



# San Gabriel Valley Examiner

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July 28 - August 3, 2016

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# Suspected Drunk Driver Fleeing from Police Injures 9 People Including a Little Baby

By George Ogden / Rudy Lopez WCPD PIO  
**WEST COVINA** - On Monday, July 18, around 7:50 p.m., a white Acura driven erratically was spotted in the area of Holton and Avington Streets by West Covina Police Officers. The Acura suddenly sped away at a high rate of speed and a pursuit was initiated. The Acura travelled north on Avington, then turned west on Francisquito. When the Acura approached the intersection of Francisquito and Walnut, it failed to stop at the stop sign and slammed into two vehicles that were already in the intersection. A white Nissan Maxima had been northbound on Walnut, and a White Ford Expedition was southbound when the Acura slammed into the auto's. The Nissan Maxima had a female driver and her two daughters ages 7 years and 8 months. The back of her car was nearly ripped off the vehicle. All were injured with the baby suffering critical injuries as it had been crushed in the baby-seat. All were transported to County USC Medical Cen-



Crash scene where the suspect's Acura (far left) crashed into a white Nissan Maxima and a White Ford Expedition. The Nissan had the back end nearly torn off. Photo by Hector Carrillo.

ter. The Expedition contained 6 people. All 6 received injuries and were also transported to local hospitals. The current conditions of all of the injured victims are presently unknown. The Acura was driven by Robert Lopez, 26 of La Puente who was arrested and transported to a local hospital for his injuries. His current condition is unknown. The California Highway Patrol is handling the investigation for the collision.

Prosecutors filed criminal charges on Wednesday against Lopez who triggered the three-vehicle crash which injured the 10 people, including the baby

and himself. Lopez was charged with three counts of fleeing a pursuing officer's motor vehicle causing serious bodily injury,

one count of driving under the influence of alcohol causing injury within 10 years of another DUI offense, one count of driving with a .08 percent blood alcohol content causing injury within 10 years of another DUI offense.

Lopez was convicted of reckless driving and driving with a .08 percent blood alcohol content or more in 2015.

Lopez will be arraigned at Pomona Superior Court. Lopez is still at Los Angeles County USC Medical Center and is being held on \$160,000 bail on these charges, however, it appears that there is no bail hold on other charges. During his adult life, it appears that he is a career criminal with three felony convictions and other arrests.

## Weapons Destroyed at Annual Gun Melt



Nickole Nishida, who is the Public Information Officer at the Los Angeles County Sheriff's Department, stands by a pile of handguns and rifles that will be melted down.

By George Ogden  
**RANCHO CUCAMONGA** - The Los Angeles County Sheriff's Department has partnered with the Gerdaul Steel Mill in Rancho Cucamonga to melt 7,044 guns into steel rebar for use in constructing new bridges, freeways and buildings across California. This is the 23rd Annual Gun Melt by the Los Angeles County Sheriff's Department, the Los Angeles Superior Court, and the Compton, El

Monte, and Beverly Hills police departments. Los Angeles County Sheriff Jim McDonnell spoke at the melt down event about getting rid of the unwanted weapons.

There are a number of ways for these weapons to be turned in. Either through a buyback program or simply turning them in to law enforcement agencies. If you have an unwanted weapon or one that might be too dangerous to fire because it malfunctions or

it is not working properly or any other reason, contact your local police agency and see what their policy is for turning in your unwanted weapon. DO NOT simply walk into a police station with a weapon. Contact them first. If you do bring a weapon to a police station, LEAVE IT IN YOUR CAR until you make contact with a police officer and they will go to your vehicle to retrieve and secure your weapon.

## Night on the Plaza was a WOW!

**GLENDORA** - Wow! was the comment heard at the Glendora Public Library Friends Foundation "Night on the Plaza" fundraiser. This was the 16th year for the event which raises funds to support the Glendora Public Library programs, outreach and to supplement library materials, such as books, magazine subscriptions, DVDs, CDs and databases.



The evening was made possible with the hard work of Committee Co-Chair Kitty Garvey (pictured with Mike Garvey)

The Library Plaza was transformed into an oasis of color. More than 400 attendees bid on silent and live auction items and a special Book Fund drive. Everyone was treated to an elegant dinner catered by "Spaggi's" and dancing late into the night to music provided by "JTD."

The GPL Friends Foundation wishes to thank the generosity of the corporate sponsors, those who donated items for the auctions and the generosity of those who purchased the auction baskets. The Glendora Public Library will be able to supplement its City budget and go beyond "Just Books."



## Azusa Unified Opens Enrollment for Free Preschool Program

**AZUSA** - Azusa Unified School District invites parents to enroll their children in its free California State Preschool Program, which starts Thursday, Aug. 18 at Longfellow Elementary.

There are 96 spaces available for students who are at least 4 years old by Sept. 1, 2016. Families must choose to register their child for one of two morning sessions held from 8 to 11 a.m. or one of two afternoon sessions from 11:45 a.m. to 2:45 p.m. Monday through Friday.

"The District sees greater achievement from students who enter Kindergarten with language skills," AUSD Superintendent Dr. Linda Kaminski said. "Preschoolers who get this jumpstart will also come into elementary school with more confidence and social skills."

Parents do not have to be Azusa residents to enroll his or her child but the District's priority is to serve families within its boundaries.

To enroll, parents are asked to produce verification of in-

come to show they meet family income requirements set by the State, documentation of their parental rights or guardianship, a utility bill or bank statement to verify residency, the child's birth certificate, an immunization record and a copy of the child's current physical exam.

Students will experience being in a class of 24 students with three teachers who provide a nurturing atmosphere and an age-appropriate curriculum. The preschool program welcomes parent volunteers.

Those interested in additional information can call 626-815-4700 or 626-815-4709.

## Critical Blood Shortage: Red Cross Urges Blood And Platelet Donors To Give Now

**PASADENA** - While thousands of people from across the country responded to the emergency request for blood and platelet donations issued by the American Red Cross in early July, a critical blood shortage remains. The Red Cross urges eligible donors to give now to help ensure blood is available throughout the rest of the summer to meet patient needs.

At times, blood and platelets are being distributed to hospitals faster than donations are coming in, which impacts the ability to rebuild the blood supply. Right now, the Red Cross has less than a five-day blood supply on hand. The Red Cross strives to have a five-day supply at all times to meet the needs of patients every day and be prepared for emergencies that may require significant volumes of donated blood products.

"The Red Cross continues to have an emergency need for blood and platelet donors to give now and help save patient lives," said Jay Winkenbach, donor recruitment director of the Southern California Blood Services Region. "We are grateful for those who have already stepped up this summer to give and want to remind those who are eligible that hospital patients are still counting on them to roll up a sleeve."

