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STRIVING FOR JOURNALISTIC EXCELLENCE IN LOCAL NEWS

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by Howard Palmer

PASADENA - Another beautiful Pasadena New Years Day greeted the hundreds of thousands gathered to watch the 130th Rose Parade. A brilliant blue sky with the temperature rising is a typical winter day in Southern California, however the many visitors from the rest of the country were experiencing weather they wish could be bottled and taken home. People could be heard talking of the weather they left with the comment "I don't want to go home until the rains stop or the snow melts". But, this was soon put aside as they realized they were here to enjoy a parade.

The Rose Parade with its theme "The Melody of Life" started right on schedule as the opening spectacular presented by Honda commenced on Orange Grove Blvd. in front of the television networks broadcasting around the world. The opening theme "Good Vibrations - A Melody of Life Celebration" was full of dancing, singing and fireworks as Dancing With The Stars champion and a host of Dancing With The Stars Jr., Jordan Fisher, was joined by the 2019 Grand Marshall and ten-time Grammy Award winner Chaka Khan and a cast of over 400 got the crowd ready for the excitement to come.

Anticipation grew as heads turned to the west for what has become the "official" indication the Rose Parade is underway. Soon it was there! The little dot on the horizon became larger and



"The Sweepstakes Trophy went to The UPS Store Inc. with its ostrich ballerina."

larger until there it was overhead with its 172-foot wingspan, more than half the length of a football field. The United States Air Force's B-2 "Spirit of America" silently swept low over the parade route and on over the San Gabriel Valley. The B-2 is the nation's sole stealth bomber and 2019 marks the 30th Anniversary of its first flight. This sight never gets old and first-time viewers are left in amazement. Everyone was ready for the floats, bands and equestrians.

The first unit to turn the corner at Colorado Boulevard was the America Honda Motor Co. float, "Celebration of Dreams", paying tribute to the company's origin. The entire float consisted of six units including the main

float depicting a giant cake and five smaller satellites celebrating major milestones of the company. The music was provided by selected drummers from various college bands around the country as they rode on the float. Their stirring beat got the crowd clapping.

The floats are judged by a panel of judges and awards are presented in the areas of floral presentation, float design, and entertainment value. The award most sought is the Sweepstakes for the most beautiful entry encompassing all areas of evaluation. The 2019 winner is The UPS Store, Inc. with the title "Books Keep Us On Our Toes". The UPS Store is the exclusive

sponsor of the Toys for Tots Literacy Program, an organization committed to providing book and educational resources to less fortunate children. This spectacular and fun-loving float depicts an ostrich, Olive, pursuing her dream of starring in the ballet "Swan Lake" by reading all she can to become a prima ballerina.

The flowers used on the float included 30,000 pale pink Mizuky carnations for Olive's head, neck, and legs. 30,000 roses fill the gardens and floral arrangements plus another 30,000 pink carnations and 40,000 stems of orchids create Olive's plumage. An incredible montage of color. Olive's head turned and her eyes moved from

side to side. Both wings and her neck swayed gracefully to the music.

The float was built by award winning Fiesta Parade Floats in Irwindale. Fiesta was the builder of the Rain Bird Corporation floats from 1997 through 2010 winning them the Sweepstakes nine times.

Eighty- two of the parades eighty-eight units had successfully made it around the corner of Orange Grove and Colorado Boulevard when the Chinese American Heritage Foundation float titled "Harmony Through Union" came to a stop as smoke rolled from underneath the float and brought the parade to a halt. **2** The float depicted the completion of the Transcontinental Rail-

road with the two trains meeting at Promontory Point, Utah. If there is any humor in this event, the unit following the smoke covered float was The Gold Rush Fire Brigade representing the Fire Department that existed in Old Sacramento during the Gold Rush between 1860 and 1910. Unfortunately they were not prepared to take on this challenge. The remaining units made their way around the disabled float to continue their long awaited trek down Colorado Boulevard.

The Tournament of Roses President Gerald Freeny's theme for this year, "The Melody of Life" was totally embraced throughout the parade in the float designs and of course in the music. Music is the universal language!

