerts in the park details:
• Barnes Park Amphitheater

doors open at 6:30 p.m.; concert starts at 7:30 p.m.

- Amphitheater seating is \$2 per adult; \$1 per child (13 and under).

- Lawn area only \$1 per adult; free for children 13 and under.

- Snacks and alcohol will be sold for consumption in the amphitheater only to those 21 years of age who show a valid I.D. (MPMC 12.04.100). Alcohol is prohibited in all other areas.

For more information visit www.MontereyPark.ca.gov, email MPK100@montereypark.ca.gov or call 626-307-1388. Barnes Park Amphitheater is located at 350 S. McPherrin Avenue, Monterey Park.

\$20,000 Reward For Information In Gang Shooting Death Of 4-year-old

LOS ANGELES COUNTY – The Board of Supervisors unanimously approved a motion by Supervisor Michael D. Antonovich offering a \$20,000 reward in exchange for information leading to the arrest and/or conviction of the suspect(s) responsible for the fatal shooting of 4-year-old Salvador Esparza in Altadena.

On July 5, 2016, according to

witnesses, the shooting suspect chased a male black adult onto the property on 300 block of West Figueroa Drive and fired at him. The victim survived the attack but Esparza was also hit with a single gunshot to the head and was subsequently pronounced dead at the Huntington Memorial Hospital. The suspect fled south on Olive Avenue.

According to Sheriff's Homi-

cide detectives, the suspect is believed to be a gang member and the shooting is believed to be gang-related. Detectives do not believe that victim Esparza or his family were the intended target.

Supervisor Antonovich encourages anyone with information to contact Sergeant John O'Brien at 323-574-0461 or Sergeant Domenick Recchia 323-574-2851 with the LASD Homicide Bureau.

Free Oil Filter & Motor Oil Recycling Event!

ALHAMBRA - Everyone is invited to bring in their used motor oil and used oil filters. All those who recycle their used oil filter will receive one FREE new Oil Filter. Recycling motor oil and filters helps save our environment and keeps our water clean. So don't miss out - we're

making it easier for you to keep your car running smoothly and efficiently.

Recycling Event will be on Saturday, **August 13**, from 10 a.m. to 2 p.m. at AutoZone, 1100 W. Commonwealth Ave., Alhambra.

Azusa Unified Helps Local Family Recover from Fire

AZUSA - The Montoya family's world turned to ashes when an illegal firework landed on their garage during July 4 celebrations, igniting a blaze that consumed their home. Azusa Unified has stepped up to collect donations from community members to help the Montoyas rebuild their lives. The District is collecting money, clothing and

gifts cards. Donations can be dropped off at the front desk of the District's main office, 546 S. Citrus Ave., Azusa. The Montoyas' oldest son, Emanuel Mallon, planned to become a firefighter before the fire. He said the experience has reinforced his dream of helping others.

Free CERT Training Offered

SAN GABRIEL - The San Gabriel Fire Department will offer a free Community Emergency Response Team (CERT) training class in September to help residents be more prepared to assist emergency responders in an emergency situation.

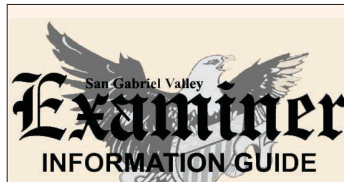
CERT promotes a partnership between local emergency service organizations and community members by training members of neighborhoods, community organizations and workplaces in basic emergency response skills. In an disaster, CERT trainees can help save lives and property by applying their skills while waiting for emergency personnel to arrive.

The CERT class will take place on three Mondays and three Wednesdays, Sept. 12, 14, 19, 21, 26 and 28 from 6-9 p.m. at Fire Station 51, 1303 S Del Mar Ave. The class is free and open to the public.

To register or for more information, contact Chris Fetner at 626.308.2880 or cfetner@sfgd.org.

Community Articles Are Welcome

We are seeking articles, photos, and news event items for future issues of the San Gabriel Valley Examiner. Information can be sent to SGExaminer@aol.com. Articles should be in Word format while photos should be in jpeg.



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- We also believe in accuracy in fact and context. Journalists should be accountable for any news or subjects they write about.
- We believe in growth. Therefore, complaints or mistakes erroneously committed will be entertained and investigated diligently and corrected accordingly.
- We believe in performing our journalistic work to the best of our ability and will continue to present the facts clearly and fairly.

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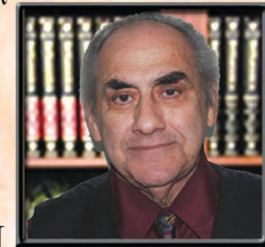
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July Marks Second Consecutive Strong Jobs Gain

Nonfarm payrolls jumped by 255k in July, 75k more than expected. June was revised from 287k to 292k and May from 11k to 24k. The net revision was +18k.

The Bloomberg News headline, "U.S. Employment Seen Returning to Normal After Two Quirky Months," is exactly the wrong way to read these stronger than expected jobs figures. But it's nothing against Bloomberg. Their headline perfectly describes the way most mainstream market economists, including many of the ones who make up the Fed's Open Market Committee, view economic data. Weakness is an aberration, strength is reality.

In a way, this way of thinking was true in 2011 and '12, when strong months outnumbered weak ones, but it was dead wrong in 2014, '15, and the first half of '16, when weak months outnumbered strong ones. The only intellectually honest way to consistently view both periods is to recognize economic truth is bracketed somewhere between the weak and the strong data.

A STRONGER DOLLAR

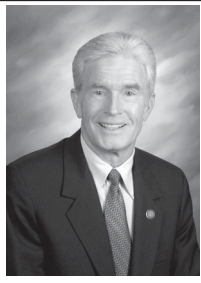
The US trade balance is a seesaw of demand which pivots in part on currency movements. In the 18 months leading into this year, the dollar appreciated 24.8%. Diverging global monetary policy drove the spike as the Fed moved toward tightening while other central banks created further accommodation. After the British referendum the USD looks poised to continue to strengthen.

TREADING WATER

An important development in the second quarter, before focus shifted to the UK, was the rebound in U.S. imports. The increase reduced concerns about Q1 consumer weakness carrying through to Q2.

Net trade balances could still eat into GDP growth in the second quarter, but better consumption trends will be the big takeaway from the last three months. Stepping back, and looking at more than just the last several months of data, however, it would be more correct to view overall US trade patterns as a sign of stable, not strengthening, domestic demand. The trade gap is almost exactly where it was two years ago.

In A Nutshell
What's up in the Economy?



KEN HERMAN
Economic Analyst
& Former Glendora Mayor

TWO-SIDES TO EVERY COIN

A stronger currency is both a blessing and a curse for the US economy. Take a look at the last two years, for example. On one hand, the strong dollar reduced US exports with a corresponding decline in business investment here. Other countries either bought less in total due to higher costs or switched their purchases to countries with stable or declining currencies. Either way, it resulted in lower demand for US exports. Or in other words, exports suffer a dollar curse. US exports have fallen since the end of 2014.