In the U.S., every two seconds someone like Ray Poulin needs blood or platelets. Poulin's liver and kidneys failed following a serious blood infection. The situation became urgent when his liver hemorrhaged. He was given a 10 percent chance of survival. After receiving 77 units of blood, Poulin defied the odds.

"There was a lot that went into saving my life, but if the blood wasn't available when I needed it, I wouldn't be here

today," said Poulin. Blood and platelets are needed for many different reasons. Accident and burn victims, heart surgery patients, organ transplant patients, and those receiving treatment for leukemia, cancer or sickle cell disease may all need blood.

Donors of all blood types are urgently needed to help restock the shelves. The Red Cross is thanking those who come in to donate blood or platelets between July 25 and Aug. 31 by emailing them a \$5 Amazon.com gift card claim code.

To schedule an appointment to donate, use the free Blood Donor App, visit [redcrossblood.org](http://redcrossblood.org) or call 1-800-RED CROSS (1-800-733-2767). Donation appointments and completion of a RapidPass online health history questionnaire are encouraged to help reduce wait times.

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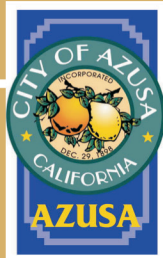
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- Jiffy Lube . . . . . 808 East Alostia Avenue . . . . 334-4581
- Y Tire Sales . . . . . 350 North Citrus Avenue . . . .969-1771

- Centers will issue a \$0.40 per gallon recycling incentive upon request.
- FREE used oil drain containers are available to Azusa residents at all of the listed locations.
- For more information, call the City of Azusa at (626) 812-5198.

### Properly Dispose of Household Hazardous Waste

- Deliver hazardous waste to a Hazardous Waste Roundup for proper disposal. Participation is free of charge.
- Materials accepted include - paint, cleaning products, auto fluids, garden chemicals, batteries, obsolete electronics, sharps, and expired medicine.

Upcoming roundups near Azusa:

AUGUST 20, 2016, 9am to 3pm	Morgan Park, rear parking lot	4100 Baldwin Park Blvd., Baldwin Park, CA 91706
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](http://www.888CleanLA.com).







# Consumer Jitters

Retail sales were much stronger recently, setting the stage for a Q2 economic rebound. But this year's rebound is shaping up weaker than the ones in Q2 2014 and '15, consistent with an economy losing steam.

The first quarter was particularly bad. Growth in real consumer spending slowed to a two year low of 1.55% at an annual rate. Economists, for the most part, were baffled. But the data suggest the slowdown is pretty typical late-cycle stuff, you know, close to when expansions die of old age.

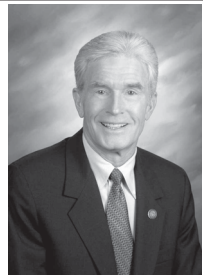
Does this mean recession is imminent? Well, it depends what you call imminent. Some fairly reliable recession indicators are flashing warning signs now, meaning the risk of recession is elevated. But calling a recession is a tricky business, which is why most economists insist the economy is still growing for months every time growth stops. For now, it's safe to say the perception of risk will fall as the economy accelerates in Q3, but the economy bears watching, especially consumption.

### SHAKEN CONFIDENCE

Consumers are nervous. Both the Conference Board and University of Michigan consumer surveys peaked in January 2015. Both show consumers' assessment of current conditions have been flat for months, while consumers' expectations for the future have deteriorated.

Expansions can continue for years without growth in confidence. Both indices typically drift lower for several quarters before plunging more than 20 points in a six month span right before recession sets in. You'd have to go back to the double-dip recessions of the early 1980s, triggered by a very aggressive Fed and the 1980 Credit Controls, to find the most recent example when there was a recession

**In A Nutshell**  
What's up in the Economy?



**KEN HERMAN**  
Economic Analyst  
& Former Glendora Mayor

sion without that sudden plunge. But by the same token, it's rare for both indices to fall for a year without such a drop.

The deterioration in confidence likely reflects shrinking corporate profits. While there has been no increase in people finding jobs, or any decrease in those who think jobs are plentiful, consumers anticipate deteriorating business conditions and a deteriorating job market six months from now. They also worry about future income. Fewer anticipate increases over six months, while there has been an increase in the number expecting income will be the same or lower.

### RISING SAVINGS

People save more when worried about jobs and income. With the exception of tax hocus-pocus, the trend in the saving rate has been rising since 2005, a reflection of the secular sluggishness known as the long-term credit cycle. You know, the one Yellen insists is not a real thing.

### PROFITS AND M&A

Corporate profits peaked in the third quarter of 2014, but regular dividends are still rising. With profits dropping, companies are using dividends, buybacks and cost cuts to keep share prices from falling.

Mergers and acquisitions tend to pick up when cost cutting is a priority. In 2014 and 2015, there were \$4.5 trillion and \$5.6 trillion, respectively, in mergers and acquisitions, surpassing the prior

two-year record in 2006 and 2007. One of the primary goals of M&A is to take advantage of economies of scale to reduce expenses.

Employees in support roles are especially vulnerable. Accountants and human resource employees and compliance especially (a company doesn't need twice as many support personnel just because it doubles in size). One set of managers and C-suite executives are usually also eliminated.

Because mergers tend to peak late in the cycle, when job openings are plentiful, they tend to limit job growth rather than cause payrolls to fall outright. But tens of thousands of people are displaced every quarter by merger-related layoffs, and tens of thousands more work under a cloud of fear for three months to a year, waiting to learn who will stay and who will go. Anyone who has experienced a merger knows how stressful it can be. M&A tends to peak late in the cycle, and is a reliable contributor to perennial late cycle deterioration in confidence.

### UNEMPLOYMENT QUESTIONABLE

Even the best leading indicators are not foolproof. But employment participation is one more to add to the list of critical indicators deteriorating in recent quarters. The list so far:

1. Corporate profits have been falling since 2014. If they don't recover soon, the stock market and employment are at risk.

2. Consumption has slowed for nine months straight. If consumption continues to fizzle, GDP will fizzle, too. Better recent retail sales are a hopeful sign, but several months of improvement are necessary to reverse the downward trend.

3. Business investment in equipment fell in the past two quarters. The Q1 drop was across the board. Structures investment has fallen in three of the past four quarters, but the drop so far has been mostly limited to energy-related structures. Nevertheless, business fixed investment fell in Q4 and Q1, reflecting the weakness in profits.

4. The ranks of the unemployed are no longer falling, as job growth has slowed to roughly the same pace as labor force growth.

5. Consumer confidence is slipping, and has been for more than a year, driving saving higher and spending lower. A preliminary recent pop in the University of Michigan consumer sentiment index is encouraging, but again, the trend is downward.