Hmong Festival Attracts International Crowd, Korean Culture Ambassador



Citrus College Hosts the Royal Swedish Navy Cadet Band



The Royal Swedish Navy Cadet Band returns to Citrus College for the first time since 2012 to prepare for its performance at the 130th Rose Parade on Jan. 1, 2019. (Photo courtesy Citrus College/The Royal Swedish Navy Cadet Band.)

GLENDORA – The Royal Swedish Navy Cadet Band, a symphonic wind band and one of three full-time bands of the Swedish Armed Forces, arrived at Citrus College on Christmas Day to prepare for its performance at the 130th Rose Parade on Jan. 1, 2019.

Founded in 2002, the band is comprised of approximately 70 musicians, who traveled more than 5,600 miles from the band's base in Karlskrona, Sweden, to Southern California for the New Year's Day performance.

"Citrus College is proud to host the Royal Swedish Navy Cadet Band as they prepare to play in Pasadena before a worldwide audience," said Dr. Geraldine M. Perri, superintendent/president of Citrus College. "The band's choice to rehearse at our campus is a testament to our state-of-the-art facilities. I hope this collaboration inspires our students to recognize the opportunities that are possible while pursuing the arts in higher education."

The Royal Swedish Navy Cadet Band performs as chamber ensembles or as a full brass band, and plays at state ceremonies, celebrations and recruiting events. Last year, the band played alongside the U.S. Marine Corps Forces, Pacific Band at a large military music festival in China.

As part of their preparation for the Rose Parade, the band was joined by the Blue Note Orchestra, a big band and jazz ensemble made up of Citrus College student musicians, for several joint rehearsals.

"We are thrilled about this opportunity to host the Royal Swedish Navy Cadet Band,"

said Susan M. Keith, president of the Citrus Community College District Board of Trustees. "This talented and respected band's visit to our country is reflective of the long and friendly relationship between the United States and Sweden. Citrus College is honored to play a small part in this continuing relationship by hosting the band."

The Royal Swedish Navy Cadet Band was the first band from Sweden to participate in the Rose Parade six years ago. Citrus College had the honor of hosting the group at that time as well. In 2012, the band participated in a musical workshop, which was directed by Bill Hoehne, director of instrumental music, and Bob Slack, the now-retired dean of visual and performing arts.

The San Gabriel Valley



Hyang Ja Jin, International Culture Ambassador for the Korean Hanbok Promotion Association and Diplomacy Interchange, stands together with Hmong festival dancers.

By Jenny Park

FRESNO - The Hmong Cultural New Year Celebration hosted over 100,000 people from December 26 through January 1 at the Fresno Fairgrounds.

Attracting Hmong from all over the world, the Hmong festival is a New Year's celebration that is an annual pilgrimage. Visitors expressed the Hmong culture through wearing Hmong clothing. Hmong came from France, Australia, Laos, Guyana, and China.

Hyang Ja Jin of the International Diplomacy Culture Interchange, donated 120 traditional Hanbok dresses from Korea.

"I commend the Hmong people for prizing their culture and sharing their values from generation to generation. It was wonderful to see grandparents, parents, and children all expressing their culture through traditional dress. The Hmong people follow their traditions and keep their values close to their hearts like an unwritten law," said Hyang Ja Jin.

Examiner

The Hmong are a people who have no set physical location on a map. They are a nomadic people who have their own language, customs, food, and traditions.

"One thing I like about being Hmong is knowing about our ancestors. I appreciate what my ancestors did to make it in this country," said Karina Yang, 15.

The youth were a visible presence at the festival with more than half the year's attendees being under the age of 35.

"I think that clothing is the best way we can express our culture" said Angelina Xiong who came fully prepared to the festival with her sister and two cousins from Georgia wearing a Hmong dress and hat.

"We wear bright clothing with bright colors to show we are accepting of all people," said her cousin Vinsena Xiong.