As for the blessing side of the equation, a strong dollar lowers the cost of imports. Year-over-year, US import prices have fallen since August 2014. While much of that decline can be attributed to plummeting energy prices, even ex-petroleum, import prices have been down year-over-year since December 2014. Cheaper goods allow businesses and consumers to substitute imported goods for previously more expensive domestic ones. The same dollars spent can purchase more, which should translate into a rise in imports and increased spending. That's the theoretical benefit of a strong currency -- more consumption offsets falling exports and leads growth higher.

Bottom Line:

Wall Street continues to expect a dollar that is firmer than expected as the Fed keeps global investors guessing about what is driving its policy focus and the EU grapples with issues that include but extend well beyond the long farewell wave from Britain. But, currency movements are notoriously difficult to predict. Surprises are almost inevitable. Still, investors shouldn't ignore their very real consequences. Any change will affect relative growth rates, inflation and interest rates.

The way to look at the impact of any direction for the dollar:

1. Up: Recent appreciation continues, this time driven more by global economic weakness than diverging monetary policy. Exports will fall, not only because they will be more expensive but due to generally softer global demand. Unless domestic consumption surges to over compensate, imports will likely remain unchanged, leaving net exports weighing on growth.

2. Down: As Brexit ripples continue to subside, currencies retrace. Given most of the recent drop in international trade stems from the Chinese slowdown and weak commodity demand, US exports are likely to remain suppressed even if the dollar does fall, though they won't be quite as weak.

Rising import prices, however, could stoke domestic inflation and steepen the yield curve as the Fed remains cautious.

3. Sideways: Global uncertainty prevents any currency from holding an extended run, with little traction until the next surprise international event sends currencies scurrying. Unfortunately, the key word in this scenario is uncertainty, the current condition that keeps savings elevated and business spending on the sidelines. Currency stability is rare these days, not least because many major central banks are actively working against it.

In this period of slow global growth and heightened uncertainty, many countries are actively (Japan and Europe) or passively (China) pursuing weaker currencies. They are foregoing cheaper imports that might benefit their consumers in favor of a manufacturing-led boost to growth via exports. Further, with the ECB, BOJ, and Bank of England all ready to increase accommodation (lower interest rates), scenario 2 looks the least likely at this point in time. Ultimately, the Fed may find it can raise rates less than the FOMC thinks as dollar volatility weighs on US financial markets and dollar strength weighs on growth.

LIVE LOCAL, SHOP LOCAL - THIS IS THE TIME OUR MERCHANTS NEED US

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

Financial - Ask Julia

My husband and I are seniors and really want to move from our big family home to a smaller house or condo. The only thing that is holding us back is that we're under Prop. 13, which has kept our property taxes low. What can we do?

There are a couple of other Propositions already in effect that allow you to transfer your tax base, whether within L.A. County, or (selected) other counties. Proposition 60 limits you to purchasing within the same county as the house you are selling is located. Proposition 90 allows inter-county base-tax-value transfers in 10 California counties. The California State Board of Equalization has more details.

My daughter lives in the house that I inherited when my first husband died. I've remarried. Does my husband have any rights to the house I inherited?

California is a community property state, giving your spouse half of all your property. However, the one exception is property acquired by gift or bequest. In other words, as long as your current husband is not on title, he does not have any rights to the house you inherited.

I want to learn more about finances, but I hardly know where to start! Am I alone, or are other women financial-knowledge starved?

You are not alone. According to the Women, Money and Power, Phase II study conducted by an independent survey organization for a major insurance com-



Julia Yoder

pany, 1 in 3 women are eager to learn, but 1 in 5 say they don't know where to begin. Phase I explored women's feelings about money and finances, whereas Phase II sought to address those feelings by exploring the unmet needs of women when it comes to financial planning and by identifying possible solutions. Let me know if you'd like more information about the Women, Money, and Power studies.

I sold my business and I'm taking an early retirement. Is there anywhere I can put the proceeds so that they are safe and very long-lasting?

There are a couple of different strategic options available so that your money lasts at least through your lifetime, and possibly longer. You could use one or the other, or a combination of both. These options involve life insurance and fixed, or fixed-indexed annuities. If your first reaction is, "No way," you owe it to yourself to take another look at these products which have evolved into incredible financial planning avenues with lifetime

living benefits as well as the possibility of leaving a legacy.

The surrender fee period is ending on my annuity soon. I've heard that annuity contracts nowadays are a lot better than the one I've had. Can I get the money out of this annuity and put it into another? Will I have to pay all the taxes first?

You might be able to do a 1035 exchange, which, when done properly, avoids creating a taxable event.

We're thinking about selling our home without a Realtor. Can you give us any advice?

It is possible, but be aware that those who seek out "For Sale by Owners" are typically looking for a big bargain. How are you going to know if the people looking at your home are actually financially qualified to purchase? Do you know the laws about disclosures? Let me know if you'd like a free, no-obligation, CMA (Comparative Market Analysis) to help you price your home competitively.

Got a question? Ask Julia by email:

Email questions and comments to: juliayoder@yahoo.com

This is your opportunity to simplify your life by having one professional working personally with you to coordinate your finances, investments, real estate, mortgage, insurance, retirement, and estate plans. CA Insurance 0C83859/Realtor 01238153/NMLS 248681/ Member: Nat'l. Ethics Assoc.

Free Business Resource Seminar and Expo Comes to Norwalk

SACRAMENTO—Strategies for success in today's economy will be one of the featured topics at a free business resource seminar and expo at Norwalk City Hall on Wednesday, August 17. The seminar will also offer a variety of approaches and techniques that can help position businesses in Norwalk and the surrounding area for success, capitalize on billions of dollars in tax credits, and minimize the frustration of taxation.

Jerome E. Horton, Member, Third District, California State Board of Equalization (BOE) will host the event in collaboration with U.S. Congresswoman Linda

T. Sánchez, State Senator Tony Mendoza, State Assembly Majority Leader Ian Calderon, and Los Angeles County Assessor Jeffrey Prang. The City of Norwalk and the Norwalk Chamber of Commerce will co-sponsor the event.

Representatives from the BOE, the Employment Development Department, the Franchise Tax Board, Internal Revenue Service, Small Business Administration, and the Small Business Development Center will be available to answer questions on topics such as basic sales and use tax, forms of ownership, and recordkeeping.

"My goals are to help Califor-

nia businesses capitalize on available tax credits and offer strategies and solutions that will help local businesses thrive domestically and internationally," Horton said.

The seminar will be held Wednesday, August 17, from 8:15 a.m. to 12:30 p.m. at Norwalk City Hall Council Chambers, 12700 Norwalk Boulevard, in Norwalk. Check in begins at 8 a.m.