Weak corporate profits underlie all five of these warning signs. Profits must recover if business and consumer spending is to re-accelerate. Because so much of the recent profits weakness has been confined to oil and gas companies and exporters, there is a sense that it doesn't really count, especially now that oil is off its lows and the dollar has reversed some of last year's surge. But knowing where the weakness is doesn't make it any less real, especially as weak earnings spreads to companies only peripherally exposed to oil and exports.

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

# Financial - Ask Julia

*With housing prices rising so fast, is there another chance of a housing bubble?*

Here's a link to an interesting article about where real estate is showing signs of heating up too fast. <http://www.realtor.com/news/trends/housing-bubble-2/>

*Is there a way for me to cash out my existing annuity contract and trade into one that better suits my financial needs, but without having to pay income taxes on what I've accumulated?*

Do you have any early surrender fees that would be due on your annuity? Sometimes this can be countered with all or part of a bonus offered on a new annuity. With that said, we could look into whether or not it would be beneficial for you to do an exchange (IRS Code Sec. 1035). A 1035 exchange would allow you to exchange an existing annuity contract for a newer one without having to pay taxes on the accumulation in your old contract. If we find that it's a good thing for you to do that, you could gain new opportunities for flexibility and tax-deferred accumulation without paying taxes on what you've already accumulated. Newer annuities offer anything from a bonus, easier access to funds, nursing-home benefits, guaranteed lifetime income, possible increase in retirement payout, and/or a bonus to beneficiaries willing to take the money over several years rather than in one lump sum.



Julia Yoder

*We'd like to set up some sort of an account for our grandson. What do you suggest?*

There are several investment accounts you could establish for your grandchild, but one that my clients fall in love with is a cash-value life insurance policy. Starting at age 1, and paying less than \$100 per month into a \$100,000 life insurance policy, the cash-value could be enough to pay for college or enough to put a sizeable down-payment on a house. Of course, if he waited even longer to access the cash value, he could possibly have more than a million dollars for his retirement.

*What are the important ages in regard to financial planning, and why?*

At age 59 1/2, as long as certain conditions are met, you can start taking withdrawals from qualified retirement plans and IRAs without incurring a penalty. Since these have been growing tax-deferred, you'll now have to pay ordinary income taxes. At

age 62, you could start collecting reduced Social Security benefits. Depending on what year you were born, you could take full Social Security benefits when you reach "full retirement age" (usually ranging from 65 to 67). At age 65, you're eligible to enroll in Medicare. (If you want coverage at the earliest possible date, enroll 3 months before turning 65.) For those eligible for SS, Medicare Part A Hospital Insurance benefits are automatic. There's a monthly premium if you decide you want Medical Part B Insurance benefits. At age 70 1/2, you are required to take minimum distributions from most tax-deferred retirement plans if you want to avoid a 50% penalty on the amount that should have been withdrawn. The federal government determines your life expectancy, which is what the annual required minimum distribution is based on.

Got a question? Ask Julia by email:

Email questions and comments to: [juliyoder@yahoo.com](mailto:juliyoder@yahoo.com)

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## THE CAR GURU

WHAT YOU "AUTO" KNOW

By Gene Morill - Certified Automotive Specialists

## The Check Engine Light

Your car has many computers that monitor your engine for the best performance; your transmission for proper shifting, your braking system for safe stopping and they also monitor many other devices to make sure they are working properly. If a system detects a problem, it needs to alert you, so you can bring the car in for service. This is the role of the check engine light.

The check engine light looks different from car to car, but it's always a yellow or orange color, usually with a picture of an engine. If the check engine light comes on solid (not blinking), you can continue to drive the car until you have a chance to bring it in. This does not mean you should ignore it.

When the check engine light

is on, the car defaults to a backup system that controls all the important systems. Driving around for a short time until you can set up an appointment is no problem, but continuing to drive more than 20 miles is a bad idea. However, if the check engine light is blinking rhythmically, there is a serious problem; a computer system has had a major malfunction that will damage the catalytic converter. If you notice a blinking check engine light, you do not need to stop in the middle of the bridge and call a tow truck, but you do need to stop driving as soon as practical. Whether the check engine light is solid or blinking, it's a good idea to drive gently.

The modern car is more complex than ever, the old plug in a

code reader to get a code doesn't give as much information as it did in older makes. I recommend a full system or health scan to check all the computer and modules in the system.

Here is an example. We had a late model Ford come in with a driving issue. We did a quick code read and found no codes, but when we did a health scan, we found several codes that related to the transmission. We were able to fix the car and all was well.

Please use a shop that is well equipped and don't rely on the old code reader any more.

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# Build A Road Map To Help Seniors Stop Or Reduce Driving

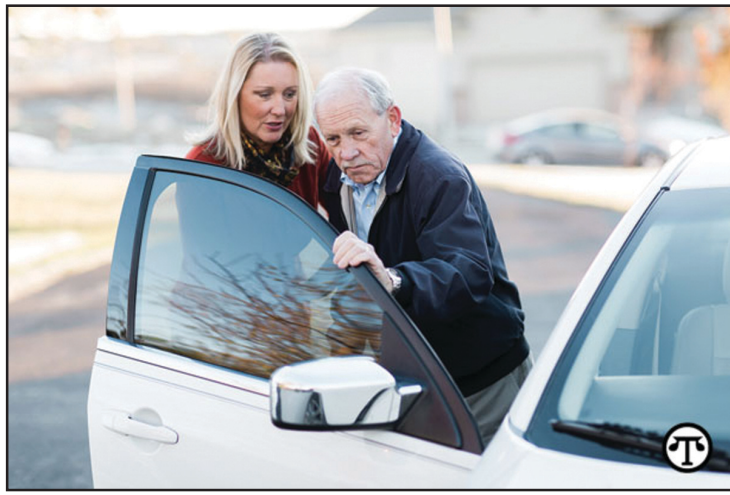
Parents don't hesitate to talk to their teenagers about driving safely, but no one is talking to seniors.

Many older people rely on driving for the independence and freedom to go where they want, when they want. The idea of giving up driving sparks feelings of anger, anxiety and loneliness. Though many drivers can continue to drive safely as they get older, physical and cognitive changes may put older adults in jeopardy on the road.

Developing an objective process to assess a loved one's driving abilities, communicate concerns, and plan ways to transition driving practices can help take the emotion out of the situation.

To help families start the dialogue, occupational therapist and senior driving expert Elin Schold Davis offers five suggestions.

1. Do all you can to keep a safe driver safer. For example, explore the CarFit program, an educational program created by the American Society on Aging and developed with the American Automobile Association, AARP and the American Occupational Therapy Association, available at [www.car-fit.org](http://www.car-fit.org). CarFit is designed to help older drivers find out how well their personal vehicles suit them and highlight actions they can take to improve.
2. Get the facts. Any decisions



**A scratch on the bumper or avoiding activities that require leaving home may be the first warning signs that families should talk with aging parents about driving.**

about driving cessation should be based on data, and seniors deserve to have more than just opinions influencing whether or not they can continue to drive. Get the facts with evaluations from medical professionals, such as a physical or vision exam. Encourage your loved one to take a driving self-assessment.

