



San Gabriel Valley Examiner

To reach us:
Phone: (626) 852-3374
Fax: (626) 852-1904
E-mail: sgexaminer@aol.com
Web: www.sgexaminer.com

25 cents

Since 1997 • Published in GLENDORA, California
A Weekly Adjudicated Publication Serving all of Los Angeles County

Volume XXII, Issue No. 29

STRIVING FOR JOURNALISTIC EXCELLENCE IN LOCAL NEWS

July 18 - 24, 2019

INSIDE



DHS Data Breach / A3

New Principal



Dr. Jorge Morales / A7

INDEX

Commentary	A4
Financial/Consumer	A5
Legal Notices	B1
City Notices	B14

America's Christian Credit Union Joins Faith Leaders In Fight Against Predatory Lending Practices In California

GLENDORA - America's Christian Credit Union (ACCU), in keeping with its mission to build stronger communities and families, joins a coalition of faith leaders, consumer advocates, and concerned citizens seeking to end predatory lending practices in California in support of California Assembly Bill 539, "The Fair Access to Credit Act." AB 539 seeks to end cycles of toxic debt by setting new interest rate caps, imposing new rules governing loan duration, and prohibiting prepayment penalties. Several other states, recognizing that high-cost loans create an ongoing cycle of debt, have successfully capped interest rates and provided relief to an estimated 230 million Americans.

Triple-digit interest rates are on the rise in California. Often times, predatory lenders are saddling borrowers with a loans of \$2,500 that can cost the borrower upwards of \$10,000 to repay. These products target communities of color and lower-income families, trapping them in crushing debt. According to the National Consumer Law Center, approximately 20-40% of these high-cost loans in California end up in default. Lenders use aggressive debt collection tactics, including harassing phone calls, car repossession, and lawsuits where they can pursue wage garnishment.



ACCU's Evamarie Pisani with faith coalition leaders and consumer advocates opposed to predatory lending. L to R: Ms. Marisabel Torres; Rabbi Neil Comess-Daniels; Mr. Mahomed Khan; Mr. Fayaz Nawabi; Rev. Shane B. Scott; and Ms. Sara Deen.

"Predatory lending has impacted in a very negative fashion both black and brown communities. Payday loans and such are ungodly and diabolical," said Rev. Shane B. Scott of Macedonia Baptist Church of Los Angeles, which hosted the June 11 leg of the statewide Week of Action tour supporting AB 539.

ACCU's Evamarie Pisani, VP of Consumer Lending, and staff Jessica Jenkins also spoke at the event. The discussion focused on the need to cap the maximum interest that can be charged on a personal loan. "AB 539 is about ending the cycle of debt," says Pisani. "Opponents argue that the bill would limit access to short-term lending. That is simply not true. There are many lenders

across the state, including America's Christian Credit Union, who help borrowers with their need to access short-term lending while ensuring that their repayment terms are reasonable. This responsibility should be extended to all lenders."

Introduced by Assemblywoman Monique Limón (D-Santa Barbara), who currently leads the Assembly Banking Committee, AB 539 is supported by community and faith-based organizations, labor groups, cities and counties, and lenders, excluding

those that charge 100% APR or more. Past efforts to advance this issue have failed, but through strong bipartisan committee leadership on the part of Senate Banking Chair Senator Steven Bradford (D-Gardena) and Vice-Chair Senator Ling Ling Chang (R-Diamond Bar), AB 539 was able to move forward with a 6-0 vote on June 26. It has been referred to the Judiciary Committee, which is chaired by Senator Hannah-Beth Jackson (D-Santa Barbara). The hearing is scheduled for July 9.

The Californians for Economic Justice website lists ACCU as a resource for alternatives to predatory lending and for financial literacy. For more information on how to get involved please visit: Californiansforeconomicjustice.org

A Celebration of Life...

GLENDORA - Betty Jane Raab, known as 'Granny Raab' in her later years, died on July 11, 2019 in hospice care after a severe stroke on her 97th birthday, July 8, 2019. Born in Chicago, Illinois she moved to the San Gabriel Valley during WWII, maintaining beautiful homes mostly in Covina and finally in Glendora. Wife of Fred W. Raab, Jr. for 35 years until his death in 1986, Granny was a leader in many church and community organizations, including Citrus Lawyers Wives (founder and president), Azusa Rotary (president, Paul Harris Fellow), Baldwin Park Opti-Mrs. (founder), Azusa Chamber of Commerce (Bd. of Dir.), Baldwin Park Chamber of Commerce (Bd. of Dir.). She was a successful businesswoman, owning and operating her own beauty salon which she closed in 1951 and then engaged mostly in property management. For several years, she taught cosmetology at Citrus Community College, also getting her own hair done by young students. She actively volunteered for several Catholic churches in the SGV as well as charities such as City of Hope, Queen of Valley Hospital, and Charter Oak Lodge.

Family and home were always the center of her life, full of projects, parties large and small, animals large and small, cooking, canning, sewing, gardening, constructing, camping,



Betty Jane Raab

writing, and lots of shopping and bargain hunting. She loved visiting, supervising, and directing her four children, many grandchildren, nieces, nephews, great-grandchildren as well as the occasional neighbor. She travelled on tour and with family to over 22 countries, and throughout most of the U.S. She enjoyed making spontaneous gifts of her own creation into beautiful gift packages for her many friends. Even well into her 90's Granny was always smartly dressed, com-

plete with stockings, nails painted with her signature kidney bean red nailpolish, and her single strand of pearls. Family and friends alike will gravely miss sharing an afternoon 'cuppa' tea at her kitchen table. Gravesite Service Friday, July 19 at 10 a.m., after 9 a.m. Mass with extended family, both at Queen of Heaven Cemetery in Rowland Heights, California.

Queen of Heaven Cemetery is located at 2161 S. Fullerton Rd. Rowland Heights, CA. 626-964-0350

South Pasadena High School Teacher Receives Distinguished Secondary School Teacher Award



Ruth Moonesinghe is seated on the left with her fellow recipients of the award.

By Jayam Rutnam

PASADENA - The Distinguished Secondary School Teacher Award from Northwestern University was awarded to Ruth Moonesinghe of Pasadena, Ca. on June 20th. Each year, Northwestern University recognizes outstanding high school teachers at its Commencement ceremony. Graduating seniors nominate teachers who have had a transforming impact on their lives. This year over 350 teachers were nominated and Ruth was one of the five finalists to receive this distinction. Each teacher honored receives an award of \$5,000 and his/her High School

also receives an award of \$5,000.

Ruth has taught mathematics since 2003 at South Pasadena High School in South Pasadena, California, where she has created and designed calculus curriculums as well as for the Common Core courses. Previously in California, she has taught at Burbank High School and Pasadena High School. Ruth has also taught summer programs for teachers at UCLA's Graduate School of Education. As creator of multiple community service opportunities for South Pasadena High School students, she has received awards of appreciation

from the City of South Pasadena and the Los Altos Rotary Club. Ruth has been honored as a Sarah D. Barder Fellow at the John Hopkins Center for Talented Youth. She has also been recognized for exceptional teaching by Stanford University, MIT, and the University of Chicago and has received her high school's Harold Hartsough Award, Most Inspirational Teacher Award, and outstanding service awards. Known around campus as "Ruthless", she is well respected and loved by all her students past and present. She is constantly challenging her students to excel and think outside the box. Her teaching record exemplifies her effort. Ruth Moonesinghe earned a BS in mathematics and a single-subject teaching credential from California State Polytechnic University, Pomona.

Glendora Kiwanianne's Leadership Academy Donate To Shepherd's Pantry

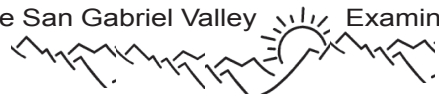
GLENDORA - What's a penny worth? A lot if collected by children who participated in this year's Glendora Kiwanianne's Leadership Academy. Some 34 sixth, seventh, and eighth grade students participated in a week-long program in June to learn how to be future leaders. They learned public speaking skills, social and media etiquette, team building, leadership styles, and character and listening skills. They collected \$107.84 in pennies which were given to Shepherd's Pantry, a local food bank. This was the eighth year the



Carolyn Thomas, chair of this year's Leadership Academy presented a check to Craig Cerro, head of Shepherd's Pantry. Kiwanianne's have sponsored a grant from the Ludwick Family Foundation.

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. We request that articles be in Word format while photos be in jpeg. Articles should be in good taste.



Brandywine Introducing Luxurious New Homes At Grand Opening For Saddle Creek In San Dimas This Saturday



SAN DIMAS - Saddle Creek in San Dimas Grand Opens this Saturday, July 20th, with two beautiful model homes to tour. Home shoppers have already expressed great interest in this limited collection of 28 new homes. The quiet enclave features a neighborhood park and cul-de-sac streets. Three 1- and 2-story floorplans extend from approx. 2,738 - 3,745 sq. ft. and start in the low \$1 millions. You're invited to tour these new homes located at 811 N. San Dimas Ave., San Dimas, CA 91773. For more information, call 909-895-3057 or visit www.saddlecreeksandimas.com.

Saddle Creek's enclave of only 28 new homes features a neighborhood park and cul-de-sac streets. Three 1- and 2-story floorplans extend from approx. 2,738 - 3,745 sq. ft. and start in the low \$1 millions.

These spacious 4-6 bedroom, 3.5- 4.5 bath homes offer unique choices. Plan 1 is a single-story residence with an enormous great room and an optional living room/office in lieu of a 4th bedroom. Plan 2 has a 3-car garage, an optional

6th bedroom, and an optional master retreat. Plan 3 includes a 4-car garage, an optional flex space/game room, and an optional master retreat/fitness room. A wide array of personalizing options is available as well.

Enjoy the good life in elegant interiors that include great rooms with fireplaces, family rooms, bonus rooms, home management nooks, oversized laundry rooms, Jack-n-Jill baths (per plan), 8' interior doors, upgraded millwork, and quartz countertops in all secondary baths.

Large food prep islands highlight sophisticated kitchens with walk-in pantries, maple Shaker cabinetry, granite countertops, butler's pantries (per plan), and high-end stainless steel appliances from KitchenAid®.

Start each day stylishly in master suites with designer-selected granite countertops, elegant soaking tubs, enormous walk-in closets, and oversized walk-in showers with ceramic tile surrounds, custom glass enclosures, and built-in seats.