Parking will be free with validation. Those interested in attending are invited to register online at www.boe.ca.gov/seminars or by calling toll-free 1-888-847-9652.

Can a Car's Artificial Intelligence Have Ethics?

Self-driving vehicles are all the talk! It would be nice to just be a passenger and let the car make all the driving decisions while you have time to unwind, or catch up on work, or chat away on your cell phone. We are told that fewer accidents will occur as our car will be talking to the vehicles around them to keep us all safe. That makes us feel better. Still...fewer doesn't mean there won't be some accidents.

Humans are often in tricky situations behind the wheel. We have a few seconds to try to decide which action to take to either prevent an accident, or if that isn't possible, what action to take to cause the minimum of damage...to us and our passengers...our vehicle...and those sharing the highway with

us. There could be an animal in the road, a pedestrian and a child on a bicycle to consider as well.

This is a very real issue and one that programmers of autonomous vehicles have to keep in mind. How can they program ethics into artificial intelligence? I was just reading an interesting article on this very subject and thought I would share some points that were made.

First of all, programmers would have to set "crash-optimization algorithms" based on human ethical intuitions. Of course, different people have different base ethics so most likely this will be decided by committee...who will be on that committee? That remains to be seen. It could be the

automakers themselves, or the government.

Once these "set algorithms" are programmed then the buyer of the vehicle needs to know what to expect. Has the buyer bought a car that only is concerned with the owner of the vehicles safety and best interest? Is it only concerned with keeping the vehicle itself from harm? Has any "moral" or "legal" ramifications been programmed in?

How will the self-driving car "learn" human ethics?

We will keep you posted as we learn more!

Please call us with any questions at 626-963-0814 or visit our website at www.CertifiedAutoCA.com.

Hometown Service You Can Count On!

DMV Unveils Improved Website for Customers

SACRAMENTO—Customers can now conduct business with the Department of Motor Vehicles (DMV) using a redesigned dynamic website. The upgrade means the website now automatically adapts to the viewer's device and will adjust its layout to fit the screen on desktop, smartphone, and tablet devices.

"We are always looking for ways to improve the customer experience, and this updated website is another example of our commitment to meeting this goal," said DMV Director Jean Shiomoto. "We know our customers have busy lives, and this reengineered website will allow them full access while on the go."

Developed by DMV staff with

customers in mind, the upgrade makes the site easy to navigate and find helpful DMV information. Large eye-catching icons assist visitors in locating information quickly, and a featured "Trending" section highlights important new policies and hot topics.

The streamlined navigation bar offers services that customers say they use most, such as the convenient field office locator and appointment system, online

services, and driver license and registration transactions.

The DMV website sees an average of 220,000 visits each day. In 2015, a total of 15.6 million online transactions were made on the site. Vehicle registration renewal, driver license renewal and notice of release of liability are three of the most popular web transactions.

The new design is online at www.dmv.ca.gov.

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Around the Valley & Senior News

AZUSA

TOPS Meeting

TOPS (Take Off Pounds Sensibly) #950 Azusa has been serving the San Gabriel Valley since 1967 and has successfully supported and assisted men and women in their pursuit to lose weight. Through group support to start living the good life by eating healthy and doing exercise.

TOPS is a non-profit weight loss group which meets weekly every Thursday at 9:00AM to 11:00AM at Soldano Senior Village in their meeting room in Azusa. There is no obligation, all visitors are welcome.

For more information, call Norm Klemz, 626-967-8829

Volunteer Drivers Needed

Do you have some extra time to spare? Are you a good driver? The Azusa Senior Center has a great volunteer opportunity for you! The Azusa Senior Center is currently recruiting volunteer drivers to deliver lunches to our homebound seniors in the city of Azusa between the hours of 10:30 a.m. and 12:30 p.m. If you are interested, please contact Lynda Prewitt for more information at (626) 812-5204, ext. 5303.

ARCADIA

Orchid Hobbyists Monthly Meeting

San Gabriel Valley Orchid Hobbyist welcome you to our **August 18** monthly meeting at the L.A. County Arboretum, 301 N. Baldwin Ave., Arcadia Ca. Judging at 7:00 p.m., Meeting at 7:30 p.m. Our speaker will be Peter Tobias, program on Conservation, Preserving and Seeing Orchids in South America. Refreshments. We look forward to seeing you!

FREE Community Summer Dance Night!

The Arcadia Performing Arts Foundation, the City of Arcadia and the Arcadia Unified School District proudly present a Free Community Summer Dance Night on Saturday, **August 13** from 7-9:30pm on the quad of the Arcadia Performing Arts Center, 188 Campus Drive, Arcadia 91007. There will be karaoke singing and dancing under the stars. Tours of the Arcadia Performing Arts Center facility and desserts will also be available.

Mark your calendar and make sure you don't miss out on this special fun night! Please RSVP to jwang@semprautilities.com if interested in karaoke singing or sign up at <https://goo.gl/dfPnMd>. Bring the whole family out to participate in this FREE event! For more information, please call 626.574.5113.

Arcadia Senior Card Club Looking For New Members

The Arcadia Senior Card Club is accepting new members. Arcadia residency is not required. Play contract bridge or pinochle. The group meets at the Assistance League Community House, 100 So. Santa Anita Avenue every Monday from 9:00 AM to 3:00 PM. Lunch is provided for a nominal fee or bring your own lunch.

The group is open to men and women 50 or older. The annual dues are \$5.00. For more information call 626-281-6771.

COVINA

Open House Event

The East San Gabriel Valley Republican Center is hosting an "Open House" event. Come in and enjoy some food, fun and get to know your neighbors. The gathering will be held Saturday **August 20th** at the Center located at 200 East Rowland St. just off Citrus Ave. The festivities will start at noon and last until 3:00 PM.

Root Beer Floats

Fundraiser

The City of Covina Parks and Recreation Department - Library Services Division is inviting the public to join them on Saturday, **August 27** from 1-3pm to come and cool off with a root beer float. For just \$1 donation you will receive a scoop of vanilla ice cream with root beer. All proceeds go towards Library and Literacy programs, while supplies last. Covina Public Library is located at 234 N. Second Ave, Covina.

For more information, please call (626) 384-5303.

Toy Loan Program At Covina Public Library

In partnership with Los Angeles County Department of Public Social Services, the Covina Public Library offers a new Toy Loan Program, a toy lending service allowing children to borrow toys. Honor Awards are also given to children who bring toys back on time. The Toy Loan Program is sponsored by the LA County Board of Supervisors and the Department of Public Social Services. For more information, or to sign up please visit the Children's Department. Covina Public Library is located at 234 N. Second Ave, Covina.

For more information, please call (626)384-5303.

Blood Pressure Checks

Health Care Partners will provide a medical assistant to do free blood pressure checks. No appointment needed. **Every 2nd Tuesday** of every month from 10:00 a.m. - 12:00 p.m. For more information call the Senior Center at (626) 357-3513.