3. Listen and communicate. Listen to your loved one's concerns to help understand and develop a plan with which he or she feels comfortable.

4. Create a plan with plenty of alternatives. When you get to the root of an aging adult's concerns, it's easier to create a plan that meets his or her needs. For example, if isolation is a concern, look into public transportation or

consider friends or family members who are willing to drive.

5. Explore new technologies. Assistive technologies, such as emergency response systems, smart headlights, and blind spot warning systems, keep older drivers safer on the road.

A new survey by Home Instead, Inc., franchisor of the Home Instead Senior Care network, found that 95 percent of surveyed seniors have not talked to their loved ones about driving. To see Let's Talk about Driving resources, including the free Safe Driving Planner, which lets families help seniors assess their driving habits, visit [www.LetsTalkAboutDriving.com](http://www.LetsTalkAboutDriving.com) or call a Home Instead office. (NAPSI)

# Selling Your Life Insurance Policy: Why And How

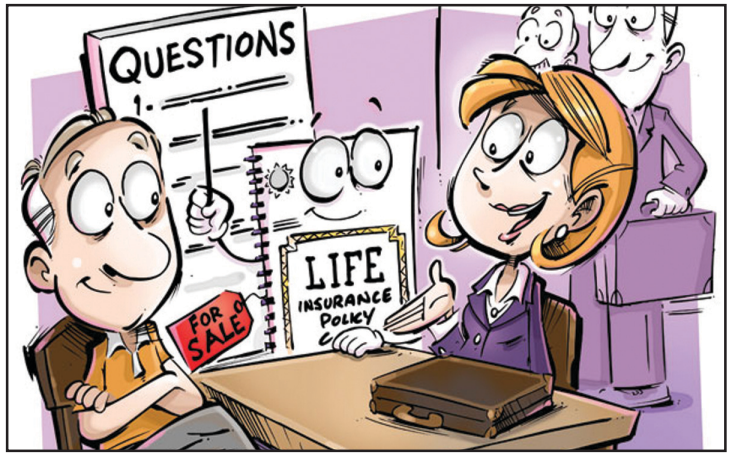
A growing number of American seniors are discovering the hidden value in an important asset—their life insurance policies.

Americans aged 65 or older leave more than \$100 billion in benefits on the table each year by lapsing or surrendering these policies. One reason is that it can be a problem for many retirees to afford their life insurance premiums, either because of increased rates, decreased income or some personal issue.

One option to consider if you're ever faced with this dilemma is a life settlement: selling your policy to a third party for an amount greater than its cash surrender value though less than the death benefit. You get a cash payment. The buyer pays all future premiums and gets the death benefit when the time comes.

Before you sell your policy, however, you should talk with your trusted financial advisor or seek out a qualified professional who specializes in life settlement transactions. A good place to start is by contacting a member of the Life Insurance Settlement Association ([www.lisa.org](http://www.lisa.org)) who is either a life settlement broker or provider.

If you decide to proceed with exploring the sale of your life insurance policy, you may want to interview a couple of LISA



members by asking questions such as:

1. How long has your firm been in the life settlement business, how many professionals does it employ and how many years of experience does its top management have in the business?
2. Is your firm fully licensed in jurisdictions where it conducts business and has it ever been convicted of violating any life settlement regulations?
3. Has your firm ever been sanctioned by LISA for violations of its Code of Ethics and Standards of Professional Conduct?
4. While acting on my behalf, will you provide me with total disclosure of all information and interaction among providers with whom you are negotiating a sale price for my policy?
5. How is your compensation determined, does it come out of the proceeds of selling my policy

and who pays it? Will I know if there are any other parties to be compensated for selling my policy and how much their compensation will be?

6. Will you keep me informed about the progress of the sales transaction at specific times?

Perhaps the most important consideration is feeling comfortable about doing business with a firm that you are confident is working in your best interest, possesses a high level of integrity and is one you would recommend to a friend.

Learn More  
For further facts, or to find a life settlement professional who can help you look into this option and see if it makes sense for you, call (800) 664-9024 or visit the LISA website: [www.lisa.org](http://www.lisa.org). To view a video on this issue, go to [www.lisa.org/options](http://www.lisa.org/options). (NAPSI)



# San Gabriel Valley Examiner

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correct. (A registrant who declares as true information which he or she knows to be false is guilty of a crime.) Signed: LISA GABLE, OWNER. The registrant commenced to transact business under the fictitious business name listed above on (date): 05/2016. This statement was filed with the County Clerk of Los Angeles County on (Date) 06/24/2016. NOTICE: This fictitious name statement expires five years from the date it was filed in the office of the county clerk. A new fictitious business name statement must be filed before that time. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq. Business and Professions Code). BD. Publish: 07/21/2016, 07/28/2016, 08/04/2016, 08/11/2016. THE SAN GABRIEL VALLEY EXAMINER. AAA198995.

FICTITIOUS BUSINESS NAME STATEMENT 2016157996 The following person(s) is/are doing business as: BUZZ PROMOTIONS, 717 W. WOODBURY RD., ALTADENA, CA 91001. Mailing address if different: N/A. The full name(s) of registrant(s) is/are: FERRANTE RUSSELL, 5123 STONEGLEN RD., LA CANADA, CA 91011. MINTZER ROBERT, 5860 CANYON COVE, LOS ANGELES, CA 90068, KENNEDY WILLIAM, 515A S FRY RD #103, KATY, TX 77450. This business is conducted by: GENERAL PARTNERSHIP. I declare that all information in this statement is true and correct. (A registrant who declares as true information which he or she knows to be false is guilty of a crime.) Signed: FERRANTE RUSSELL, PARTNER. The registrant commenced to transact business under the fictitious business name listed above on (date): 06/01/1996. This statement was filed with the County Clerk of Los Angeles County on (Date) 06/23/2016. NOTICE: This fictitious name statement expires five years from the date it was filed in the office of the county clerk. A new fictitious business name statement must be filed before that time. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq. Business and Professions Code). BD. Publish: 07/21/2016, 07/28/2016, 08/04/2016, 08/11/2016. THE SAN GABRIEL VALLEY EXAMINER. AAA199284.

FICTITIOUS BUSINESS NAME STATEMENT 2016158593 The following person(s) is/are doing business as: GRAND ILLUSION PIANO SHELLS, 7806 ADORÉE ST, DOWNEY, CA 90242. Mailing address if different: N/A.