Every home at Saddle Creek masters the art of energy effi-

ciency with tankless water heaters, dual-glazed low-e windows, recessed LED lighting, and heating and air-conditioning systems with setback thermostats.

Saddle Creek is framed by picturesque mountains and close to the region's countless attractions including parks, horseback riding, hiking, mountain resorts, the L.A. County Fair, and Raging Waters water park. Stroll and dine in the Historic District or head to the area's popular shopping centers. High performing schools, colleges and universities serve residents of all ages.

Saddle Creek is brought to you by Brandywine Homes, a residential homebuilder based in Irvine, California, that specializes in infill development. Founded in 1994, this family-owned and operated company has built or developed almost 1,500 homes in 45 small- and mid-sized infill communities, revitalizing some of Southern California's oldest and most established neighborhoods. For more information about Brandywine Homes, visit www.brandywine-homes.com.

5 Reasons Kids Should Play Outside More



SOURCE: (c) FatCamera - iStock.com

Whether it's dance lessons, computer projects, art class or yoga, kids these days are busy bees. And while such activities are enriching and fun, experts say that many kids aren't spending enough time doing something much simpler and every bit as important as structured programming: playing outdoors.

"Finding time for the kids to play outside can be such a challenge for parents," says Keri Wilmot, a pediatric occupational therapist and an expert contributor to TheGeniusOfPlay.org. "As a parent I worry about 'stranger danger' or whether my kids will be able to navigate social issues on their own. Without spontaneity, playtime has lost some of it's fun."

Outdoor play is necessary for healthy child development, according to The Genius of Play. The initiative, whose mission is to raise awareness about the importance of play and help parents make play a critical part of raising their kids, is sharing five benefits of unstructured outdoor playtime:

- **Physical Development:** Research has shown that physically active kids tend to be leaner and healthier, while an inactive childhood can lead to a sedentary (and likely unhealthy) lifestyle in adulthood. Furthermore, physical play builds gross and fine motor skills necessary for success in school and beyond. Hanging from the monkey bars, for instance, helps kids develop the hand muscles needed to grip a pencil.
- **Risk-Taking:** Through outdoor play, children are given the opportunity to step outside their comfort zones and try new things. While taking risks won't always lead to success on the first try, moments like a first bike ride without training wheels, or the first trip down the big slide in the playground, are critical for building the confidence and resilience needed to pursue a future career, start a business, or handle life's many challenges.
- **Social Skills:** Childhood games played outdoors can help

build social skills and teach kids to follow directions. From games as simple as tag, to those with more complicated rules, like "Kick the Can," "Capture the Flag," and sports like soccer and basketball, communication, teamwork and other important social skills are developed during outdoor play.

• **Problem Solving:** Children's imaginations are often stimulated by the world around them. Being outside widens their horizons and can encourage kids to tap into their creativity in order to come up with solutions to challenges, such as learning how to build a sandcastle or figuring out how to climb up a jungle gym.

• **Reducing Stress:** So much outdoor play involves physical activity, thrilling moments and a sense of freedom, all of which

can boost endorphins, helping to lower stress levels and reduce anxiety and depression. Interestingly, simply touching dirt when creating mud pies or digging for worms can be beneficial. According to a Bristol University study, certain types of "friendly" bacteria in soil have been found to activate the group of neurons that produce serotonin, which contributes to a feeling of well-being and happiness. So, don't be afraid to let your kids get a bit dirty out there!

For play ideas, expert advice and other play resources, visit TheGeniusOfPlay.org.

Playtime is essential for children. To promote health, happiness and confidence, be sure some of it is spent outdoors. (StatePoint)

Tick Season: An Ounce of Prevention Is Worth a Pound of Cure

(SPM Wire) Summer is here, and nature beckons. The benefits of spending time outside -- from an increase in vitamin D levels to the healing powers of nature -- are common knowledge, and outdoor activities are widely encouraged by various health organizations. But while you're out and about enjoying fresh air, don't forget to take precautions against the possibility of being bitten by a tick.

Ticks are tiny arthropods that live by feeding on the blood of other animals and people. They often transmit a variety of complicated infections that, if untreated, can lead to dire consequences. But you don't have to let these tiny creatures get in the way of your enjoyment of nature. Just

make sure to follow few simple rules before and after your outing:

- **Treat clothing and gear** with products containing permethrin, and your body with EPA-registered insect repellent.
- **Cover up** if you will be spending time in bushy or wooded areas or wandering through fields of tall grass. Wear long sleeves and tuck your long pants into your socks -- while this look would be frowned upon by the fashion-conscious, it may, literally, save your life!
- **Once home**, check your clothes and body for ticks, and don't forget some of the not-so-obvious places, like your scalp, belly button and underarms.

7-Eleven's "Operation Chill" Lets Thousands of Local Cops Connect with Kids through Free Slurpee Coupons

SAN GABRIEL - The chill is on again this summer! For 24 years, 7-Eleven, Inc. has enabled local cops to connect with kids through its Operation Chill community service program. 7-Eleven works with local police and sheriff's departments donating free Slurpee drink coupons that they can distribute to children and youth caught being safe or doing good. San Gabriel Police officers will be dispensing well-deserved Slurpee justice to good kids in San Gabriel.

During 2019, 7-Eleven will issue approximately 1.475 million Slurpee coupons to more than 1,100 law enforcement agencies; 500 of those will be distributed in San Gabriel, most during the summer months and back-to-school season.

"We are always looking for ways to help our officers build strong relationships in the community," said Police Chief Harris. "It's an icebreaker, a way to encourage a great one-on-one interaction with kids in a positive way. This is a great short- and long-term investment for 7-Eleven and of our agency."

Big-city departments and small-town forces alike use the Slurpee coupons to enhance relationships with the young people of their cities by rewarding them for good deeds, constructive activities and acts of

kindness. Appropriate "offenses" might include helping another person, deterring crime or participating in a community- or police-sponsored event. Although the reasons for being "ticketed" are varied, the end result is the same for every youngster: a free Slurpee drink and a smile for being a good kid. Each coupon can be redeemed for a small Slurpee drink at participating 7-Eleven stores.

Begun in Philadelphia to give law enforcement officers a positive reason to interact with children and teens, Operation Chill has expanded to hundreds of cities across the country. Since the program's inception in 1995, almost 21 million Operation Chill coupons have been distributed to law enforcement agencies across the country in areas where 7-Eleven operates stores.

"There's a reason Operation Chill continues to be our most popular community service program," said Art Lazo, 7-Eleven vice president of asset protection. "Kids love Slurpee drinks, and police officers love having a reason to approach kids and surprise them with a Slurpee coupon as a reward for doing something good. We, at 7-Eleven, know how important it is for police officers to make those important positive connections with kids early."

7-Eleven's proprietary Slurpee semi-frozen carbonated beverage has generational appeal with slurpers both young and old. More than a half-million Slurpee drinks are purchased each day during the summer at 7-Eleven stores across the country.



24 Hour Towing... 7 Days A Week
Emergency Hotline Call (626)357-3220



A High Quality Battery Delivered and Installed 24 Hours a Day!!

Property Owners Have Rights!
- Free Code Enforcement Signs- Private Property Impounds (PPI)

Upon your direction, we will remove vehicles from your property in a non-confrontational manner, while following all state and local laws.

COMMERCIAL PROPERTY
Mini-Malls • Shopping Centers
Restaurants & Fast Food

RESIDENTIAL PROPERTY
Apartment Complexes
Condominiums • Townhomes

134 N. Valencia, Glendora
1045 W. Kirkwall, Azusa

www.janstowing.com

Now Hiring Drivers


- Official Police Tow
- We Haul Junk and Abandoned Vehicles
- Auto Lockouts
- Lien Sale Auctions

(626) 914-1841

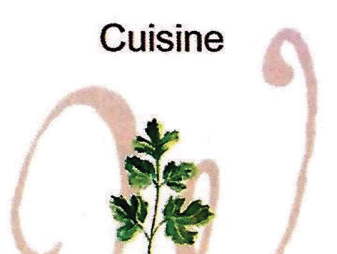
BART The BLOCKHOUND



Believe me,
There are stupid questions..
Bartology #444



Freshly Made, Authentic
Mediterranean
Cuisine



Dine-In / Take-out
&
All Your
Catering Needs

Store Hours
Tue-Sat 10:00 - 8:00 / Sun 10:00 - 6:00
Closed Mondays

221 W. FOOTHILL BLVD - GLENDORA, CA 91741
TEL: 626-914-3500 - FAX: 626-914-3511
www.waffaskitchen.com

Another Quake Reminds LA County Residents To Be Prepared

LOS ANGELES COUNTY – Another quake felt in Los Angeles County Friday morning is an important reminder that all County residents need to remain proactive and take steps to be ready for an earthquake.

“It’s normal to feel nervous or worried about what could happen if a strong earthquake impacts our County,” stated Kevin McGowan, Director of the Los Angeles County Office of Emergency Management (OEM). “The best way to calm any fears and rest easy at night is to equip yourself with knowledge about what to do before, during and after an earthquake.”

County leaders, along with seismologist Dr. Lucy Jones, came together last week to bring forward resources and information on how to be earthquake ready. A video of this Earthquake Preparedness forum is available by clicking here.

OEM also urges the public

to follow these earthquake tips:

Before an Earthquake:

- Have a “go-kit” by your bedside, in your vehicle and at work. Your kit should include the following items: extra battery or charger for your cell phone, flashlight, radio, extra prescription medicine(s), and an extra pair of glasses if you use them. Have a pair of sneakers by your bedside.

- To receive emergency notifications from authorities, register for Alert LA County at lacounty.gov/emergency/alertla. Cities, special districts, employers, schools and universities may have their own notification systems. Make sure you research which other systems are available in your community and sign up so that you are informed when there is a local emergency.

During an Earthquake:

- If you experience shaking, “Drop” to the floor; take “Cover” under a piece of furniture or protect your head and neck with one arm/hand; and “Hold On” to the piece of furniture’s leg to keep it from shifting or

uncovering you until the shaking completely stops.

- If you are in a wheelchair or walker and are unable to take cover, “Lock” your wheels; “Cover” your head and neck area with a pillow or some type of object that will deflect the debris from falling on to you, and “Hold On.”

- Never run out of buildings during an earthquake since most people are injured by falling debris as they try to exit buildings during the shaking.