DUARTE

Youth Boxing Program

Youth Boxing is an excellent program to help boys and girls ages 8-17, develop their self-esteem and self-discipline. Our knowledgeable coaches are here to teach the fundamentals of boxing, while developing footwork, speed and upper body strength. The training program will also help children gain flexibility, stamina, and coordination.

The Duarte Teen Center Gym is open Monday through Thursday from 4:00 p.m. - 8:00 p.m. and Friday from 4:00 p.m. - 7:00 p.m. There is a \$10 monthly fee for each participant. Non-residents are welcome for \$20 per month. Register now at the Duarte Teen Center. Call (626) 303-0863 for more information or just stop by to see if you are interested.

Hot Lunches at Senior Center

The Senior Center serves hot lunches Monday through Friday to individuals over 60 years, or the spouse of someone over age

60, and must check in by 11:45 a.m. for lunch. Reservations are requested by calling 357-3513, 24 hours in advance, and 48 hours, in advance, for a choice day. The suggested donation is \$2. The Duarte Senior Center is located at 1610 Huntington Drive.

Meals on Wheels

Eligible seniors can receive a hot lunch and cold dinner plate delivered each weekday, or seven frozen meals delivered once a week by YWCA Intervale Senior Services. For more information, please contact the Duarte Senior Center at 357-3513 or Intervale at (626) 214-9465.

Commodity Supplemental Food Program

The Commodity Supplemental Food Program sponsored by the Los Angeles Regional Food Bank provides food to low-income elderly, 60 years and older. Please bring a picture identification and proof of income: Social Security, SSI or pension (bank statement, check stub, benefit award letter.) Every 4th Thursday of every month from 2:00 p.m. - 3:00 p.m. For more information call the Senior Center at (626) 357-3513.

Alzheimer's Safe Return Registration

Safe return is a service of the Alzheimer's Association to help identify, locate and return Alzheimer's victims who wander and become lost. The one time registration includes identification items, preventative information, membership in the Alzheimer's Association, and participation in a nationwide search system. Call the Duarte Senior Center at 357-3513 for an appointment.

GLENDORA

Glendora Public Library launches e-magazines!

GLENDORA - Visit the Glendora Public Library website, www.glendoralib-rary.org, to download the latest copies (and back issues, too) of your favorite magazines. Titles available include: Consumer Reports, Cooking Light, Men's Health, People, Sports Illustrated, Lonely Planet Traveller and more! For more information, please contact the Glendora Public Library at (626) 852-4891 or visit us at www.glendoralibrary.org.

Alzheimer's Peer

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UPCOMING EVENTS

**FRIDAY, AUGUST 12TH
"THE BASH" BAND -
8:00 p.m. to Midnite
Dinner will be served:
Rib Dinner
5:00 to 8:00 p.m. or until gone**

**SUNDAY, AUGUST 14TH
KARAOKE with Lynn Russell - 4:00 to 8:00 p.m.**

**FRIDAY, AUGUST 19TH
"BAD ELIXIR" BAND
8:00 p.m. to Midnite
Dinner will be served by:
Rancho La Puente
Carne Asada, Chili Verde and Chicken Asada Burritos
Rice, Beans, Chips and Salsa
5:00 to 8:00 p.m. or until gone**

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Support Group

Caring for a loved one with Alzheimer's can be frustrating, challenging, and sometimes distressful. This peer support group is designed to share experiences, coping strategies, information, and ideas with each other, and to offer understanding and encouragement to one another. We meet the **2nd Thursday of each month** from 6:30-9:30 pm at Glenkirk Church, 1700 Palopinto Ave., Glendora, in Room #11. We caregivers look forward to lifting each other up as we journey through this season of life. For more info, visit glenkirkchurch.org or call Glenkirk's church office at (626) 914-4833.

Glendora After Stroke Center

A non-fee program for stroke survivors and their families. This supportive program offers re-learning (reading, writing, speech), caregiver support, current events, card games, snacks, resocialization, exercise, music, speakers, day field trips, and stroke support. Lunch is available (\$3 senior lunch or \$2.75 deli sandwich). For more information, please call Sonia Schupbach at (626) 963-6186. The program is **Wednesdays** 9:00 a.m.-3:00 p.m. Co-sponsored by The After Stroke Center and the Glendora Community Services Department.

Crochet Class Instructor Wanted

Needles, Hooks, And Yarn in Glendora is seeking an experienced crochet teacher. Preferably you would have expertise in basic crocheting as well as more advanced crocheting, how to fix mistakes, a class list of projects, lesson plans, samples of class projects, and patience. Please call Nancy at (626)824-4101 or come to my store, Needles, Hooks, And Yarn at 205 W. Foot-hill Blvd., Glendora.

MONROVIA

Senior Blood Pressure Screenings

The Department of Community Services invites active adults and seniors, 50 years and older, to attend a monthly blood pressure screening. The free program is hosted by Methodist Hospital. The program is designed to detect high blood pressure. For additional information, please contact the Department of Community Services at (626) 256-8246. Blood Pressure Screenings is

at the Community Center, 119 West Palm Avenue on the **Second Tuesday of the month** from 9:15 a.m. - 10:15 a.m. and on the **Fourth Wednesday of the month** from 9:00 a.m. - 10:00 a.m.

Senior Movies & Munchies

The Department of Community Services invites you to attend the FREE Movies and Munchies program open to all active adults and seniors 50 years and older. Enjoy an afternoon movie and then browse the Library's collection of movies available for rent. For additional information and future movie titles, please contact (626) 256-8246. Movies & Munchies is at the Library Community Room, 321 South Myrtle Avenue on the **Last Friday of the month** at 12:00 p.m.

Caring Crafters

If you have an interest in knitting, crocheting and hand work or would like to learn, join us at the Monrovia Community Center **every Wednesday**. The Friendly Crafters is a social group that meets every Wednesday from 12:00 p.m. to 3:00 p.m. and is designed to foster friendships and provide social opportunities while crocheting and knitting. The group always welcomes new participants to teach and share new ideas! This free program is offered to all Seniors and Active Adults! Crafters meet every Wednesday from 12:00 p.m. - 3:00 p.m. at the Monrovia Community Center.

Senior Stretch & Exercise Class

Stretching is essential for our bodies. The Department of Community Services invites seniors to join our weekly senior stretching and exercise class. The class includes stretching techniques geared toward seniors over 50, though the class is great for anyone in need of a good routine. Movement increases range of motion, relaxation, and decreases risk of injury. Participants should wear comfortable clothing and shoes. Bring a towel and bottled water. For additional information, please contact the Department of Community Services at (626) 256-8246.

Classes are at the Community Center, 119 West Palm Avenue on Mondays from 1:00 p.m. - 2:00 p.m. and Fridays from 9:00 a.m. - 10:00 a.m. Fee: \$2 per class.