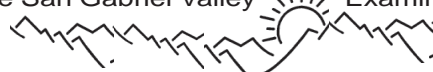
The full name(s) of registrant(s) is/are: JEFFREY SCOTT COULSON, 7806 ADORÉE ST., DOWNEY, CA 90242. This business is conducted by: INDIVIDUAL. I declare that all information in this statement is true and correct. (A registrant who declares as true information which he or she knows to be false is guilty of a crime.) Signed: JEFFREY SCOTT COULSON, OWNER. The registrant commenced to transact business under the fictitious business name listed above on (date): 06/2016. This statement was filed with the County Clerk of Los Angeles County on (Date) 06/23/2016. NOTICE: This fictitious name statement expires five years from the date it was filed in the office of the county clerk. A new fictitious business name statement must be filed before that time. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq. Business and Professions Code). BD. Publish: 07/21/2016, 07/28/2016, 08/04/2016, 08/11/2016. THE SAN GABRIEL VALLEY EXAMINER. AAA200010.

FICTITIOUS BUSINESS NAME STATEMENT 2016156012 The following person(s) is/are doing business as: THIRSTY MELON, 10965 BLUFFSIDE DR. #367, STUDIO CITY, CA 91604. Mailing address if different: N/A. The full name(s) of registrant(s) is/are: YOLANDA GOMEZ, 10965 BLUFFSIDE DR. #367, STUDIO CITY, CA 91604. This business is conducted by: INDIVIDUAL. I declare that all information in this statement is true and correct. (A registrant who declares as true information which he or she knows to be false is guilty of a crime.) Signed: YOLANDA GOMEZ, OWNER. The registrant commenced to transact business under the fictitious business name listed above on (date): N/A. This statement was filed with the County Clerk of Los Angeles County on (Date) 06/21/2016. NOTICE: This fictitious name statement expires five years from the date it was filed in the office of the county clerk. A new fictitious business name statement must be filed before that time. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq. Business and Professions Code). BD. Publish: 07/21/2016, 07/28/2016, 08/04/2016, 08/11/2016. THE SAN GABRIEL VALLEY EXAMINER. AAA200233.

FICTITIOUS BUSINESS NAME STATEMENT 2016158172 The following person(s) is/are doing business as: PURE ORGANIC NAIL SALON, 8000 SUNSET BLVD B-200

SUITE 42, WEST HOLLYWOOD, CA 90046. Mailing address if different: 445 S. NEW HAMPSHIRE AVE APT 114, LOS ANGELES, CA 90020. The full name(s) of registrant(s) is/are: OYUNBAYAR BATCHULUUN, 445 S. NEW HAMPSHIRE AVE APT 114, LOS ANGELES, CA 90020. This business is conducted by: INDIVIDUAL. I declare that all information in this statement is true and correct. (A registrant who declares as true information which he or she knows to be false is guilty of a crime.) Signed: OYUNBAYAR BATCHULUUN, OWNER. The registrant commenced to transact business under the fictitious business name listed above on (date): N/A. This statement was filed with the County Clerk of Los Angeles County on (Date) 06/23/2016. NOTICE: This fictitious name statement expires five years from the date it was filed in the office of the county clerk. A new fictitious business name statement must be filed before that time. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq. Business and Professions Code). BD. Publish: 07/21/2016, 07/28/2016, 08/04/2016, 08/11/2016. THE SAN GABRIEL VALLEY EXAMINER. AAA201078.

FICTITIOUS BUSINESS NAME STATEMENT 2016160631 The following person(s) is/are doing business as: AS YOU WISH NON-EMERGENCY MEDICAL TRANSPORTATION, LLC, 2625 HUDSPETH STREET, INGLEWOOD, CA 90303. Mailing address if different: N/A. The full name(s) of registrant(s) is/are: AS YOU WISH NON-EMERGENCY MEDICAL TRANSPORTATION, LLC, 2625 HUDSPETH STREET, INGLEWOOD, CA 90303. This business is conducted by: LIMITED LIABILITY COMPANY. I declare that all information in this statement is true and correct. (A registrant who declares as true information which he or she knows to be false is guilty of a crime.) Signed: ELBERT THOMAS MARTIN, MEMBER. The registrant commenced to transact business under the fictitious business name listed above on (date): N/A. This statement was filed with the County Clerk of Los Angeles County on (Date) 06/27/2016. NOTICE: This fictitious name statement expires five years from the date it was filed in the office of the county clerk. A new fictitious business name statement must be filed before that time. The filing of this statement does not of itself authorize the use in this state of a fictitious business name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq. Business and Professions Code). BD. Publish: 07/21/2016, 07/28/2016, 08/04/2016, 08/11/2016. THE SAN GABRIEL VALLEY EXAMINER. AAA203368.



# Don't Let Low-Cost Parts Raise Your Risk And Reduce Your Vehicle's Value

According to the U.S. National Highway Traffic Safety Administration (NHTSA), some 10 million vehicles are involved in accidents every year.

If yours is ever one of them and needs repairs, it's important to remember that to keep it on the road to safety and saving, you need to avoid counterfeit, aftermarket, salvaged and recycled auto parts.

### The Problem

Some people think, or are told by their insurance company, that they can save money by visiting independent repair shops that are not recognized by the automakers for collision repairs. Unfortunately, these shops may offer copies of original parts or recycled components from other collision-damaged vehicles. Often, these parts are unsafe for long-term use. Counterfeit and recycled crash parts also affect the vehicle's appearance and decrease its resale value. Car



This test shows the difference between a non-OEM air bag and a Hyundai genuine air bag.

manufacturers such as Hyundai encourage the use of OEM (original equipment manufacturer) parts on all vehicle repairs because such parts are designed and manufactured to meet Hyundai's engineering specifications. Before you have your car fixed, it can be wise to find out whether the repair facility uses original equipment parts.

Hyundai Genuine Parts are manufactured to exact engineering specifications for a pre-

cise fit without modifications, ensuring quick and proper installation. They are also tested to ensure they meet the U.S. government's collision safety and crash protection standards. These parts have high reliability because they are made from high-quality materials.

The NHTSA says this is especially important when you need a new air bag.

### Expert Advice

To help, Hyundai has created a consumer awareness

campaign, highlighting the differences between non-Hyundai and Hyundai Genuine Parts.

"Counterfeit parts have been a growing problem over the last 30 years," said Frank Ferrara, executive vice president, customer satisfaction, Hyundai Motor America. "Customers would see short-term savings after their vehicle was repaired, not even aware that non-Hyundai parts were used to bring these repair costs down. Short-term savings can have adverse long-term implications on the vehicle and passengers, which ultimately ends up costing more. Consumer awareness is essential to addressing this issue and Hyundai is willing to do its part. The more people understand the dangers behind using non-Hyundai components and see the benefits of purchasing original parts, the less likely they are to suffer severe consequences and lose value on their car."