Men, women, young and old were dressed in their native custom dresses with colorful patterns and hats. Different styles were representative of different regional influences of Vietnam,

Laos, Thailand, Korea, China, and other Asian countries with Hmong people.

"I'm proud of the fact that we get to wear Hmong clothes and we get to dance and model Asian fashion," said Anaija Clark.

Visitors also participated in a Hmong ball tossing traditional game where unmarried young men and women form two lines dressed in their Hmong clothes. The game includes tossing a soft small ball and interested boys and girls can throw the ball to a person of their choice.

Hmong food vendors also included Hmong sausage and sticky rice, papaya salad, chicken, pork, and Vietnamese pho. Teens also were seen walking around with cups of boba, a soft tapioca ball tea drink, meatballs, and potato spirals on a stick.

The Hmong festival also featured a beauty pageant, singing, traditional dance, soccer tournament, volleyball tournament, and a break-dancing competition.

Local Area High School Students Marched Senator Ling Ling Chang Honors With Tournament Of Roses Honor Band

by Howard Palmer

PASADENA - The Pasadena City College Tournament of Roses Honor Band hit a milestone this year. Marching in the 2019 Rose Parade marked its 90th consecutive appearance. Appearing in every parade since 1930 the Honor Band has a long-standing tradition of musical excellence. The band is comprised of PCC Lancer Marching Band members and exceptional high school musicians from throughout Southern California. Over 500 high school students audition each year for the 200 plus spots in the band and pageantry.

Included in this year's band are high school students from Azusa, Glendora and La Verne. They are composed of four seniors, a junior, and a sophomore.

The Honor Band members make a significant time com-



Band Members Kevin Juarez-Martinez, Nathan Palmer, Matthew Plazola, Daniel Grays. (Photos by Jean Palmer)

year and heard of their enjoyment and tried out. She said "I have never been in a parade this long before and am excited as this is considered the biggest" then added, "I am looking forward to meeting new people". Megan was in the color guard performing with the tall flags.

Matthew Plazola has the most experience of this group

Color Guard Members Idannia Arriaga, Megan Grimaldi mitment in order to attain the in the Honor Band. This was

unit. Idannia echoed the feelings of others as she said "Last year was an experience I wanted to repeat. This has enabled me to meet people, many have become close friends".

Representing Bonita High School is sophomore Nathan Palmer. Nathan plays alto saxophone. Bonita band director, Jeff Bird, said "to my recollection Nathan is the first Bonita student to ever try out for the Honor Band". Nathan watched many Rose Parades and Bandfests and said "as I watched the Honor Band perform I said to myself - I want to be in that band! Now my dream has come true." Continuing after many days of practice, "I am really excited and look forward to parade day and marching with my new friends".

These students have learned that making a commitment to the success of an organization requires many hours of physical and mental dedication. They have earned the respect of their family and fellow students. And even more importantly they have increased their self confidence.



Fat Freddy's as 2018 November **Small Business of the Month**



Harold Duenas (Owner, Fat Freddy's), Senator Ling Ling Chang, Crystal Sayphraraj (Brea Chamber), and Ernesto Duenas (Fat Freddy's)

BREA - Senator Ling Ling Chang (R-Diamond Bar) recognized Fat Freddy's as the 2018 November Small Business of the Month for the 29th Senate District. The recognition ceremony held at Fat Freddy's included Senator Chang, Crystal Sayphraraj from the Brea Chamber of Commerce, and the honorees, owner Harold Duenas and his son, Ernesto Duenas.

"I am proud to honor Fat Freddy's as the 29th District's Small Business of the Month," said Senator Chang. "Marine Corp veteran Harold Duenas and his family are a beloved staple in the community. From providing food for public safety officials to students, Harold and his family always support others and deserve this recognition. Fat Freddy's is a military-family owned business

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spirit of country, hard work, and contributions."

The sandwich shop recently celebrated its first anniversary in Brea. With over 30 years of combined experience, Harold and his son not only serve customers delicious hot and cold sandwiches, but they also have a catering business. Fat Freddy's is operated by threegenerations of the Duenas family.