WEST COVINA

Go West Shuttle Service

The Go West Shuttle service consists of three alignments (Red, Blue, and Green) that serve destinations throughout the city including Plaza West Covina, Eastland Shopping Center, Heights Shopping Center, West Covina Civic Center, West Covina Senior Center, Cameron Community Center, and many more.

• For questions on the location of shuttle stops, assistance in locating the stop closest to you, and route schedules please call (800) 425-5777.

• The fixed-route service operates Monday through Friday from 6:30 a.m. to 7:00 p.m.

• The fare is only \$1.00 each way.

• No Service on Thanksgiving, Day after Thanksgiving, Christmas Eve, Christmas Day, New Year's Day, President's Day, Labor Day, Memorial Day, and Independence Day.

Senior Lunch

The West Covina Senior Center is an award-winning lunch program that provides a **daily lunch service** for seniors, Monday through Friday at 11:30 a.m. The lunch program is funded in part by the Los Angeles County Area Agency on Aging.

There is a suggested lunch donation of \$2.00 for those 60 years and older. Persons younger than 60 years old pay \$4.00, and persons with disabilities younger than 60 years pay \$3.00. West Covina Senior Citizens Center is at 2501 East Cortez Street.

Senior Center Dances

Come on over to West Covina Senior Center and meet other single and amazing couples. The fun awaits you every first and fourth Thursday of each month. Dance to the Big Band Sounds of Sentimental Journey at West Covina Senior Center, 7:30 to 10:00pm, 1st and 4th Thursday of each month. 2501 E. Cortez St.

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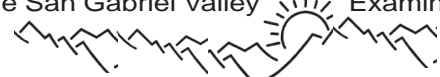
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Community Articles Are Welcome

We are seeking articles, photos, news and event items for future issues of the San Gabriel Valley Examiner. Information can be sent to SGExaminer@aol.com. Articles should be in Word format while photos should be in jpeg.



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The following person(s) is/are doing business as: 1. PICTURE ME SMILING PHOTOBOOTH, 2221 KNOWLTON ST #C, LOS ANGELES, CA 90045...

STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME 2016196841 The following person(s) has abandoned the use of the fictitious business name(s): AMERICAN EXECUTIVE TRANSPORTATION, 8726 S. SEPULVEDA BLVD SUITE D-A28...

FICTITIOUS BUSINESS NAME STATEMENT 2016169626 The following person(s) is/are doing business as: HANRA, 17726 KINZIE ST UNIT #12, NORTHBRIDGE, CA 91325...

FICTITIOUS BUSINESS NAME STATEMENT 2016167139 The following person(s) is/are doing business as: WAYNES WORLD SWOOPER SHUTTLE, 8622 BELLANCA AVE STE M, LA, CA 90045...

FICTITIOUS BUSINESS NAME STATEMENT 2016195097 The following person(s) is/are doing business as: GARGIA INTERNATIONAL, 4061 W. 136TH STREET #B, HAWTHORNE, CA 90250...

FICTITIOUS BUSINESS NAME STATEMENT 2016196842 The following person(s) is/are doing business as: AMERICAN EXECUTIVE TRANSPORTATION, 8726 S. SEPULVEDA BLVD SUITE D-A28, LOS ANGELES, CA 90045...

FICTITIOUS BUSINESS NAME STATEMENT 2016167056 The following person(s) is/are doing business as: 1. CENTRO DE AYUDA UNIDAD FAMILIAR COMMUNITY AND COUNSELING SERVICES...

FICTITIOUS BUSINESS NAME STATEMENT 2016167575 The following person(s) is/are doing business as: 1. RUBY VARGAS COSMETICS, 2. RV COSMETICS, 3. BEAUTY BY RUBY STUDIO...

FICTITIOUS BUSINESS NAME STATEMENT 2016193520 The following person(s) is/are doing business as: GUZO COFFEE, 3884 CLAYTON AVE, LOS ANGELES, CA 90027...

FICTITIOUS BUSINESS NAME STATEMENT 2016196337 The following person(s) is/are doing business as: TOWN CAR, 22455 PACIFIC COAST HIGHWAY #17, MALIBU, CA 90265...

FICTITIOUS BUSINESS NAME STATEMENT 2016171348 The following person(s) is/are doing business as: 5 STAR RELOCATION, 16716 DEVONSHIRE ST # 8, GRANADA HILLS, CA 91344...

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FICTITIOUS BUSINESS NAME STATEMENT 2016191627 The following person(s) is/are doing business as: 1. TY VANTRES, 2. TK RECORDS, 2380 CANYON VISTA COURT, DIAMOND BAR, CA 91765...

FICTITIOUS BUSINESS NAME STATEMENT 2016196226 The following person(s) is/are doing business as: LEE NALS & SPA, 737 RIO RANCHO ROAD SUITE 200, POMONA, CA 91766...

FICTITIOUS BUSINESS NAME STATEMENT 2016170666 The following person(s) is/are doing business as: DUE BOUTA BOUTIQUE, 5638 PICKERING AVE APT B, WHITTIER, CA 90601...

FICTITIOUS BUSINESS NAME STATEMENT 2016168272 The following person(s) is/are doing business as: CFC NUTRITION, 2800 28TH STREET SUITE 130, SANTA MONICA, CA 90405...

FICTITIOUS BUSINESS NAME STATEMENT 2016192412 The following person(s) is/are doing business as: CUNYERREO SCOR, 8544 PURITAN ST, DOWNEY, CA 90242...

FICTITIOUS BUSINESS NAME STATEMENT 2016196226 The following person(s) is/are doing business as: LEE NALS & SPA, 737 RIO RANCHO ROAD SUITE 200, POMONA, CA 91766...

FICTITIOUS BUSINESS NAME STATEMENT 2016168635 The following person(s) is/are doing business as: 1. DOULA SINGES, 2. DOULA TEENS, 4151 MOORE ST, LOS ANGELES, CA 90066...

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Listen: Get Tested for Liver Cancer, One Man's Story

Gary, 61, never really had health problems. "Before this, I can't remember the last time I was sick twice in a year," he says.

So an illness caught him off guard in 2013. When doctors suggested he go for more tests, he knew his condition was more severe than he first guessed. But the test results found something he never expected: Gary had liver cancer.

The Condition

The number of new cases of liver cancer is on the rise in the United States. Every year, about 28,000 people are diagnosed with it and 23,000 people die from it, according to the CDC. More men than women get liver cancer and it kills approximately twice as many men as women.

The Problem

There are no recommended regular screening tests for liver cancer. "Most people don't realize they have it until it's much later on," says Gary. But people can still take steps to reduce their risk of developing liver cancer.

"I had hepatitis C, as a matter of fact," Gary says. "I never knew it until after I'd been out of the hospital. The doctor asked, 'How long have you had hepatitis C?' And I said, 'I didn't even know I had it!'"