After an Earthquake:

- Fires may be common after severe earthquakes due to ruptured gas lines. Locate your gas valve and turn off your gas only if you smell gas.

For more information on how to prepare for earthquakes and other hazards and threats in Los Angeles County, download a free copy of the County of Los Angeles Emergency Survival Guide at lacounty.gov/emergency or request a free copy by dialing 2-1-1. The Guide is available in 15 languages.

Volunteer Drivers Needed

AZUSA - Do you have some extra time to spare? Would you like to assist the senior citizens of our community? 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. We will work with your schedule! If you are interested, please contact Lynda Prewitt for more information at (626) 812-5204, ext. 5303.

Los Angeles County Strives To Eliminate Homelessness

LOS ANGELES COUNTY - The Los Angeles County Board of Supervisors (Board) approved more than \$40 million in funding for six affordable housing projects from the Notice of Funding Availability Round 24-A (NOFA). Released by the Los Angeles County Development Authority (LACDA) in September 2018, the six projects, totaling to 577 units, are located in the cities of Los Angeles, El Monte, Lancaster, and Long Beach.

Monique King-Viehland, LACDA Executive Director, stated “The LACDA maintains its commitment to supporting developers in moving their projects along and bringing them to the market quicker. With approval from the Board, the LACDA allocates funding to housing development projects as soon as feasibly possible, so that these projects can leverage other financing sources and ultimately get developed faster.”

The LACDA continues its goal

of providing housing to the County’s most vulnerable populations. The newly-approved affordable housing projects follow 10 projects previously approved by the Board in February. Despite the increase in the 2019 Homeless Count, the LACDA remains steadfast in one of its core pillars: housing. The Board has approved funding for 1,261 units thus far, with an estimation of 300 more to be approved this year. Additionally, eight more affordable housing projects are expected to complete construction by the end of this year, bringing 483 units to the market. The County is committed to making investments in increasing its affordable housing stock.

Los Angeles County Supervisor Hilda L. Solis, said “With the voters’ approval of Measure H, LA County has been able to build more shelters, provide more services, and place more people into temporary and permanent housing than ever before. Offering our neighbors who are experiencing

homelessness a safe and warm bed can provide them with a sense of stability that can get them back on their feet and can help put them on a path towards stable employment and permanent housing. Building affordable housing is the most effective method to combat the homelessness crisis and shelter more of our residents.”

The six projects approved by the Board will house individuals and families. The new homes will be reserved for individuals experiencing both homelessness and chronic homelessness, transition age youth and veterans experiencing homelessness, families affected by mental illness, frequent users of the Department of Health Services, in addition to families and seniors with limited means. The recently approved projects consist of Affordable Housing Trust Funds, Measure H Funds, Mental Health Housing Program Funds, and Mental Health Housing Program Funds reserved for veterans.

Notifications Underway After Contractor Data Breach Exposes DHS Patient Data

LOS ANGELES COUNTY - A Los Angeles County Department of Health Services (DHS) contractor, the Nemadji Research Corporation, is notifying patients about a “phishing attack” that exposed the personal information of 14,591 patients. Nemadji’s work for DHS consists of identifying and verifying patient eligibility for programs that will reimburse for care provided by DHS.

There is no evidence that DHS patient information specifically was the target of the phishing email, sent to a Nemadji employee, and no indication that any patient data has been misused. The hacker had access to the employee’s email account for several hours on March 28, 2019, and records from several of Nemadji’s clients, including DHS, were exposed during that time.

The personal information for DHS patients present in the email account at the time of the incident varied by individual, but may have included first and last names and one or more of the following data elements: address, date of birth, phone number, patient account number, medical record

number, admission and discharge dates, Medi-Cal identification number, month and year of service. The Social Security Number of two patients and diagnostic codes of four patients were also identified.

Nemadji began notifying individuals potentially affected by the breach via first class mail on July 8, 2019. The notifications include detailed information on the recommended steps individuals may take to protect their information. Although Nemadji is unaware of any actual or attempted misuse of information as a result of this incident, Nemadji is offering potentially impacted individuals access to free credit monitoring and identity protection services.

Upon discovering this incident, Nemadji took steps to confirm the security of its systems, including employee email accounts. Nemadji reviewed existing security policies and implemented additional measures to further protect information, including enhanced email security and employee training. Nemadji also reported this incident to the

Federal Bureau of Investigation and notified necessary state and federal regulators.

Nemadji has established a dedicated assistance line for individuals seeking additional information regarding this incident. Individuals may call 1-800-491-4740 from 8:00 a.m. to 5:30 p.m. PT, Monday through Friday with questions or if they would like additional information. Additional information can also be found on Nemadji’s website, nemadji.org. Potentially affected individuals may also consider the information and resources outlined below.

Nemadji encourages potentially impacted individuals to remain vigilant against incidents of identity theft and fraud and to review account statements, credit reports, and explanation of benefits forms for suspicious activity. Under U.S. law, individuals with credit reports are entitled to one free credit report annually from each of the three major credit reporting bureaus. To order your free credit report, visit annualcreditreport.com or call, toll-free, 1-877-322-8228.

Probation Presents Plan Eliminating Chemical Spray From Juvenile Hall

LOS ANGELES COUNTY - The Los Angeles County Probation Department presented its OC Spray Phase-Out Plan to the Los Angeles County Board of Supervisors.

Under the plan, the Probation Department will completely cease its utilization of OC Spray (commonly referred to as “pepper spray”) in juvenile camps by July 31, 2019 and in juvenile halls by September 2020. This move away from a command and control approach to juvenile justice is just one of several steps the Department is taking in reforming juvenile corrections in L.A. County.

Development of the plan was a collaborative effort that included input by numerous Probation employees, community-based organizations, and nationally-renowned subject matter experts. The plan also synthesizes and addresses the related recommendations provided by the County’s Office of the Inspector General (OIG) and the Probation Reform and Implementation Team (PRIT).

Sheila Mitchell, Chief Deputy for Juvenile Services, has been a strong advocate for ensuring that the various and complex needs of the youth detained within the facilities are addressed as a key component in their rehabilitation.

“The goal is to move toward a more rehabilitative environment that addresses the underlying needs and trauma youth under the supervision of Probation have faced,” Mitchell expressed. “Improving the conditions of confinement, reducing incidents of violence for both youth and staff, and to setting goals for long-term successful outcomes are all taken into consideration in this new plan.”

Probation’s plan to reduce the use of OC spray with the result of elimination has seven key elements:

1. A targeted reduction of OC spray that occurs phases out OC spray over time;
2. Increased staffing levels;
3. Increasing mental health services;
4. Increased training for staff that includes training on crisis interventions, de-escalating aggression, and adolescent development;
5. Creating a robust menu of services that will keep youth engaged, teach new skills, and offer new resources and programs that aide in their transition back into the community;
6. Implementing a strength and incentive-based behavior management system; and
7. Remodeling of outdated facilities

to improve the atmosphere and conditions of confinement which have significant impact on both staff and youth attitudes and help transition these facilities into the small group program model currently utilized at Probation’s Campus Kilpatrick.

“This is an important paradigm shift for the Probation Department, moving from a detention services to a trauma informed approach,” explained Chief Probation Officer Terri L. McDonald. “I know this won’t be easy, but we must continue to profoundly change from an organization focused on control and confinement to one that is about engagement and rehabilitation.”

To fully implement the plan, extensive training for Probation staff, increasing the youth to staff ratio, and overhauling operational procedures to produce the best possible results for youth success will be needed. The Probation Department will be working with the County’s Chief Executive Office and the Board of Supervisors to determine how much of savings from the closure of seven camps and a juvenile hall since 2017 can be redirected to expand services for youth and staff to provide support to enhanced rehabilitative services.



1160 Englewild Dr.
Glendora, California
91741

Phone (626) 852-3374
Fax (626) 852-1904
E-mail: sgexaminer@aol.com

EUGENE F. MOSES
Publisher/Editor

Jayam Rutnam
Contracted Reporter

George Ogden
Contracted Reporter

Glenn Purbaugh
Photographer

Contributing Writers
Pat Murphy
Joan Hallidy
Ken Herman
Charles H. Bayer
Jorge V. Rosales
Lois M. Shade
Julia Yoder
Gene Morrill
Jenny Park

San Gabriel Valley Examiner, published weekly by Eumo Enterprises, has been adjudicated as a newspaper of General Circulation for the County of Los Angeles, California in Court Case No. KS 005341.

Mission Statement

- We believe that journalism should be free from any motives other than relaying information to its readers. It should not be used to win a favor by flattery, to enhance a particular political interest, or for the purpose of financial gain.
- 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.

DISCLAIMER

Views and opinions of writers, contributors and columnists are their own and do not necessarily reflect the views of the publisher or the newspaper.

SUBMISSION POLICY

All submissions for publication become the property of San Gabriel Valley Examiner and will not be returned. San Gabriel Valley Examiner does not guarantee submissions to be published. All submissions are subject to editing, including to conform to space limitations.

Contributing Writers:

The San Gabriel Valley Examiner is grateful for the articles submitted by our unpaid writers who have contributed to the success of our newspaper. Our only request is that articles submitted be of minimal length in order to accommodate each and every writer. Thank you for your cooperation.

TREE TRIMMING AND REMOVAL

Hillside Cleaning Residential & Commercial

HAULING AND DEMOLITION



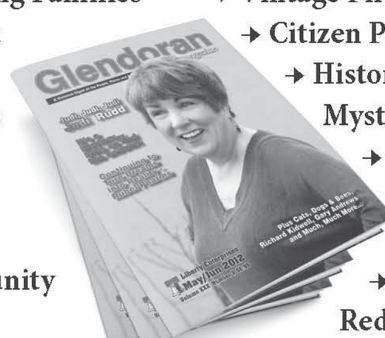
Lic#827330
Free Estimates
(626) 235-8780

the Glendoran magazineis growing!

Now hiring experienced advertising sales people!

Recording the Past, Present and Future of Glendora and surrounding communities.

- Rubel Castle
- Local Organizations
- Founding Families
- Current News
- Famous Residents
- Local Politics
- Community Events
- Outstanding Community Leaders
- Youth Contributors
- Youth Organizations
- Home tours
- Local Merchants
- Vintage Photographs
- Citizen Profiles
- Historical Mysteries
- Citrus Industry History
- The Big Red Car
- Citrus College
- Local Schools
- And much, much more!