After the repair, it's a good idea to take delivery of your vehicle during the day and inspect it in daylight. Look for consistent gaps between panels and make sure the doors, hood and trunk open properly.

### What Else You Can Do

Even before you get your car repaired, remember to do six things immediately after any vehicle accident:

1. Check everyone for injuries; call an ambulance when in doubt.
2. If you can, move all cars involved to a safe place out of traffic.
3. Turn on your hazard lights.
4. Inform the police even if the accident is minor.
5. Notify your insurance agent.

6. Take photos if you can and make notes, including specific damages to all vehicles involved, witness information and so on.

For further facts and stats, visit [www.HyundaiUSA.com/ConsumerAwareness](http://www.HyundaiUSA.com/ConsumerAwareness). You can also watch the video titled "Don't Gamble with Counterfeit Parts" on the HyundaiUSA YouTube channel. (NAPSI)

# Could You Be A Victim of Predatory Lending?

For most people, buying a home is one of the most important financial decisions they will ever make. Many homeowners unfortunately fall victim to lending abuses, and their long-awaited dream of homeownership often ends in countless financial problems. The Center for Responsible Lending reports that since 2007 more than 7.5 million homes have entered into the foreclosure process.

Amherst Securities, a leading broker/dealer specializing in the trading of residential and commercial mortgage-backed securities, estimates that more than 10 million foreclosures are still ahead, and 1 out of every 5 homeowners is at serious risk of foreclosure. Financial experts have long held predatory lenders responsible for the foreclosure crisis and its devastating impact on our communities. Predatory lenders often target senior citizens, minorities, people with disabilities, and low-income families with unnecessarily expensive loans, excessive fees, and high pressure tactics. Most predatory lenders often share the same ethnicity or race as their victims.

### Predatory Lenders May:

- Tell you that they are your only chance of getting a loan.
- "Pack" a loan with unnecessary products and services.
- Try to make a loan more attractive by having low monthly payments but charging a large balloon payment at the end of the loan period.
- Knowingly loan you more money than you can afford to repay.
- Convince homeowners to repeatedly refinance their loans within a short period of time, thereby stripping the home of its equity.
- Use false appraisals to increase the home's actual value.
- Pressure you to accept a

higher risk loan.

- Persuade you to lie about your income in order to qualify for a loan.

To avoid costly pitfalls later, be a smart consumer and learn about the homebuyer process first.

- Shop around. Compare loans from different lenders.
- Borrow only the amount you need and can afford.
- Ask about any additional fees and prepayment penalties, if any. Make sure that they are reasonable.
- Avoid loans with low monthly

payments and a "balloon" payment at the end of the loan payment.

- Do not sign documents containing blank spaces.
- Obtain copies of all loan documents.
- Read everything carefully.

Ask questions if there are terms you don't understand. Speak with a certified HUD Housing Counselor to learn about the homeownership process. To find a counselor in your area, please call: (800) 569-4287.

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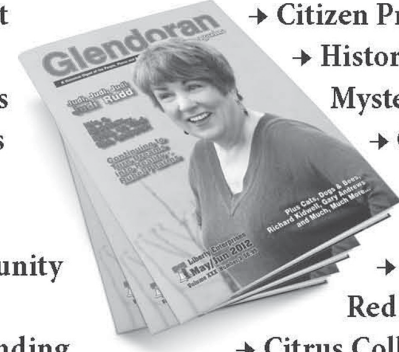
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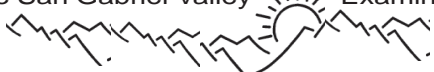
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## Ten Signs Your Cooling System Requires A Service Technician

Before you turn on your air-conditioning system, you may need to perform a few simple maintenance tasks to ensure it runs efficiently—things such as changing filters, tightening loose screws and clearing away obstructions from vents. Systems that fail to turn on or present challenges beyond your expertise require the skills of a trained technician. This is especially true if your cooling system exhibits any of the following signs:

1. Takes a long time to turn on. A slow start could indicate low coolant levels or rusted pipes.
2. Blows warm air. Check that your thermostat is set to the cooling mode and be certain dirty filters are not blocking airflow. If warm air continues to blow, you may have a malfunctioning compressor.
3. Excessive cycling. A malfunctioning thermostat or a leak could cause your air-conditioning unit to cycle on and off more than it should, causing unnecessary wear on your unit.

4. Intermittent cycling. Your air conditioner should cycle on and off as temperatures inside your home increase and rise above your thermostat setting. If it doesn't, your system may need repair.

5. Unusual sounds. Most home comfort systems today are quiet. Loud noises when the system cycles on and off or operation that gets louder and louder is not normal.

6. Unusual smells. Air-conditioning systems should not give off a burning smell or any other odor.

7. Unexplained increase in billing. Call a service technician if your gas or electric bill is suddenly higher than past bills and you haven't made changes in your lifestyle that would explain the increase.

8. Inconsistent cooling. If you normally experience even cooling throughout your home and you suddenly have warm and cool spots.

9. Weak airflow. Make sure

your filters are clean and there are no obstructions in the vents or outside unit.

10. Pools of water. A broken condenser pump can cause water to leak under your system's outdoor unit. The leak might also be the result of an improper installation.

To make the diagnostic process easier, there's a new touchscreen thermostat from the YORK brand of Johnson Controls that provides real-time notifications and alerts to you and to your heating and cooling service provider. It can also help you know when to call a technician. The thermostat, which features an easy-to-read, easy-to-program, patent-pending hexagon interface, seamlessly connects to your home comfort system at home or away via your smartphone, tablet or computer.

To learn more, visit [www.YORK.com](http://www.YORK.com), follow the company on YouTube and @YORKHVAC on Twitter or call (877) 874-7378. (NAPSI)

## Dream Vacation Or Nightmare Road Trip?

Road trip car trouble can be a real nightmare but performing a pre-trip vehicle check can help you avoid a vacation breakdown disaster.

Before you hit the road, the Car Care Council recommends a vehicle check to help avoid the inconvenience, potential safety hazards and unplanned expense of breaking down miles away from home.

- Check the tires including tire pressure and tread. Underinflated tires reduce a vehicle's fuel economy and uneven wear indicates a need for wheel alignment. Tires should also be checked for bulges and bald spots.

- Check the hoses and belts as they can become cracked, brittle, frayed, loose or show signs of excessive wear. These are critical to the proper functioning of the electrical system, air-conditioning, power steering and the cooling system.

- Check filters and fluids including engine oil, power steering and brake, and transmission, as well as windshield washer solvent and antifreeze/coolant.

- Check the wipers and lighting so that you can see and be seen. Check that all interior and exterior lighting is working properly and inspect and replace worn wiper blades so you can see clearly when driving during precipitation.



Checking on a few things before your road trip can help keep you on the road to a good time.