When left untreated, hepatitis, a viral infection of the liver, can lead to the most common type of liver cancer.

According to the most recent available data, as many as 2.2 million people in the U.S. could be living with chronic hepatitis B infection, and as many as 3.5 million people could be living with chronic hepatitis C infection. Hepatitis C is especially common among people like Gary who were born between 1945 and 1965 (sometimes called "baby boomers")—people who are between the ages of 50 and 70.

What To Do

The U.S. Preventive Services Task Force recommends that people in this age range get a one-time test for hepatitis C. Your doctor can help you find ways to manage your risk and treat the hepatitis if the test is positive. People with hepatitis B or hepatitis C typically have no symptoms and can carry the disease for years without knowing.

A vaccine for hepatitis B is routinely given to newborns and may prevent hepatitis B infection, which can also lead to liver cancer. If you haven't been vaccinated, ask your health care provider about the hepatitis B vaccine.

Other risk factors that can contribute to a higher chance of getting liver cancer include heavy alcohol use, obesity, cigarette smoking, type 2 diabetes, and certain other diseases that affect the liver. You can help control some of these risk factors with healthy lifestyle habits.

Gary is currently receiving treatment to shrink the tumors in his liver. One tumor has been significantly reduced, and another has shrunk so much that scans can no longer detect it. But the cancer may never go away entirely. "One thing I can do is help other people in the process of treatment. Maybe they don't find the cure for liver cancer with me, but maybe I can help them find a cure. I also tell all my friends and family about the risk factors for liver cancer."

Learn More

For further information, call (800) CDC-INFO or visit www.cdc.gov/cancer/liver. To learn about hepatitis C, visit www.cdc.gov/hepatitis/HCV, and for more information about the disease's link to liver cancer, visit www.cdc.gov/knownmorehepatitis. To learn more about the hepatitis B vaccine, go to www.cdc.gov/vaccines/vpd-vac/hepb. (NAPSI)

Many Boomers Surprised By Debt In Retirement

If you're like most people, retirement means more time to travel, play with grandkids and experience greater personal satisfaction in everyday life. But as Baby Boomers begin to retire, many will experience a different reality—one marked by debt. Fortunately, there are ways to avoid being among them.

The Problem

According to a new study commissioned by Bankers Life Center for a Secure Retirement, more than half of pre-retirees think they'll pay off their debts before retirement, but only a quarter of retirees actually are debt free.

The same study found that eight in 10 middle-income Boomers currently have some debt, and nearly 25 percent have more than 20 years remaining on their mortgage.

"We tend to prepare for costs that we can anticipate," said Scott Goldberg, president of Bankers Life. "Most do not foresee the amount of debt they will carry into retirement and other un-

expected expenses, such as long-term care and various health related costs. Our studies show that only about half of Boomers feel they have a strong understanding of financial matters to overcome these hurdles."

Golden Years Reality

Not long ago, many retirees relied on pensions and Social Security for income during their golden years. These income streams used to be enough to live on comfortably. Today, fewer companies are offering pensions and benefits from Social Security are getting leaner just as a greater number of Americans are retiring.

But as Boomers leave the workforce at what looks like lightning speed, they may not be prepared to continue paying off debt or other unexpected expenses.

According to the study, middle-income Boomers are unsure of the best ways to maximize their income and find additional sources of income during

retirement. Nearly 90 percent express some concerns about making their money last in retirement.

"More than ever, it is crucial that Boomers take proactive steps in advance of retirement and recognize the options available while planning for a secure future," said Goldberg. "From annuities to long-term care insurance to investments, the options beyond Social Security and pensions are increasingly tangible for middle-income Boomers."

The Good News

Thanks to advances in medicine, retirees are living longer, more independent lives. Therefore, being financially prepared for long-term retirement is more important than ever.

More good news: It's never too late for Boomers to meet with a trusted financial advisor to prepare and take the correct precautions that can set them up for a more fulfilling experience in their golden years. (NAPSI)

Senior Dogs Who Wet Their Beds

by Jeff Nichol, DVM

If you're like most dog owners, you've stumbled upon, or even into, a few urine "accidents" from time to time.

What Can Happen

Tom and Andrea Armstrong love their dog Clara, a delightful 8-year-old retriever who enjoys playing ball and snuggling. A few years ago, her family started finding wet spots in her bed. They were puzzled. Clara had been reliably house-trained, but now, when she got up, she would sometimes sniff her wet bed and sheepishly skulk away. She seemed to know she'd made a mistake. Her owners considered punishing her.

The Armstrongs did the right thing and took Clara to their veterinarian. A careful history revealed that this well-behaved dog leaked urine only when resting or sleeping, that she always passed a normal stream outside, and that she never strained. Suspecting an incontinence problem, her doctor explained the importance of ruling out other problems before prescribing treatment.

Why It Happens

It could be due to a number of reasons. Bladder stones and in-

fections, kidney disease, diabetes, neurologic disorders and behavior problems are all possibilities.

For a senior dog, it might be a behavior issue or age-related dementia or it may be entirely physical.

Also, nearly 20 percent of spayed female dogs leak while they sleep due to urethral sphincter hypotonus, often called spay incontinence. Some spayed dogs, most often middle-aged and older, don't produce quite enough of the female hormone estrogen to maintain control of the sphincter muscle in their bladders. After drifting off to sleep, they leak. Some of them lick themselves to clean up the mess, leaving their skin reddened. Nobody's happy.

What The Vet Can Do

Fortunately, nearly every affected dog who's treated does fine. Veterinarians often prescribe the only nonhormone medical option, chewable Proin tablets from PRN Pharmacal, because they taste great and work well.

In some cases, due to pet irritability, restlessness or certain medical conditions, Proin may

be inappropriate. For those dogs, hormone therapy may be more effective.

The good news for spayed female bed wetters is that they can stay indoors with their families. For example, Clara's leaking stopped in just a few days. She's back to being a full-on snuggler.

Learn More

For further information, including important safety material, pet parents can visit www.prnpharmal.com/proin. (NAPSI)

How To Preserve Your Privacy When Making Mobile Payments

Did you know that now you can use a smartphone, tablet or other mobile devices to pay for some purchases? Mobile payments can be convenient—no need to write a check or to pull out your wallet for cash or plastic. No need to type in your payment information to buy something online. But what about your privacy? According to Consumer Federation of America, that's a good question to ask whenever you consider using new technology. Because you usually carry your phone or other mobile device with you, it's on most of the time, and it may contain very sensitive personal information, it's especially important to keep it, and its contents, safe and secure, especially if you want to use it to make mobile payments or conduct other financial business.

How Do Mobile Payments Work?

• **Near Field Communication (NFC) mobile wallet payment.** NFC enables you to tap or wave your mobile device close to a "reader" next to a cash register or on a vending machine, turnstile, parking meter, etc. Your mobile device sends the account information that you are going to use for the payment through a radio signal with a short range of about four inches. The mobile wallet app stores your account number in a secure chip in the phone or in a secure file server linked to the mobile wallet app. Examples include Apple Pay and Google Android Pay.