6 Issues still only \$25 direct to your door!
(626) 335-7769
For advertising & subscription information
the Glendoran magazine
Box 1174 • Glendora, CA 91740
editor@glenmag.com

Willie Brown Talks - Tom Steyer Steps Up

Politics is always interesting. Having served on city council in the 80s, I am once again fascinated with Willie Brown, former Speaker of the Assembly at that time and then a two-term Mayor of San Francisco, and the master of control over his party letting them know, as Mr. Speaker, he was in charge. And, indeed, he did rule.

I thought it very interesting when Willie announced in a letter to the San Francisco Chronicle, 'after being deluged with phone calls from the national media,' he admitted to dating Kamala Harris. He brushed it off by telling all it was 20 years ago. But he forgot to tell the deluge of media, he also provided Harris with two appointments. Both the Washington Examiner and L.A. Times, referring to Harris, at that time, as "the Speaker's new steady", talked about the appointments Brown handed out to the then 29-year-old Harris.

Brown's first appointment was to the California Medical Assistance Commission with a \$72,000 annual stipend equating to \$120,700 a year in current dollars. The second appointment was to the Unemployment Insurance Appeals Board, which paid \$97,088 a year or \$167,000 in 2019 dollars. He also provided her with his endorsement in 2003 for the district attorney race which she won.

Six months later, after taking the initiative to unveil his personal relationship with Kamala Harris, Willie Brown, in headlines on June 29th, after the Democrat candidate-debate, announces ... "Bad news for Democrats - none of these candidates can beat Trump." Ten days later, up pops San Francisco billionaire Tom Steyer pledging \$100 million of his estimated \$1.6 billion fortune to a presidential run he said wasn't going to happen. The question now, can Democrat Tom Steyer beat out Trump in 2020?

In 2017, Steyer emerged on YouTube and TV with his ads messaging President Trump as a "clear and present danger ... who is mentally unstable and armed with nuclear weapons." He presented a challenge to those watching saying ... "it is up to us, the average citizens, to force



Shade's Perspective
Lois M. Shade
Former Mayor of Glendora

impeachment of President Trump to protect this country and all of us.' And, of course, he would lead the impeachment charge by funding the effort.

It is very hard for me to think of a San Francisco billionaire as an average citizen, although, Steyer told the L.A. Times on July 10th when he announced his campaign, "... corporate money has corrupted our democracy and stripped Americans of our ability to determine our own future." The Times finished off that paragraph with "... Steyer has probably funneled more cash into the political system than all of his nearly two dozen rivals combined."

Steyer was founder of Farallon Capital Management, a hedge fund, and considered one of the largest donors to the Democrat party and founder of NextGen America, a non-profit organization supporting a progressive agenda including the fight against climate change. So serious is that fight, Wikipedia in its description of NextGen America says it isn't only Republicans Steyer is after, but has "... also targeted Democrats who have failed to take a stance on climate change." Steyer pledged to give \$100 million in the 2014 election to Democrat candidates who came out against the Keystone Pipeline to support Steyer's "green" energy campaign.

"Hypocrisy & Hedge Funds: Climate Change Warrior Tom Steyer's Secret Life as Coal Investment Kingpin," is a 2014 report charging Steyer with double standards and double speak. The report says, "While a few bits of information on Farallon's investments in carbon energy have

seeped into the North American press ... this information doesn't begin to scratch the surface. The North American press's lack of awareness of Mr. Steyer's activities in the coal sector is due to the fact that all of Farallon's investments in coal have been made outside of North America, and wherever possible through opaque structures which mask their direct involvement."

The report goes on quoting Steyer as saying, "... I have directed my financial team to divest my holdings of coal investments so that I will have a coal free portfolio..." Steyer reportedly has stepped down from Farallon.

The NextGen website says, "When we vote, we win" and presents a video, primarily of students, promoting the Green New Deal, reducing student loan debt and promoting racial and gender justice. This group of young people announces they've registered 1.2 million voters. In October 2018, Tom Steyer announced \$33 million to a campaign reaching out to 16 and 17-year-olds to get them pre-registered to vote with \$3.5 million of that designated for California. In April 2018, Secretary of State, Alex Padilla, announced California's effort to register 16- and 17-year olds to vote had hit 100,000.

Politics is interesting and most especially in San Francisco. We have Democrat Speaker of the House, Nancy Pelosi, aunt to Democrat Governor Gavin Newsom (and in the grape business together) trying to hold off impeachment efforts by new Democrat billionaire presidential candidate, Tom Steyer, on Republican President Donald Trump, after Democrat retired Speaker of the House, Willie Brown, announced a relationship with Democrat presidential candidate Kamala Harris - a little dating and committee appointing - while Democrats Elizabeth Warren, Cory Booker, Kirsten Gillibrand, Bernie Sanders and Kamala Harris said they would be rejecting corporate PAC money and taking small-dollar contributions. Democrat Joe Biden has remained silent so far.

The Resurgence Of Liberal Optimism—Part 1

Having lived long enough to observe the ebb and flow of religious tides, it is not surprising to be witnessing the resurgence of an optimistic Christian liberalism. Since I know more about what is happening in American Protestantism than either in Catholicism or other religious traditions, I will limit my remarks to that corner of the world. Nor is it surprising to see how what has happened in the religious world has overflowed into the dynamics of the nation's social and political realities.

The last part of the 19th century and much of the early decades of the 20th witnessed a robust explosion of religious optimism. In the words of John R. Mott, a leader in the missionary enterprise, we were going to win the world for Christ in one generation. For Mott and others that meant improving the condition of the world's people through medical, educational and agricultural missions. This spirit was reflected in our hymns. "Bring in the day of brotherhood, and end the might of wrong," The Kingdom of God was coming, and we were going to build it. The watchword: "Every day in every way things are getting better and better." This liberal social dynamic was in concert with a cultural stirring in the wider world evidenced by the seemingly unstoppable flow of human progress.

However, in the midst of this progressive euphoria there ensued two world wars and sandwiched in between a devastating depression and a flu epidemic that killed more people than the bubonic plague. Simultaneously, the buoyant spirit of religious liberalism was being countered by what is called "neo-orthodoxy," mainly through the writings of Karl Barth modified by the realism of Reinhold Niebuhr. On the underside of this orthodox



Charles H. Bayer

wave there was the rise of Christian fundamentalism, most evident in a split in the faculty of the seminary at Princeton Theological Seminary. The advent of American evangelicalism is the most obvious contemporary result. This rigid underbelly of American Protestantism became more concerned about right doctrine (orthodoxy) than about social transformation (orthopraxis). And on the fringe was the specter that there might arise an American egomaniac, a leader who would be supported by a vigorous evangelical movement. *Voila!*

In recent years the serious dialogue between main-line Protestantism, evidenced in the National and World Councils of Churches, and the conservative perspectives of Pat Robertson, Billy Graham and Jerry Falwell has been spirited at its best and destructive at its worst. While evangelical fervor has already now peaked and started on an inevitable downward path, the more liberal churches and the institutions they support have for some time been on the slide into irrelevance.

However, often overlooked is the progressive religious coterie centered in main line Protestantism, who had already produced a remarkable record of social and political achievements. Consider its role in helping to end the disastrous Vietnam war and promoting the

civil rights movement, the struggle for the dignity and the rights of organized labor, the women's movement and the inclusion of gays and lesbians — to name just a few of its contributions. None of these social advancements would have been possible without the steady support of liberal religion coupled with a progressive social and political dynamic.

Now there has come on the scene the resurgence of a vibrant new secular social and political liberalism seen most dramatically in a reinvigorated younger Democratic Party. Consider the 2018 House elections, the Green New Deal, the call for universal health insurance and the politically unfortunate use of the clouded term "socialism." But note that this resurgence has come about practically without any current visible support of the liberal Protestant church. Who now, except for a few of us, really pay much attention to what the National Council of Churches decrees? It is possible, however, that the residue of progressive Christian commitment had already formed the sturdy base of this societal resurgence. But its fervor now comes not from liberal religion but from a whole new generation of young "nones" or "no-longers" who have abandoned most forms of organized religion. While that may be true, they are reaping a fruitful harvest from a crop planted by their religiously committed parents and grandparents.

At the same time, despite the gloom currently smothering the political landscape, there is already at every level of society a rebirth of the older liberal optimistic fascination with progress. More about the avalanche of this social optimism next week. Stay tuned.

Contact Charles Bayer at candwbayer@verizon.net

Arcadia Library Celebrates Apollo 11 50th Anniversary

ARCADIA – Arcadia Public Library is capping off a month's worth of programs and activities celebrating the 50th anniversary of the Apollo 11 moon landing with a special movie screening.

On **July 20**, from 3 to 4:30 p.m., the Library will screen the 2019 Apollo 11 documentary which includes archival footage previously unreleased to the public. Guests can enjoy a special snack and stay after the program to create their own stardust jar

while supplies last. The event is free and all ages are welcome (although participants must be over 13 to use the VR machine).

For more information, please call 626.821.5569, or visit the Arcadia Public Library's website at www.ArcadiaCA.gov/library. The Arcadia Public Library is located at 20 W. Duarte Rd., Arcadia. The Library is open Monday through Thursday, 10:00 a.m. until 9:00 p.m. and Friday and Saturday, 10:00 a.m. until 6:00 p.m.

Volunteers are the Connection

COVINA - Volunteers are service oriented. They give time and energy without expecting anything in return. They get no pay. Volunteers are found in hospitals, schools, churches, soup kitchens, homeless shelters, animal shelters, to name a few. The only requirement is a need to care not just a need to keep busy. It's a feeling that comes from within. It's a connection to the needs of those around us and giving back.

Volunteers come from all walks of life. Post retirement is a motivator to becoming a volunteer. Volunteering is not only good for your health but it gives you a sense of purpose. It builds and strengthens relationships. Not only do volunteers get the opportunity to meet new people but they also make new friends. Being involved as a volunteer is

a great way to be engaged and energized. Volunteering is a non-prescription mood enhancer that keeps you alert and motivated.

Citrus Valley Inter-Community Auxiliary is always in need of volunteers. The areas currently serviced by volunteers are: Bargain Box (thrift store), Admitting/Front Desk, Gift Store, Newspaper Delivery, Recovery Room, Surgical Waiting Room, Pet Therapy, Music Therapy, and Telecare.