- Check the brakes and battery to be sure the battery connection is clean, tight and corrosion-free and that the brakes are functioning properly.

"A pre-trip inspection gives motorists peace of mind by reducing the chance of unplanned, costly car trouble and providing an opportunity to have any repairs performed by a trusted technician before hitting the road," explained Rich White, executive director, Car Care Council.

The Car Care Council also recommends that motorists re-

stock their emergency kit, consider a pre-trip tune-up to help the engine deliver the best balance of power and fuel economy, and order a free copy of the Car Care Council's popular "Car Care Guide" for the glove box at [www.carcare.org/car-care-guide](http://www.carcare.org/car-care-guide).

The Car Care Council is the source of information for the "Be Car Care Aware" consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers. For more information, visit [www.carcare.org](http://www.carcare.org). (NAPSI)

## Don't Let The Wrong Battery Stall Your Outdoor Enjoyment

Since it's hard to enjoy the outdoors if you can't start your car, boat, motorcycle or all-terrain vehicle (ATV), choosing the right kind of battery designed for your vehicle make, model and usage habits is very important.

These tips can help.

Automotive batteries

It's important to understand the tests used to measure battery performance. The two most common are cold cranking amps (CCA) and reserve capacity (RC).

CCA measures the number of amps a battery can deliver for 30 seconds at 0° F. This is a useful comparison-shopping tool because it's performed the same way by every manufacturer.

RC measures the number of minutes a battery can withstand a continuous draw of 25 amps. Today's vehicles have more onboard and consumer-installed electronics than ever before, and many systems require constant power even when the engine isn't running.

Frequent, short trips also increase the need for additional reserve capacity because the battery may not have enough time to recharge between stops and starts.

Results of both tests can be found on the battery or online. Check your owner's manual to find the right specifications for your vehicle.

Motorcycle and ATV batteries

The most common powersport batteries are conventional lead-acid batteries and absorbed glass mat (AGM) batteries, also called maintenance-free batteries.

While conventional lead-acid batteries are typically less expensive, they require more routine maintenance. Users must visually check the electrolyte level through the opaque white case of the battery. If the level is low, it must be refilled with distilled water to keep up performance and avoid an explosion.

AGM batteries are more expensive but need less maintenance and perform well in ex-

treme climates.

Conventional and AGM powersport batteries come with acid bottles for filling the batteries. A motorcycle battery charger should be used to activate these batteries once filled.

Marine batteries

Marine batteries are different from car batteries. A marine battery needs to crank over an engine and supply the energy needed for continued accessory use.

For that, marine starting batteries—also known as cranking batteries—are a good fit.

If you need to power many electronic devices, such as trolling motors, GPS or fish finders, a deep cycle battery can be better.

To help, ACDelco offers a full line of automotive, marine and powersport batteries for most makes and models. To learn more and find the right battery to power your outdoor fun, visit [www.acdelco.com](http://www.acdelco.com). (NAPSI)

## Six Things That Raise Your Blood Pressure

Keeping blood pressure under control can mean adding things to your life, such as exercise, that help lower it. But you may not realize that it also means avoiding things that raise it.

If you or someone you care about is among the one in three U.S. adults—about 80 million people—with high blood pressure, you need to be aware of these six things that can raise blood pressure and thwart your efforts to keep it in a healthy range.

1. Salt. The American Heart Association (AHA) recommends people aim to eat no more than 1,500 mg of sodium per day. That level is associated with lower blood pressure, which reduces the risk of heart disease and stroke. Because the average American's sodium intake is so excessive, even cutting back to no more than 2,400 mg a day can improve blood pressure and heart health.

2. Decongestants. People with high blood pressure should be

aware that the use of decongestants may raise blood pressure. Many over-the-counter (OTC) cold and flu preparations contain decongestants. Always read the labels on all OTC medications. Look for warnings to those with high blood pressure and to those who take blood pressure medications.

3. Alcohol. Drinking too much alcohol can raise your blood pressure. Your doctor may advise you to reduce the amount of alcohol you drink. If cutting back on alcohol is hard for you to do on your own, ask your health care provider about getting help. The AHA recommends that if you drink, limit it to no more than two drinks per day for men and no more than one drink per day for women.

4. Hot Tubs & Saunas. People with high blood pressure should not move back and forth between cold water and hot tubs or saunas. This could cause an increase in blood pressure.

5. Weight Gain. Maintaining a

healthy weight has many health benefits. People who are slowly gaining weight can either gradually increase the level of physical activity (toward the equivalent of 300 minutes a week of moderate-intensity aerobic activity) or reduce caloric intake, or both, until their weight is stable. If you are overweight, losing as little as five to 10 pounds may help lower your blood pressure.

6. Sitting. New research shows that just a few minutes of light activity for people who sit most of the day can lower blood pressure in those with type 2 diabetes. Taking three-minute walk breaks during an eight-hour day was linked to a 10-point drop in systolic blood pressure.

For more information about blood pressure management, visit the American Heart Association at [www.heart.org/hbp](http://www.heart.org/hbp). Bayer's Consumer Health Division, maker of Coricidin® HBP, is a sponsor of the American Heart Association's High Blood Pressure website. (NAPSI)

## Five Ways To Improve Your Next Road Trip

Before you answer the call of the open road, help ensure that your trip is hassle-free by preparing your vehicle so it's ready to log those long miles. Consider the following:

- Check vehicle fluid levels: Before starting any road trip, make sure your vehicle has the proper level of recommended fluids. For maximum efficiency, get an oil change and check for the correct amount of coolant, as well as power steering, brake and windshield wiper fluids. Make sure the tires are properly inflated for optimal gas mileage.

- Bring an updated map (a real one): While most smartphones have a GPS app, there may come a point on the trip when you're unable to get service. To avoid getting lost and wasting precious time, it's vital to have a physical map on hand. Plus, printed maps can help circumvent any detours caused by unexpected road construction or accidents.

- Pack accordingly: When traveling with family or friends, it's both smart and economical to pack a variety of food and beverages for a quick snack. You should also bring an emergency kit with a blanket, jumper cables, a flash-



Before hitting the road, install automotive window film designed to provide superior comfort and increased UV protection.

light and first aid items. Traveling with kids? Consider bringing a DVD player, handheld devices or games to avoid the dreaded "Are we there yet?" chorus.

- Check your brakes: The last thing anyone wants to hear in the middle of a road trip is the brakes squeaking. Have a professional examine your vehicle's brakes and brake pads.