• **Mobile web payments (WAP).** Use the web browser on your mobile device or a mobile app to make a purchase on the Internet and charge it to your credit, debit, prepaid or bank account.

• **QR code (quick response) scans.** Your mobile device produces a QR code on the screen to be scanned at the register. The QR code provides the link to the

payment information. Usually, you download a mobile app for the merchant (such as Starbucks) or a mobile wallet (such as LevelUp) that allows you to create the QR code on your mobile device.

• **Mobile text payments (SMS).** Send a code by text message to the seller using your mobile device to approve the payment. The purchase is charged to your wireless service bill or a pre-paid account held by the mobile operator. Personal information, such as payment account number, should not be sent via SMS.

• **Direct mobile billing.** Provide your mobile phone number as your account number to the merchant. The purchase is charged to your wireless service bill. These are normally low-dollar digital payments for items such as ring-tones, screen savers or apps, with most mobile operators establishing a transaction and consolidated dollar limit.

Mobile payments often involve using software programs called "apps." Apps may require you to provide personal information in order to download them and, once installed, they can access information from your mobile device. In some cases, you may be asked for permission for the app to obtain specific information, such as your location or your address book.

Some mobile payment apps will only collect and share the information that is required to make the payment; others may collect more information about you. Apps may use your personal information for purposes unrelated to making a payment, such as to sell you in-app features or advertise to you on behalf of other companies. They might also share your personal information with other companies.

Who else could collect infor-

mation from your use of a payment app? It could be the app store, an advertising network, a data broker that collects information about people from a variety of sources and packages it for sale, the manufacturer of your mobile device, the payment provider (such as your credit card issuer), a payment processor, your wireless carrier and broadband service provider, and the businesses that you are paying.

Not all mobile payment services involve using an app—whichever payment service you are using, read its privacy policy. And if you're making a purchase from a merchant's website, you'll also want to look at its privacy policy. Website operators and advertising networks often collect information about people who visit websites.

Tips for Protecting Your Mobile Payment Privacy

• Read the privacy policies of the companies whose services you are using to make mobile payments and the companies that you are paying.

• If you don't like a company's privacy policy, take your business elsewhere.

• Don't voluntarily provide information that is not necessary to use a product or service or make a payment.

• Take advantage of the controls that you may be given over the collection and use of your personal information.

• Since mobile payments, like all electronic payments, leave a trail, if there are transactions that you would prefer to make anonymously, pay with cash.

For more about how to protect your privacy and security when you make mobile payments, go to www.consumerfed.org/mobilepayments. These new educational materials were produced with a grant from the Digital Trust Foundation. (NAPSI)

Tips to Beat Wardrobe Wars When Back-to-School Shopping for Kids

It's no secret that kids have strong opinions when it comes to style and that their tastes are always evolving. With 38 percent of parents spending between \$100 to \$249 per child on back-to-school clothing, according to statistics from online retailer zulily, parents and kids alike should feel confident in their purchases.

"It's never a good feeling to buy your child new clothes, only to find a favorite color, pattern or style has changed," says Shawn Redman, senior buyer and kids' fashion expert for zulily.com. "This back-to-school season, our 'Kids' Trend Report' uncovered that now, more than ever, it's important to involve kids in the shopping process to lessen potential power struggles and inspire smiles on the first day of school."

Redman recommends planning ahead to avoid stress. Start by cleaning out your kids' closets so you can see what still fits and create an accurate checklist of needed items. Then, look for the best deals to help you stay within budget. Online retailers like zulily.com can be a go-to

destination to discover great deals on back-to-school shopping, including a variety of shoes, apparel, accessories and school supplies. Daily, the site features a new assortment of unique looks at great prices.

To help parents shop for kids, zulily is offering key survey findings from kids ages five to 12, in its inaugural "Kids' Trend Report."

• **Girls go against gender norms while embracing the combination of comfort and style,** with their top look being athletic (40 percent), followed by boho (33 percent). Boys, however, are looking to a more adult-influenced approach for fashion inspiration, preferring city chic (48 percent) and preppy (33 percent) for their back-to-school wardrobe.

• **The classic, yet cool, color of blue is the top choice** among all kids (26 percent). However, for girls, pink (29 percent) and purple (25 percent) reign supreme. Boys still prefer blue (42 percent), with red (15 percent) and black (12 percent) coming in as second and third choices.

• **Sorry Mom, girls say you are**

not their number one style icon. While many moms use their own style as the main source of inspiration when shopping for their kids (38 percent), girls are more likely to turn to friends (41 percent) first for inspiration, then to Mom (26 percent), followed closely by television (22 percent). Boys continue to go with the flow and frequently turn to parents for style inspiration first (38 percent), followed closely by friends (34 percent), with television being the smallest source of their style inspiration (14 percent).

• **Style inspiration isn't the only thing** moms and daughters may not see eye-to-eye on, with 36 percent of moms admitting to disagreeing on clothing choices with their daughters. To beat the wardrobe wars, a majority of moms (58 percent) recommend giving their children choices and letting them ultimately pick their own outfits.

"The back-to-school season is a perfect opportunity to inspire kids to express their individuality and boost their confidence," says Redman. (StatePoint)



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Local San Dimas Baton Twirler Places Top 10 In The Nation

SANDIMAS - Ten year old San Dimas resident Ashlyn Moore recently placed Top 10 in the nation for her age division in Intermediate Pageant, at Baton Twirling's National Competition called America's Youth on Parade, held at the University of Notre Dame in South Bend, Indiana. After securing various titles at the California State Championships in November 2015, Ashlyn went on to win the Intermediate Pageant for Miss Majorette of California in May, which qualified her to compete at the National level at the University of Notre Dame. The National Baton Twirling Association's AYOP national event is hosted July 25 through July 30, 2016 in South Bend, Indiana, where baton twirlers from across the United States come to compete in various age divisions and skill level. Ashlyn Moore medaled in five different events, placing in the Top 10 in the nation for the 7-9 Intermediate division!!



Ashlyn Moore at Baton Twirling's National Competition

Keeping the sport and tradition of baton twirling alive, she is a 4th generation baton twirler; her great grandma was a majorette, and her grandma, mom and aunt were all twirlers! Ashlyn is coached by the amazing Liane Aramaki and Ashlyn is also currently a twirler with the Rockettes of California Twirl Team. She hopes to continue to pursue additional baton twirling championship titles, and also someday be the

Feature Twirler for Bonita or San Dimas High School.

Ashlyn has certainly represented her home town of San Dimas well, and has made her friends, family and fellow California twirlers abundantly proud!

A special congratulations to Ashlyn Moore and we wish her the best of luck on her future baton twirling journey.