Contact Tiffany Ramirez, Director of Volunteer Services at (626) 915-6237 or email her at tramirez@mail.cvhpa.org to start the volunteer process. Citrus Valley Medical Center Inter-Community Hospital is located at 210 W. San Bernardino Rd. in Covina.

Money Can't Buy You Health?

by Jane M. Orient, M.D.

"Healthcare" is supposed to be the big election issue, and politicians promise to give people universal and equal "healthcare," or prevent the bad guys from taking it away.

Everyone of course wants to be healthy, and a \$3 trillion industry wants to keep the money flowing.

So, I have a confession to make as a doctor: I don't think I have ever kept anybody healthy. If someone comes to me asking for "health maintenance," I don't have a shot of "health" to give, or a prescription for "health" to be filled at your neighborhood Walgreens, CVS, or Rite-Aid.

And as a patient, I can't recall any ways in which doctors kept me healthy, although they did save my life by taking out my appendix, and they treated some illnesses and injuries. I am very grateful to them, and whatever I paid them seemed reasonable and well worth it.

To my mind, a healthy person is one who does not have to see a "healthcare provider" regularly or take medicine every day, and who can go to work, take care of family, and generally lead an active life.

We hear endless complaints about how we spend too much money treating sickness instead of preventing it. If only we had the government take all the money, plus trillions more, and "invest" it in health, we wouldn't have to spend so much, and everyone would be healthier—so they say.

This was the rationale for the National Health Service in Britain. Once the NHS took care of the backlog of untreated illness-

es, much of the need for it would melt away. This did not happen. Expenditures kept rising and were never enough. The backlogs and waiting lists grew. Ambulances circle emergency departments, and patients are crammed into hallways and storage rooms.

Suppose you go for your government-funded, "value-based" health maintenance visit. Details of your once-private life will be entered into a very expensive electronic health record. (For most people, it will be their own data, but occasionally someone else's will be cut-and-pasted in, causing endless trouble.) You will be checked for diabetes or pre-diabetes, hypertension or pre-hypertension, tobacco use, cholesterol, in many cases gun ownership, body mass index, and other government-mandated items. You will get educated about the evils of tobacco (in case you have been on Mars and hadn't heard). You'll be lectured about obesity if your BMI is too high. You'll very likely get a prescription to lower your blood pressure or cholesterol, and you may get vaccinated for something.

Your provider will likely get a bonus for checking all the right boxes and for "keeping you healthy," and will get penalized if your "numbers" don't improve or you get sick. Since I don't think others are any better than I am at creating health, there is a huge incentive to "manage the case mix" to discourage unhealthy or noncompliant patients from joining the practice.

People on drugs for blood pressure or cholesterol may feel worse rather than better, but are supposed to be less likely to have

a heart attack or stroke decades later. Studies with huge numbers of patients, who may be very different from you, have shown a decrease in such events with treatment. So far, a decrease in expenditures has not been shown, in view of the cost of all the drugs and side effects.

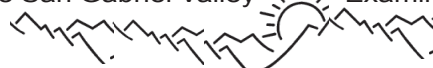
Of course, as an internist I treat high blood pressure and diabetes, but I consider this to be disease management. Would better diet prevent these things? Possibly, but what diet? I recommended low-fat diets for years. This government-approved advice is now questioned.

So how would government-funded primary care have prevented the diseases my patients have had? Heart failure? (Statin drugs probably make it worse.) Heart attacks? (When the patient has one, it is too late to prevent it.) Stroke? (Preventive aspirin is now criticized because of the bleeding it may cause.) Osteoarthritis? (We have great joint replacements but are much better at blocking access to surgery than at curing the arthritis.) Gall bladder disease, cancer, pneumonia, blood clots, thyroid disease, cataracts, arrhythmias such as atrial fibrillation, herniated disks, asthma, endocarditis from drug abuse, on and on. If we put all the doctors to work pretending to keep people healthy, who would treat disease and injury?

Healing the sick is what medicine is about. The politicians who promise to "fix healthcare" can only destroy medicine—while bankrupting the country.

Jane M. Orient, M.D. obtained her undergraduate degrees in chemistry and mathematics from the University of

Arizona in Tucson, and her M.D. from Columbia University College of Physicians and Surgeons in 1974. She completed an internal medicine residency at Parkland Memorial Hospital and University of Arizona Affiliated Hospitals and then became an Instructor at the University of Arizona College of Medicine and a staff physician at the Tucson Veterans Administration Hospital. She has been in solo private practice since 1981 and has served as Executive Director of the Association of American Physicians and Surgeons (AAPS) since 1989. She is currently president of Doctors for Disaster Preparedness. She is the author of *YOUR Doctor Is Not In: Healthy Skepticism about National Healthcare*, and the second through fifth editions of *Sapira's Art and Science of Bedside Diagnosis* published by Wolters Kluwer. She authored books for schoolchildren, *Professor Klugimkopf's Old-Fashioned English Grammar* and *Professor Klugimkopf's Spelling Method*, published by Robinson Books, and coauthored two novels published as Kindle books, *Neomorts* and *Moonshine*. More than 100 of her papers have been published in the scientific and popular literature on a variety of subjects including risk assessment, natural and technological hazards and nonhazards, and medical economics and ethics. She is the editor of *AAPS News*, the *Doctors for Disaster Preparedness Newsletter*, and *Civil Defense Perspectives*, and is the managing editor of the *Journal of American Physicians and Surgeons*.



Does Strong Job Growth Reduce Rate-Cut Odds?

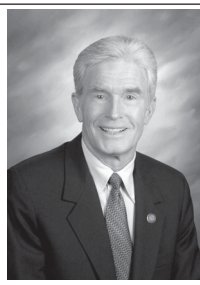
June nonfarm payrolls rose 224k, well above the 160k consensus, with only a modest downward revision to April and May. The unemployment rate rose a tenth, however, and average hourly earnings rose a tenth less than expected. The strength of the payroll gain and the broad-based nature of it both could argue against a rate cut this month. Nevertheless, we should note that average job growth in the first half of this year (172k), was not nearly as strong as last year's 223k average monthly gain. Job growth is slowing, despite the strength in June, as is evident in the 12-month moving average. Even with this strong employment report, the market has priced the probability of a July 31 rate cut at 100%, with 75% odds of a quarter-point cut and 25% odds of a half-point cut.

Last week (July 2) marked the midpoint of the year - Day #183 of 365 - but the traditional midpoint is June 30, so let's look back at the first half and marvel at the remarkable market resurrection we've witnessed.

On Christmas Eve 2018, the S&P 500 closed less than seven points from a bear market. Early December 26, the index dipped 20.2% beneath its September 20 peak but intra-day swings don't count when it comes to christening bear markets. Nevertheless, it was a less than Merry Christmas as many Wall Street pundits were pronouncing the death of this bull market. The rally was "within a hairline of its end," falling 19.8%, just shy of the 20% threshold for a bear market. Pundits spoke of the bull market in the past tense: "It was a remarkably long run," said one. (Since then, the index is up as much as +26.3%.)

Some points to remember:
 • The Dow has just delivered the best first half since 1999 and

In A Nutshell What's up in the Economy?



KEN HERMAN
Economic Analyst
& Former Glendora Mayor

the best June (+7.2%) since 1938.

- The S&P 500 posted its best first half (+17.3%) since 1997 and best June (+6.9%) since 1955.

- The Russell 2000 just set an all-time high last Friday and is up 23.7% since Christmas.

- NASDAQ peaked on May 3, up 32% in 18 weeks and it is still up over 20% in the first half.

- All 11 S&P sectors are up in 2019 with tech leading the way, delivering 26% gains.

Gold was up over 7% in June and oil was up over 9% in June.

Long-Term Threat from Trillion-Dollar Annual Deficits

Candidate Trump tweeted about this threat on August 6, 2015: "When you have \$18-\$19 trillion debt, they need someone like me to straighten it out." On January 20, 2017, the day Trump took office, the debt was \$19.9 trillion. And now we have a Democratic Congress and 20+ Democratic candidates promising to spend even more money, if elected, on a series of comically excessive plans featuring runaway benefits for everyone.

During the Democratic debates we heard all the miraculous promises of "free everything." Peggy Noonan's weekend Wall St. Journal column summed up the expected spending actions. The low point on Night 1 was a candidate promising (to wild ap-

plause) federally funded abortions ("reproductive justice") to transgender females (born male) who somehow harbor a fetus but decide to abort it instead.

Night 2, says Peggy Noonan, "was more raucous but similarly extreme. The first 15 minutes included higher taxes, free college and student-loan forgiveness. Most candidates agreed on free health insurance."

The national debt almost doubled under Obama. Trump scolded Obama on this debt increase and called for urgent action, saying: "We're going to bring it down, big league and quickly." He did not. Now, not a single candidate of either party mention the deficit. Some Republicans say that economic growth and spending cuts will grow revenues faster than spending. That happened in the past, with lower debts, a more disciplined Congress and larger growth rates - but it is not happening now.

The Committee for a Responsible Federal Budget calculates that it would take a 4.8% annual growth rates over the next 10 years to balance the budget through higher economic growth. That is highly unlikely.

Some economists argue that we can print money to fund our deficits, citing World War II mega-deficits to fund the massive war effort, agreed upon by a unified nation. However, we can't do that with a divided nation arguing over funding personal excesses (or at best questionable government benefit payments). Hopefully, such massive spending proposals will be rejected by voters.

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

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

Your Money - Ask Julia

I got a letter and bill from Medicare saying that due to a glitch, the premiums for Parts B and D, even for those who have a Medicare Advantage plan, were not paid out of Social Security starting back in January. What options do I have to pay this bill?

Part of Medicare's statement, "You may be affected if you enrolled either in a Medicare Advantage Plan or in a Medicare Prescription Drug Plan for coverage starting January 1, 2019, and you asked to have your plan premiums taken out of Social Security payments." If you got a bill, the grace period to pay has to be at least as long as the billing period. For help in understanding more, contact Medicare 806-633-4227, or your State Health Insurance Assistance Program (SHIP) website and click on Find Local Medicare Help, or call the Medicare Rights Center 800-333-4114.

We'd like to buy a house, so we've been looking into the different types of loans. It looks like we should apply for an FHA loan, but want to understand our options. Help!

Although FHA loans require a small down-payment, the required mortgage insurance premium can be costly. There are Conventional loans, Veterans Administration loans, USDA loans, and First-time Home-buyer programs which require 3- to 5-percent down on a 30-year fixed loan. Although a loan with less than 20-percent typically



Julia Yoder

requires Mortgage Insurance, there are ways to reduce this, too.