- Keep the sunshine outside: While nice weather guarantees scenic views, too much sunlight can cause unforeseen problems

including glare, interior fading and UV exposure. One way you can protect your car and its passengers is by installing 3M Automotive Window Film, which can reject up to 97 percent of the sun's heat-producing infrared light. Most importantly, the product provides an SPF up to 1,000, making it one of the best sunblocks that doesn't come in a bottle. To learn more about window film or to find a dealer nearby, visit [www.3M.com/windowfilm](http://www.3M.com/windowfilm). (NAPSI)

## Private Security And Its Expanding Role In Law Enforcement

Having your identity stolen is an eye-opening experience. Even more eye-opening is the response you may get when calling police to report the crime. That's because it's become more common today to receive a follow-up visit at your home, not from that police agency, but from a representative of a private security firm specializing in identity theft.

It's a new landscape of blended roles, as law enforcement agencies increasingly team up with private security companies to form public-private partnerships to serve the public. These partnerships cover a range of specialties including cyber security, financial criminal investigation and private protection.

"Law enforcement and private security share a number of goals including crime prevention, the protection of people and property, and identification of criminals," said Robert Gonzalez, program dean for University of Phoenix College of Security and Criminal Justice. "To better achieve these goals, law enforcement and private security have been teaming up in public-private partnerships that cover everything from local to national security."

The growing use of these partnerships reflects some recognized advantages. It often makes more sense for law enforcement to leverage the expertise and resources of a private security firm. Specialized security investigation sections can team with law enforcement to better investigate and prosecute complex cases. And private firms aren't restricted by a public budget and can invest in the latest technology. Additionally, law enforcement officers often moonlight with security companies, or transition into careers in private security, and have an understanding of the system and how they can work with law enforcement to better serve their community.

This leads to the greatest benefit of these growing partnerships: the expansion of a force focused on crime deterrence. Neighborhood associations and business groups are finding that cooperation between law enforcement and private security is leading to a higher degree of satisfaction in discouraging criminal activity. This allows law enforcement to expand initiatives like community-oriented policing. The winners are those who now live in safer neighborhoods.

"As public-private partnerships between law enforcement and private security continue to grow, it is important that both law officers and security professionals are receiving proper education to complement their training," said Gonzalez. "University of Phoenix offers associate and bachelor's degrees in security and criminal justice\*, as well as professional development and certificate programs that can help public safety professionals enhance their careers."

University of Phoenix™ College of Security and Criminal Justice recognizes the benefits of partnerships between law enforcement and private security. The University offers curriculum for those looking to get into the industry as well as for industry professionals looking to enhance their careers. Students have the opportunity to learn directly from faculty members who have extensive experience in their respective fields. This includes a number of faculty members who are current or former chiefs of police, sheriffs, judges, wardens and security executives. For more information, visit [www.phoenix.edu](http://www.phoenix.edu). (NAPSI)

# The Rotary Club of Glendora Has a New President

GLENDORA - The Rotary Club of Glendora installed their 2016-2017 Club President Glendora resident Ray Malki at their Annual Demotion Dinner.

The 2016 Demotion Dinner began with the bright afternoon light streaming through the huge windows of the Angel's Camp room at the Pomona Valley Mining Company, the same room where our 50th anniversary program took place 10 years ago.

The night's gathering was graced with club members, family and friends along with visitors from afar, such as Zareh Abadjian, from Rotary District 2450 in Lebanon, and District 5300 Past District Governor Miles Petroff.

2015-2016 Outgoing President Craig Henderson gave his farewell address, recapping the high points of the club accom-



Rotary Club of Glendora President Ray Malki

plishments for the year including tens of thousands of dollars raised for Glendora Teach Mini Grants, Shepherds Pantry, Glendora Music Programs, and much more.

The evening ended with pinning the new Club President and turning the gavel over to him for the coming year. Malki then introduced his new board, starting with President Elect, Todd Launchbaugh, Christine S Smith Secretary, Robert W. Verhoef Treasurer, Joe Cina Club Image Chair, Jane Bock

Membership Chair, Craig Henderson Rotary Foundation Chair, Robert Brown Club Administration, Marc Chaldu Youth Service Chair, Guadeloupe Corder International Service Chair, Gene Morrill Community Service Chair, Gary Boyer Vocational Service Chair, Keith Van Vliet Bulletin Editor, Keith Hilliard Board Member at Large, Pat Janes Member at Large, and Melinda Dilwicius Glendora Rotary Satellite Club Representative.

# Supervisor Antonovich's Pet Of The Week: "Hazel"

LOS ANGELES COUNTY — At the Board of Supervisors meeting, Supervisor Michael D. Antonovich presents "Hazel", a 4-month-old Terrier/Maltese Mix ready to be adopted. For more information about adopting a pet, please call (562) 728-4610.



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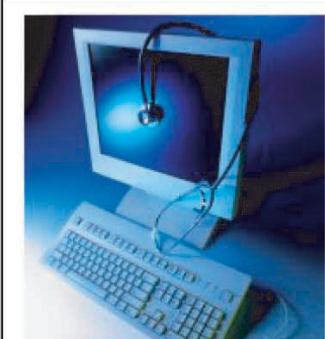
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<p><b>Villa Mesa Care Center</b></p>  <p>99 Bed Skilled Nursing Facility <b>Programs provided include:</b> Physician directed plan of care Post surgical and wound care Pain Management Skilled Rehabilitation services Cable TV provided to each resident Wi-Fi availability throughout the facility Accepting Medicare, Medi-Cal and HMO Insurances</p> <p><b>867 E. 11<sup>th</sup> Street, Upland, CA. 91786</b> <b>(909) 985-1981</b>      <b>(909) 981-6888</b></p>	

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 20<sup>th</sup>

## 6PM to 11PM

### Glendora Village






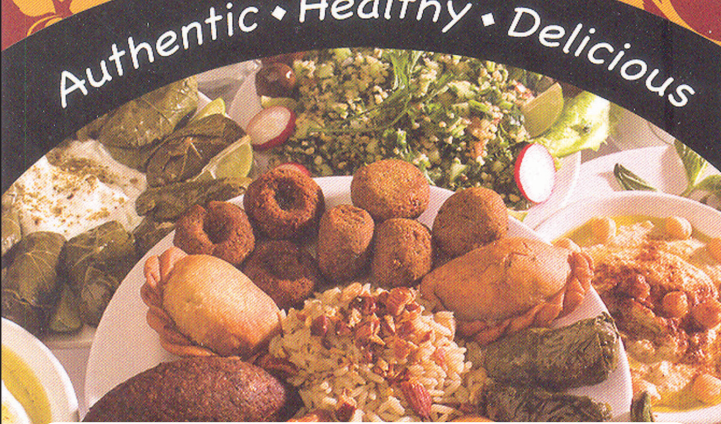
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## THE GLENDORA VILLAGE HALF YEARLY SALE

It's that time of the year again! You know, that time twice a year when you can score great deals at stores and boutiques at Glendora Village? Get ready to shop!



FRIDAY - SATURDAY

AUGUST 5-6