"Fat Freddy's would like to thank Senator Chang for recognizing us for this award. We are a family-owned and operated business. We pride ourselves in providing the best customer service and serving the freshest and finest quality products available. We are very grateful for all of our wonderful customers, not only in our city of Brea, but also in the surrounding cities. We are very thankful for their business and support. We look forward to serving you and our community in the future. Once again,

which embodies the American we thank you," said Harold Duenas.

> "On behalf of the Brea Chamber of Commerce, a warm congratulation goes out to veteran and family-owned business, Fat Freddy's Sandwiches for being selected as California State Senator Chang's 2018 Small Business of the Year. Harold Duenas and his family have immersed themselves in the community by not only providing quality food and service but by generously giving back to the community that supports them," said Heidi Gallegos, President/ CEO of Brea Chamber of Commerce

> Each month, Senator Chang honors businesses throughout the 29th District for their contribution to the state's economy and local community. There are approximately 3.9 million small businesses in California, which account for 99.8 percent of the state's employers and employ nearly 49 percent of the state's workforce.



excellence expected. They rehearse every Sunday in November and December, plus almost every day during their winter break to be sure they are ready for the 5 and a half mile trek down Colorado Boulevard. They march over 25 miles in rehearsal to insure they look and sound as good at the end of the parade as they do at the beginning.

Representing Azusa High School are two seniors, Daniel Grays and Kevin Juarez-Martinez.

Daniel Grays plays tuba and this was his first honor band. When asked why he tried out for the band he said, "I heard from other students who were in the band of their experiences and it got me excited to give it a try". He then added "I'm looking forward to telling others of this unique experience". Daniel will be going to Arizona State and studying tuba performance.

Kevin Juarez-Martinez plays alto saxophone and like Daniel this was his first time with the band. Kevin is the first in his family to try out for the band and he said "I am fulfilling a family dream". "I like many others am looking forward to this new experience". Next year Kevin is planning to attend Cal Poly and study architecture.

Glendora High School is represented by two seniors and a junior. The two seniors are Megan Grimaldi and Matthew Plazola. The junior is Idannia Arriaga

Megan Grimaldi was aware Glendora had five girls in the Honor Band Pageantry last

his third year and he exhibited the enthusiasm of a first-timer. Matthew said, "I have enjoyed meeting and working with students from other schools. This year I am looking forward to new singing and dancing in our routine. I have made some best friends in the Honor Band".

Idannia Arriaga was a member of the pageantry last year carrying a tall flag. This year she was selected to be one of two girls carrying the Honor Band banner. She has set a goal to perform in every position in the pageantry and next year hopes to be in the dance



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January 3 - 9, 2019

LOS ANGELES COUNT

Home Invasion Robbery in West Covina | Citizen's Financial Advisory

By George Ogden

WEST COVINA - On Thursday in the early morning hours of Dec. 27, three suspects did a home invasion robbery in the 2200 block of Pacific Park way in West Covina. When they broke in, they started yelling "Police and we have a Search Warrant." The family was upstairs with a husband and wife, two young children and some other family members.

The family soon realized that they were not police officers and called the West Covina PD. The family did not go downstairs to confront the robbery suspects fearing they may be armed because they announced they were police.

Home surveillance cameras caught the three suspects going in and out of the side gate to gain entrance into the occupied home.

With the police on their way, the suspects made off with a television and they took it to a dark colored sedan which was their get-away-car.



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



The picture shows one of three suspects looking into the camera. The picture may be electronically enhanced to do a computer facial recognition and help ID the suspect.

All three suspects wore hoodies and one of the suspects dropped his guard with his hood down and wearing a LA Ball Cap looked directly into the camera.

Anyone with any information on this incident are requested to call the West Covina

The suspects are considered armed and dangerous. **Armed Suspect Dead After**

Officer Involved Shooting

By George Ogden

AZUSA - On Friday, Dec. 28 around 12:30 a.m. Azusa Police responded to a possible burglary in progress at Irwindale and McKinley avenues in Azusa. After they arrived at the scene, officers encountered a man and attempted to talk with him. He became agitated when officers attempted to detain him, he began to fight with the officers. They soon realized he had a gun and they fought over the gun. The suspect was able to retain the weapon and one of the officers fearing for their safety fired at the man and the man got away and ran from the officers.