I'm the sole owner of my business. However, I have a right-hand-man who would like to buy my business when I retire, or when I die. Is there a way to set this up?

Yes, it's called a one-way buy-sell agreement: a legal contract between the owner of a closely held business and a future buyer. This future buyer would purchase a specific type of life insurance on you as the current owner. At the point of a triggering event, such as your death, retirement, or disability, the buyer uses the life insurance death benefit, or the available cash value accumulation, to purchase the business according to the buy-sell agreement. This establishes a smooth transition of the business.

My friends and I were talking about our investments in the stock market -- our losses suffered, and the slow recovery times. One friend said that she'd talked with you about 12 years ago, and that she hasn't

lost a penny since moving her funds. What did you invest her money in?

After reviewing each client's individual situation, explaining the different places to invest, we agree on a most-suitable product. I recommend products which offer tax-deferred growth potential, guarantees to your principal and credited interest, offer an annual reset function (your balance is locked in each year), and the ability to take income for life. (Guarantees are subject to the strength of the company.)

Because of the cost, I have to choose between getting enough life insurance OR saving for retirement. Can you help me with this decision?

Yes. There's actually a type of life insurance (Indexed Universal Life or Fixed-Indexed universal Life) now that provides a death benefit to your survivors or beneficiaries, but also provides the opportunity for tax-deferred, cash value accumulation for retirement or other financial needs while you are alive.

Ask Julia by email:
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/Real Estate Broker 01238153/Nat'l. Ethics Assoc./Accident-Medical-Dental discount plans:
CalStarBenefits.com/28485

L.A. County Property Values Grow Record \$94 Billion To \$1.6 Trillion All-time High; L.A. City Reaches \$653 Billion

NFL and LAFC Stadiums, Construction, Sales Prompt Ninth Consecutive Year of Growth

LOS ANGELES COUNTY—Los Angeles County Assessor Jeff Prang has certified the 2019 Assessment Roll, which represents record growth and new all-time highs in real estate and business property values across the County. New records also include total tax savings for homeowners and charitable organizations.

The roll grew by a record \$94.41 billion (or 6.25%) over the prior year to an all-time high of \$1.604 trillion in total net value. In addition to the values of the County's 2.38 million real estate parcels, this total amount includes \$84.8 billion in business property (e.g. boats, aircraft, machinery, equipment), which rose by \$3.9 billion from 2018 and is itself a new record.

"The strong growth in the local real estate market for the ninth consecutive year will have a positive impact on services for LA County's 10 million residents," said Assessor Prang. "From education, healthcare, and mental health services, to public safety, transportation, and alleviating the homeless crisis, our schools, cities, and county programs will have approximately an additional \$1 billion for vital local public services."

Leading indicators for the growth in the local property assessment roll are: a) property sales, which added \$48.34 billion to the roll as compared to 2018; b) the CPI adjustment prescribed by Proposition 13, which added another \$28.74 billion; and c) new construction, which added a further \$11.09 billion.

Among the greatest single additions to the roll are \$1.95 billion for partially-complete con-

struction of the Rams/Chargers stadium in Inglewood and \$200 million for the Banc of California stadium in the City of Los Angeles.

The 6.25% overall growth reflects a county average, as there is substantial variation from one community to another. For instance, the total value of all assessments in Inglewood rose by 25.7% due in large part to the new NFL stadium, whereas communities without comparable construction or sales activity saw significantly lower growth rates.

Assessor Prang reminded residents that the average growth does not mean property owners will be subject to a corresponding increase on their annual property tax bills. Nearly 9 out of 10 property owners will see only the modest 2% adjustment prescribed by Proposition 13.

Among the benchmarks set by the 2019 roll is the total amount of \$620 million in tax savings for seniors, veterans, and charitable organizations. Additionally, to date, the owners of 1,328 properties that were severely damaged or destroyed by the Woolsey fire have received tax relief totaling \$684.8 million in property value, allowing them to rebuild their homes and their lives.

The 2019 Assessment Roll comprises 2.57 million real estate parcels and business assessments, including 1,878,470 single-family homes, 249,972 apartment complexes, 248,109 commercial and industrial properties, and more than 200,000 business property assessments. Below are additional highlights from the 2019 Assessment Roll:

Cities with the greatest per-

centage growth:

1. Inglewood: 25.7%
2. Vernon: 13.2%
3. West Hollywood: 11.6%
4. Santa Fe Springs: 9.3%

Cities with the greatest amount of growth:

1. Los Angeles: \$41.7 billion
2. Long Beach: \$3.1 billion
3. Santa Clarita: \$2.5 billion
4. Inglewood: \$2.4 billion

Cities with the highest total assessed values:

1. Los Angeles: \$652.9 billion
2. Long Beach: \$60.2 billion
3. Santa Monica: \$39.5 billion
4. Beverly Hills: \$36.6 billion

A listing of assessments and parcel counts by city can be found at assessor.lacounty.gov/news.

How To Identify Flood-Damaged Vehicles

Following record-setting rainfall in many areas of the country, flooding has taken its toll on vehicles. It's important for those considering buying a used vehicle to be car care aware and check for signs of water intrusion or contamination, advises the non-profit Car Care Council.

"Purchasing a used vehicle and later learning it has been flood damaged can be very problematic and lead to costly issues down the road. Worse yet, these vehicles can be unhealthy to occupy because of mold and bacteria growing in the carpet and ventilation system," explained Rich White, executive director, Car Care Council.

The Car Care Council and the Car Care Professionals Network (CCPN), a group of automotive service providers, say it all comes down to how much water

Do I Have To Use A Dealer To Keep My Warranty In Effect?

When a customer buys a new car, they are always concerned that if they keep coming to my shop for routine maintenance and repair it will void the warranty! I always tell them to relax because the FTC (Federal Trade Commission) the nation's consumer protection agency says NO! It is illegal for a dealership to even suggest that they might deny your warranty coverage because your routine maintenance and repair is done by an independent repair shop!

Oil changes, fluid exchanges, tire rotations, brake pads, belt and hose replacements and other services are considered "routine" maintenance and are essential to keep your car running well for years to come. A complete list of

these services can be found in your owner's manual.

Customers also are concerned that the use of aftermarket parts may void their warranty. This will not void your warranty and you can even use recycled parts and your warranty will still be good! The Magnuson-Moss Warranty Act states emphatically that it is illegal for a manufacturer or dealership to void your warranty because you chose to use an aftermarket or recycled part.

The only time a dealership or manufacturer can deny you coverage is if the following occurs:

- A part was improperly installed and caused damage
- If the aftermarket or recycled part was defective and caused other parts to be damaged

Keep in mind that if these two things should occur the dealership or manufacturer must demonstrate or prove that this did, in fact, cause damage.

We always encourage our customers to keep a record of all services/repairs but if you fail to do so, or have misplaced them, rest assured that we have those records should you ever need them.

We are always here for you!

Certified Auto Specialists: the friendlier and more helpful auto shop! Feel free to call 626-963-0814 with any questions and we will be glad to help, or visit our website at CertifiedAutoCa.com

Hometown Service You Can Count On!

THE CAR GURU

WHAT YOU "AUTO" KNOW

By Gene Morrill - Certified Automotive Specialists



Around the Valley & Senior News

AZUSA

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.

TOPS Meeting

Wanted: Men and Women who want to lose weight. TOPS (Take Off Pounds Sensibly) is a non-profit group that encourages men and women to lose weight. TOPS is a hands on, Pounds Off approach to weight loss. No Quick Fixes, just helpful information you need to reach your weight loss goal. We offer the latest nutrition, fitness and medical information. We also have information on the latest Diabetes resources. Motivational stories from successful TOPS members. Our meetings are every Thursday at 9:30am to 11:00am at Azusa Memorial Park at 320 N Orange. For more information please call 626-967-8829

ARCADIA

Senior Seminars

Arcadia Senior Services is hosting FREE informational seminars on various topics concerning seniors at the Arcadia Community Center, 365 Campus Drive. The topics and dates are as follows: Thursday, July 18 at 1:30pm - L.A. Found - Project Lifesaver, Presented by LA County Workforce Development. Information on new voluntary system of trackable bracelets for at-risk individuals.

For additional information, please call 626.574.5130.

Saturday Adult

Basketball League

Gather your friends, form a team and stay active in the adult basketball league. Whether it's casual or competitive, there's always an opportunity to stay fit and have fun. Games are played at the Dana Gym, 1401 S. First Avenue, Arcadia on Saturdays between the hours of 9:00am and 1:00pm, beginning Saturday, June 29, 2019. Saturday Open League is limited to six teams and is open to all levels of play. League fees are \$502 plus a \$40 forfeit deposit, which includes 9 league games, officials, scorekeepers, and championship award. Registration takes place on a first-come, first-serve basis. For more information please call 626.574.5113.

BALDWIN PARK

McNeill Fitness

Program

A challenging but accessible workout regimen, which includes basic calisthenics, arm workouts, legs and torso, and a steady run/walk around Morgan Park. Nutritional guidance is also offered. Eating well and exercising will not only improve your overall health, but also improves your mood and energy levels. Group meets in senior center dining hall Monday through Thursday from 8:00am - 9:00am. This class is free to participate. For more information on the class or registering, please visit the Julia McNeill Senior Center or call (626) 813-5245, Ext. 323

COVINA

BUNCO!

The City of Covina Parks & Recreation Department is hosting BUNCO at the Covina Senior Center (temporarily located at Lark Ellen Elementary School, 4555 N. Lark Ellen Ave., Covina) on the 2nd and 4th Thursday of each month, 1-3 p.m. The cost is \$2. For more information, call

(626) 384-5380.

Indoor Chair Beach Volleyball

The City of Covina Parks & Recreation Department hosts "Indoor Chair Beach Volleyball" at the Covina Senior Center (Temporarily located at Lark Ellen Elementary School, 4555 N. Lark Ellen Ave., Covina) on Thursdays, 1:30-2:30 p.m. For more information, call (626) 384-5380.

Community Garden Parcels

The City of Covina Parks & Recreation Department has a Community Garden located at Cougar Park. Parcels are now available. Grow your own vegetables alongside other gardeners who are passionate about gardening and growing healthy organic produce! Annual fee of \$50 for large or handicap accessible parcel, and \$44 for small parcel. Applications are available at covinaca.gov. For more information, call (626) 384-5340.