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OCTOBER 1, 2016, 9am to 3pm Duarte Civic Center, parking lot 1600 Huntington Drive, Duarte, CA 91010

For additional dates and locations call 1-888-CleanLA or visit www.888CleanLA.com.



Local Korean War Veteran Passes On

GLENDORA - James "Jim" Moses, 85, passed away peacefully at the Veterans Hospital in Long Beach on August 5, 2016 after a long battle with cancer.

Jim was born on April 12, 1931, in New Castle, PA, to Albert and Julia Moses.

In 1945, he moved to Pasadena where he attended McKinley Junior High School. Later he lived in Azusa and Glendora before enlisting in the United States Army in 1948 where he served with distinction. He was assigned to the 1st Infantry Division, the "Big Red One," and deployed to occupation duty in Germany.

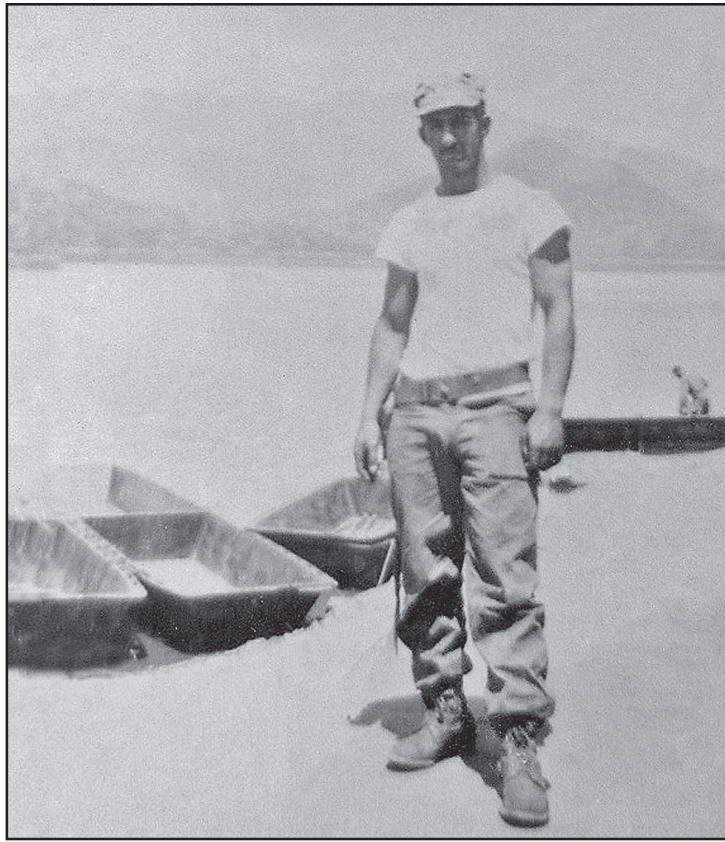


James Moses - Big Red One

When the Korean War broke out, he was reassigned to the 1437th Engineer Treadway Bridge Company in Korea. The 1437th held the mission to support the 19th Regiment, 6th ROK Division, and the 21st Regiment, 8th ROK Division, during the offensive across the Pukhan River north of the Hwachon Reservoir. The 1437th operated a ferry service at the Hwachon Reservoir for United Nations troops operating in the rugged, inaccessible mountains north of the man-made reservoir lake. Scheduled trips were made around the clock to provide a vital supply link over a 26 mile route. Ammunition, food, and replacements were ferried across the reservoir and up the Pukhan River to UN forces. On the return trip, engineer assault boats powered by outboard motors evacuated wounded.

In 1951 while attached to KMAG, the Korean Military Advisory Army Group attached to the 6th Republic of Korea Army, Jim was in charge of the Hwachon Reservoir north of the 38th Parallel. One of his duties was to take Korean General Lee on various trips up and down the reservoir.

On one occasion, a Major from the 2nd Calvary Division issued



James Moses with the dingys in the background in the water at the Hwachon reservoir.

an urgent plea for a volunteer to evacuate wounded Korean officers and enlisted men trapped in a tributary about three miles above the reservoir; Jim volunteered. Alone he set out across the reservoir aboard a 9 foot dingy powered with a 22 horsepower Johnson outboard motor while towing another 9 foot dingy behind. Jim Moses located the six wounded soldiers and returned them safely to base headquarters, although one had died on the way back. He was scheduled to come back to the States but was asked to stay a few days longer for a full dress parade in his honor which he refused as he was anxious to return home. In February 1952, the Republic of Korea sent a Citation along with the Korean Medal of Honor to Washington D.C., to be awarded to Jim. The Citation read in part:

"... for his aid in evacuation, education and training of our engineers. This good attitude you have taken toward us was essential toward the excellent cooperation between your people and ours and the foundation of friendly relations between the Americans and Koreans."

The Korean Medal of Honor is the highest award that can be given an American by Korea. Jim was also awarded the Army Occupation Medals for his service in Germany and Japan and the Korean Service Medal with three bronze service stars.

Jim is survived by three sons, James Albert Moses of Ventura, John Eric Moses of Long Beach, and Gary Christian Moses of Clive, Iowa; grandchildren Kyle, Konner, Daniel, Robert and Jessica; and brothers, Eugene, Roger and Edward.

Grave side services will be held Thursday August 11 at 3pm at Oakdale Memorial Park in Glendora where he will be interred beside his loving wife Borghild who predeceased him in 2001.

Military Order of Purple Hearts Honors West Covina VFW Post 8620



Purple Hearts Commander for Chapter 392, Eddie Morin, Daniel Calderon and VFW Post 8620 Commander George Ogden who is accepting an honorary Purple Heart flag.

By George Ogden

WEST COVINA - On August 7th, 1782, the Purple Heart Medal was established in the U.S. This is the date that Purple Heart organizations use as a day for them to recognize those veterans that are Purple Heart recipients.

On Sunday, August 7, the Military Order of the Purple Heart Chapter 392 honored those that were Purple Heart recipients with a lunch at Guadalajara Grill in Baldwin Park and this was followed with a ceremony and cake

at the West Covina VFW Post 8620. Commander George Ogden for the VFW accepted a Purple Heart Flag from Purple Hearts Commander Eddie Morin and Daniel Calderon. Ogden accepted the recognition for the Post and thanked the organization for their effort with this program. Also attending were officers from the Marine Corp league which meet at the VFW Post once per month and also host other activities at the facility.

Antonovich's Pet Of The Week: "Mister"

LOS ANGELES COUNTY

At the Board of Supervisors meeting, Supervisor Michael D. Antonovich presents "Mister," a 3-month-old Miniature Schnauzer ready to be adopted. Since the initiation of the Supervisor's pet adoption program in 1995, every pet presented for adoption at the board -- over 1000 dogs, cats, rabbits (and a horse) -- has successfully found a home. For more information about adopting a pet, please call (562) 728-4610.



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