Walk The Walk

The City of Covina Parks & Recreation Department offers "Walk the Walk." This is a casual walking experience where you can walk at your own pace, improve your heart's health, and meet new friends. Wear your walking shoes and bring water. The walk takes place on Wednesdays at 9 a.m. at the Covina Senior Center (temporarily located at Lark Ellen Elementary School, 4555 N. Lark Ellen Ave., Covina). For more information, call (626) 384-5380.

Medicare & Vitality Center

The City of Covina Parks & Recreation Department in conjunction with Inter Valley Health Plan, invites seniors to the Medicare & Vitality Center on Tuesdays, 11 a.m.-12 p.m. and Fridays, 9-11:30 a.m. at the Covina Senior Center (temporarily located at Lark Ellen Elementary School, 4555 N. Lark Ellen Ave., Covina). Obtain information on how to maintain your vitality and stay healthy. Vitality Center offers free screenings, informative presentations, "Doc Talks" and refreshments. For reservations, call (800) 251-8191, ext. 625. For more information, call (626) 384-5380.

DUARTE

Duarte Museum Needs Docents

It's fun and educational! Volunteer to serve as a docent at the Duarte Historical Museum in Encanto Park. You will serve about every other month on a Wednesday (1-3 p.m.) or Saturday (1-4 p.m.) with a seasoned docent who will train you. Greet visitors, show them around the museum and learn about local history. Training sessions are available. Call Claudia at (626) 358-0329 for more information.

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.

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.

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.

Volunteering Does Your Heart Good!

The Duarte Senior Center is always in need of volunteers. If you would like to give back to the community, please consider being a Senior Center volunteer. For more information call 357-3513.

Senior Lunch

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 \$3. The Duarte Senior Center is located at 1610 Huntington Drive.

GLENDORA

Glendora Genealogy Group Meeting

The Glendora Genealogy Group meets Tuesday, **July 23** at La Fetra Center, 333 E. Foothill Blvd., Glendora. Lynn Edwards leads a class on DNA at 6:00 pm. The business meeting is at 7:00 pm, followed by the program: "Grandma's Dress Quilt - What to Do with Inherited Heirlooms?" by Kristi Sexton, genealogy researcher. For questions about our group or this meeting, please call Pat Chavarria at 909-592-4030.

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. For more information, please call Sonia Schupbach at (626) 963-6186. The program is **Wednesdays** 8:30 a.m. - 12:00 pm.

Instructors Needed At The La Fetra Center

The City of Glendora's La Fetra Center is looking for new class instructors! We are seeking out instructors to teach the following: Cooking classes, Spanish lessons, and American Sign Language (ASL) classes. Share your talents with your peers! If you would like more information on teaching a class at the La Fetra Center contact Jennelle Markel at (626)9148-8235, or email at jmarkel@ci.glendora.ca.us.

Cars 4 the Community

Glendora Rotary has a new and exciting vehicle donation program, called Cars 4 the Community. We are asking for your old car, boat, motorcycle or RV, running or not, be donated and receive a 100% tax deduction for the proceeds. This program helps our schools, community, country and the world. Call 626-963-0814 for more information.

LA VERNE

Concerts In The Park

Come with your own blankets and/or lawn chairs to listen to the wonderful music while relaxing in the warm, balmy, summer nights. Concert series will begin at 6:30 PM on Sundays. All concerts are held at Heritage Park, 5001 Via De Mansion, east of Wheeler and north of Baseline. The entire line-up features the following:

- Sunday, **July 28** - Cold Duck (Variety)

- Sunday, August 11 - The Answer (Classic Rock)

Movie Night at the Park

The La Verne Police Officers Association and Community Services Department Present Movie Night At The Park featuring THE INCREDIBLES 2 on **Sunday, July 21** at Heritage Park, 5001 Via De Mansion. Movie starts approximately 8:15 p.m.

Bring a blanket, pack a picnic, and join us for a night under the stars! For more information, contact the Community Services Department at (909) 596-8700.

Blood Drive at

La Verne City Hall

Every year, City Hall holds a blood drive in the summer, which is when the Red Cross reports the need for blood is greatest and the supply is lowest. This year, our blood drive will be held Tuesday, **July 16**, in the City Hall

Council Chambers from 9 a.m. to 3 p.m.

If you'd like to donate blood, you can schedule an appointment at: www.redcrossblood.org. This blood drive is open to employees, residents, friends, family—anyone who is willing to help.

Get About

Transportation

Get About provides transportation for seniors aged 60+ and disabled residents of Claremont, La Verne, Pomona, and San Dimas. The door-to-door service can be used for shopping, doctor's appointments, church, senior nutrition sites and many other locations within the four cities. The service operates seven days a week and membership is free. To Register: (909) 621-9900. To Schedule a ride: (909) 596-5964. For more information, contact Abby Nuyda at 909.621.9900, Extension 228.

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 9:00am - 10:00am

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.

SAN DIMAS

San Dimas

Toastmasters Club

The San Dimas chapter of Toastmasters International, Toast To The Best Club, Club # 5880 meets every 1st and 3rd Thursday from 7PM to 8:45 PM. Learn to motivate and lead. Challenge yourself with Toastmaster's proven education programs. Let us help you grow your strengths and accomplish your goals. Become a better speaker and learn to communicate with confidence. Learn these skills and more in a supportive, self-paced, fun atmosphere. Meets at the Faith Lutheran Church, Parish Hall, 505 E Bonita Ave. Contact Art Douglas at (951) 505-0555

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 Holidays.

TOPS Meeting

TOPS (Take Off Pounds Sensibly) meets every week on Thursday at 6 p.m. at the Cortez Senior Center, located at 2501 E. Cortez St in the back classroom building. Visitors are always welcome and your first meeting is free. Come now and learn about nutrition, portion control, food planning, exercise, motivation, and more every week. This group has members from all over the San Gabriel Valley. For details, call Erika Hernandez at 626-384-0502.

Senior Lunch

The West Covina Senior Center has 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.

Kirk Warner Insurance Agency

Medicare • Health • Life

Call us with your Medicare Questions

(626) 963-3244

Our services are always free!




137 N. Glendora Ave. Glendora, CA 91741
CA LIC. #0809588

TRUST - Nearly 100 years of Service to the community
QUALITY - Highest standards of service in the industry
AFFORDABILITY - Pricing plans to meet all needs
COMPASSION - Bereavement Minister on staff
 Free monthly Grief Support group



Life Celebrations • Burial • Cremation • Advance Planning

404 E. Foothill Bl., Azusa, CA 91702 (626) 334-2921
www.whitesfuneralhome.com

WHITE'S FUNERAL HOME



Serving Glendora Since 1978




Your Dealership Alternative

we service all domestic makes including:

- Chevrolet
- GMC
- Ford
- Jeep
- Chrysler
- Lincoln
- Dodge
- Pontiac
- Cadillac
- Oldsmobile



The Friendlier and More Helpful Auto Shop

476 S. Vermont Ave. Glendora, 626.963.0814
CertifiedAutoCa.com

El Monte Union Alumnus to Lead South El Monte High as New Principal

EL MONTE – Longtime El Monte Union educator, administrator and El Monte High School Class of 1989 graduate Dr. Jorge Morales has been selected to lead South El Monte High School as its new principal.

Morales, who has been the school's assistant principal of instruction since 2016, has served in various educational and leadership capacities across the District since 1996. He assumed his new role on July 1.

"I am incredibly humbled and honored to become the next principal at SEMHS and am especially grateful to the EMUHSD Board of Trustees and to our superintendent for giving me this opportunity to serve the SEMHS students, staff and community," Morales said. "I welcome this new challenge and will strive to build on the strong tradition of academic and athletic excellence here at SEMHS. Our students will continue to benefit from a safe school culture that promotes Future Ready skills and our District's mission of building a Community Committed to College and Career."

Morales was previously a social science teacher and coordinator of the Teacher Preparation Academy at Mountain View High School before becoming a resource teacher at South El Monte High School. From 2007 to 2016, Morales



South El Monte High School Assistant Principal of Instruction Dr. Jorge Morales has been tapped to lead the school as its new principal. Morales has been with the District for over 20 years, serving in various capacities across three El Monte Union schools. He is a 1989 graduate of El Monte High School.

served as assistant principal of activities at Mountain View and South El Monte high schools and assistant principal of student services at El Monte High School.

"As an educational leader, Dr. Morales leads with a blend of wisdom, kindness and patience," said Ken Besocke, an instructional coach at SEMHS who works with Morales to implement effective teaching strategies, support individual departments and provide instructional resources. "Any interaction with Dr. Morales soon reveals incredible compassion and passion for guiding our school to educate all students."

Morales holds a bachelor's

degree from Cal State LA and a master's degree from Cal Poly Pomona. He was recently awarded his doctoral degree from the USC Rossier School of Education.

"Dr. Morales is a devoted advocate of doing what is best for students and providing our teachers and staff the support needed to strengthen existing programs to support all students," Superintendent Dr. Edward Zuniga said. "Dr. Morales is a product of the District who consistently demonstrates innovative techniques and effective instruction through his leadership. I have all the confidence that he will continue to lead South El Monte High School toward success."

Cyber Criminals Offer Free Movies, Make You Pay Later

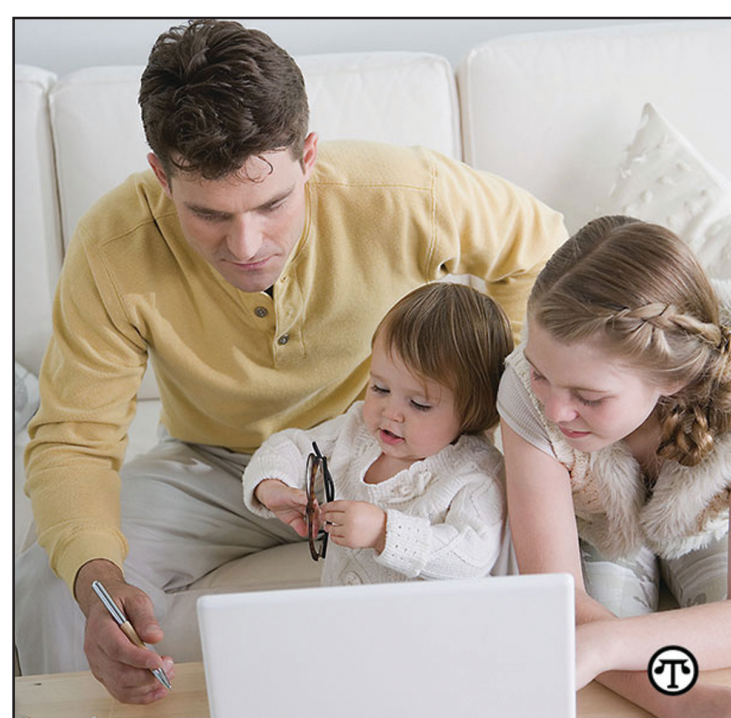
The average American household now has nine Internet-enabled devices to connect to the Internet, watch movies or television shows, or "smarten" the thermostats, doorbells or nanny cams. These products let people save energy, buy groceries, connect with family members and access a seemingly limitless catalog of entertainment.

It's important, however, to realize that some devices may not be as secure as others. For example, millions of rogue entertainment boxes are now in homes. While these devices look like an Apple TV or Roku box, they are unsecured and can expose consumers to malware. Typically, they are used to illegally access pirated movies, TV shows or live events.

The Digital Citizens Alliance (DCA) investigated apps on these devices and found malware on them that stole researchers' user names and passwords, probed user networks and surreptitiously uploaded user data without consent. Most consumers are unaware of the security risks that can occur when plugging one of these devices into a home network, and if they did know, they would be much less likely to allow them in their home.

Recently, the Federal Trade Commission warned consumers about these devices: "If you want to avoid downloading malware when you stream video, don't watch pirated content. Period. Not online and not through a video streaming device."

For years, hackers have used pirated content as a lure to expose consumers to malware.



Don't let pirates into your premises: To protect your cyber devices, avoid rogue entertainment equipment that illegally accesses TV shows and movies.

"Criminals use trickery to enter into consumers' homes," said Tom Galvin, executive director of DCA. "The enticement of free movies and television shows on products without a reputable company behind them creates a fertile ground for malware to spread. If it is too good to be true, it probably is."

Keeping an eye on the devices that are brought into your home, including by your children, is critical to your cyber safety. Consumers who stream pirated content are six times more likely to report an issue with malware than those who don't use piracy devices. (NAPSI)

What are Neurointerventional Treatments?

ARCADIA - Dr. Yamin Shwe, vascular neurologist will be having a health presentation regarding Neurointerventional treatments. This lecture will take place on Tuesday, July 23 1:30pm at the Arcadia Community Center, 365 Campus Drive. Dr. Shwe will talk about minimally invasive treatments of acute stroke, aneurysms, arterio-

venous malformations and other disorders within the blood vessels of the brain and spine. This free program is provided by Arcadia Senior Services in partnership with Methodist Hospital and is for individuals age 50 and over. If interested in attending or for additional information please call Arcadia Senior Services 626.574.5130.

Crazy "Found Objects" Juggling Show

ARCADIA – Arcadia Public Library will host amazing juggler Michael Rayner and his "Found Objects Juggling Show" for two shows on Saturday, July 27, at 2:30 or 4 pm.

Rayner can balance shoes on his nose, a wheelbarrow on his chin, along with many other unique "found object" juggling tricks. He has appeared on numerous television shows, including Sesame Street, Nickelodeon, and America's Got Talent. With a combination of hilarious tricks and awesome stunts, his show has been de-

scribed as "preposterous brilliance." This last library show of the summer is sure to be a favorite!

Visit the Arcadia Public Library's website at www.ArcadiaCA.gov/library for more information or call the Jerry Broadwell Children's Room at 626.821.5566.

The Arcadia Public Library is located at 20 W. Duarte Rd., Arcadia. The Library is open Monday through Thursday, 10:00 a.m. until 9:00 p.m. and Friday and Saturday, 10:00 a.m. until 6:00 p.m.

REWARD!
STOP GRAFFITI
Wetip
(800)78-CRIME



Life insurance from a real-life person.

Kyle A. Cline, Agent
Insurance Lic. #: OD16727
1275 E Route 66
Glendora, CA 91740-3779
Bus: 626-335-0815

Get life insurance that comes with someone local (me). I'm here to help you protect your family's financial future. **LET'S TALK TODAY.**



State Farm Life Insurance Company (Not licensed in MA, NY or WI)
State Farm Life and Accident Assurance Company (Licensed in NY and WI)
1708148 Bloomington, IL

DIVI WE OFFER AFFORDABLE PRICING!!

WE'RE HERE FOR ALL OF YOUR TECHNOLOGY NEEDS!

SERVING THE GREATER GLENDORA AREA.

SERVICES:
COMPUTER REPAIR
...
SMART HOME INSTALLATION
...
MANAGED IT SERVICES

CALL RAYMOND AT:
626-691-5278

FOCUS ON WHAT MATTERS MOST, FAMILIES

4.00% APY*

NEW MEMBER - TERM SHARE CERTIFICATE¹
•HIGH FIXED RATE FOR 12-MONTHS
•\$1,000 MINIMUM; \$4,000 MAXIMUM

AMERICA'S CHRISTIAN CREDIT UNION
A Financial Partner for Cultural Impact

CONTACT US TODAY!
AmericasChristianCU.com | **800.343.6328**

*APY = Annual Percentage Yield.

1. New Member Certificate: This 12-month Term Share Certificate (TSC) has a \$1,000.00 minimum balance and \$4,000.00 maximum balance per member. Account must be funded with new funds or funds deposited less than 30 days prior to opening. Early withdrawal penalties do apply which may reduce the principal. At maturity, this TSC will automatically renew for a 12-month term at the prevailing 12-month rate unless we are notified in writing prior to the maturity date. Offer valid for 60-days from membership opening. One certificate per member.

Rates are accurate as of 07/01/2019. Rates, terms and conditions are subject to change without notice. Additional restrictions apply. Must qualify for membership. A \$2 membership fee may apply. The credit union is federally insured by the National Credit Union Administration. Added savings protection provided by American Share Insurance. Please speak to a credit union representative for details. Equal Housing Opportunity.



Arcadia's Summer Concert Series



Mark Easterday brings his high energy country show to Arcadia July 18

ARCADIA - The City of Arcadia's FREE 2019 summer concert and movie series is here, so make sure you don't miss out on the fun! The summer concerts and movies are both on Thursday evenings. Concerts start at 6:30pm and movies at dusk on the

west lawn between City Hall and the Police Department (240 West Huntington Drive). This is fun for the entire family! Bring There is also a FREE fun zone for kids, featuring games, crafts, and activities each week. In addition,

there will be food and beverages available for purchase. A portion of the proceeds will be given to the Recreation and Community Services Department! Please note parking is provided at City Hall and Santa Anita Race Track

at Gate 5 only. For more information, please call 626.574.5113. Below is the line-up for July 18, 2019.

Mark Easterday Band (Country)

Mark Easterday brings his high energy country show to Arcadia! Mark plays today's popular, upbeat country songs by such artists as Jason Aldean, Dierks Bentley, Blake Shelton and more. Mark has been known to turn country music skeptics into fans. Plan to stomp your feet when Mark comes to town. Yee Haw!

Smallfoot - (PG)

An animated adventure for all ages, with original music and an all-star cast, Smallfoot turns the Bigfoot legend upside down when a bright young Yeti finds something he thought didn't exist - a human. News of this "smallfoot" throws the simple Yeti community into an uproar over what else might be out there in the big world beyond their snowy village, in an all new story about friendship, courage and the joy of discovery.

COHS Wrestling Captain Bella Aceves named COHS 2019 Athlete of the Year!



CHARTER OAK - Isabella Aceves a four-year varsity wrestler and team captain who this past season placed 3rd at CIF and represented Charter Oak High School at CIF Masters. Though Isabella has a very busy senior schedule she still makes time to volunteer and teach the youth in our community the amazing sport of wrestling. Isabella will be attending the University of North Dakota in the fall. Congratulations Bella!

Monrovia High School Recognized for Narrowing Achievement Gap

MONROVIA - Monrovia High School has been recognized by the Campaign for Business and Education Excellence (CBEE) with a place on the 2018-19 California Honor Roll as part of a national effort to identify higher-performing schools and districts that are improving student outcomes.

The recognition is not one for which schools or districts may apply. In California, CBEE Honor Roll is based solely on objective achievement data from the California Assessment of Student Performance and Progress

(CAASPP). The goal is to guide other educators to data-informed best practices for raising student achievement. For that reason, schools are informed about this accolade only upon their selection.

"At Monrovia High School, we are committed to ensuring each one of our students is meeting his or her academic goals and providing all students with the resources they need to be successful," Principal Kirk McGinnis said.

The honor roll highlights

schools that show consistent high levels of student academic achievement, are leaders in getting students to grade-level proficiency, and have strong measures of college readiness.

"Preparing our students for college and careers is at the forefront of everything we do," Board President Ed Gililand said. "Monrovia Unified has a strong college-going culture that ensures students are prepared to be successful in all their future endeavors."

Monrovia High school will be

provided with an Honor Roll banner and be recognized as a model for other districts and schools.

"Monrovia High School's selection by the CBEE validates the work done by the educators on campus, demonstrating that we are meeting our goal of preparing our students for the challenges of higher education and as contributing citizens of our increasingly connected world," Superintendent Katherine Thorossian said. "We are proud of our students and are thankful for this recognition."

GRAND OPENING JULY 20TH!



SADDLE CREEK



MODERN LIVING, COUNTRY FEEL

Detached, Single-Family, One- and Two-Story Residences in San Dimas

- Up to 6 Bedrooms
- Up to 4.5 Baths
- Up to 4-Car Garage
- From 2,738 to 4,087 Sq. Ft.
- Lots up to 13,000 Sq. Ft.
- Near High Performing Schools and Universities
- 30 Minutes From Los Angeles
- No Mello Roos
- RV/boat storage on side yards (select homesites)
- Anticipated Pricing from the Low \$1 Millions

Call 909-895-3057 or Visit SaddleCreekSanDimas.com to Join the Interest List.



SALES OFFICE OPENING SOON 811 N. San Dimas Ave., San Dimas, CA 91773

©2019 Brandywine Homes. All rights reserved. Brandywine Homes reserves the right to change sales prices, delete or modify floor plans, elevations and specifications without notice or obligation. See Sales Representative for complete details. CA DRE#01381133