The officers called for backup and other agencies in the surrounding areas also responded with units to assist the

Azusa PD and set up a containment area. A SWAT team was brought into the area to search for the possibly wounded suspect.

Police Department. The inves-

tigation may include getting

video surveillance from the sur-

rounding homes showing the

vehicle and maybe getting the

license plate of the vehicle.

The suspect was located in a warehouse where this all started in the 1500 block of McKinley Avenue. The man failed to respond to the officer's commands and they soon realized he was incapacitated. After approaching and securing the suspect, they found that he had been shot and had died of a gunshot wound. They identified him as Jose Lemus, 57, who lives in Azusa. They did not speculate if the suspect had died from being shot by the officer or if it was a self-inflicted gunshot.

The Los Angeles County Sheriff's Homicide Detectives will assist with the case.

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Committee Releases Final Report

Residential panel proposes additional locally controlled revenue

ARCADIA - The City of Arcadia's Citizen's Financial Advisory Committee-an independent, ad-hoc advisory body of civic volunteers empaneled by the City Council to review the City's General Fund long-range financial forecast and provide recommendations to the City Council for cost containment and/or revenue enhancements-released its final report today. The 40-page report includes 15 recommendations for the Arcadia City Council to address the City's \$8,000,000 structural budget deficit.

The Arcadia City Council will review the report at its January 15, 2019, meeting. To view the report, visit ArcadiaCA.gov/ CFAC.

After careful review, the Committee is recommending additional funding options that maximize local control over taxpayer dollars. A key recommendation is for the City to consider increasing the City's local sales tax rate by ³/₄ of one cent in order to maintain services at current levels. A growing number of California cities with large malls and retail centers-including other cities in Los Angeles County-have enacted similar measures as significant percentages of sales tax revenues are paid by out-of-town shoppers.

The Committee reviewed all possible scenarios, including a 12.5% reduction in City services to close the budget gap. Services that are important to the Arcadia community, particularly police and fire, which comprise over 60% of the General Fund budget, would be adversely impacted, the Committee concluded. As many as two dozen police officers and firefighters could potentially be cut, and the City's northern fire station could potentially be closed.

"The Committee was primari-

ly concerned about quality of life in Arcadia," said former Arcadia Mayor and Committee Chair Mickey Segal. "Eliminating 13 police officers, 10 firefighters, and closing a fire station would reduce neighborhood patrols and life-saving response times. There are alternatives to these community-changing service cuts."

"We looked at the books and realized that service cuts alone could not address this issue without sacrificing Arcadia's quality of life and safety," said Vice Chair Howard Ursettie. "The revenue options were either to raise property taxes on Arcadia residents or recommend a voter-approved, locally-controlled sales tax increase on visitors who shop at our mall. Also, the prospect of the County grabbing the remaining sales tax increment for another one of their initiatives that doesn't benefit Arcadia residents is a real concern."

"Cities are struggling with the rising costs of services, especially increasing pension costs due to policy changes at the state level," said City Manager Dominic Lazzaretto. "Arcadia was one of the first cities in the state to implement pension reforms in 2011 and the City has taken a fiscally conservative, responsible approach over the years to control costs while maintaining the quality services our residents expect. Despite our early leadership on pension reform, the unfunded liability payments to PERS are overwhelming our General Fund."

The Citizen's Financial Advisory Committee is comprised of five well-known residents, all with strong backgrounds in finance and accounting:

- Mickey Segal, a 34-year resident of Arcadia, a former Mayor, and Chair of the City's previous Citizen's Financial Advisory

Committee, Mr. Segal has an extensive background as a CPA and financial advisor, with a particularly strong background in municipal pension financing.

A3

- Howard Ursettie, a 45-year resident of Arcadia and Certified Public Accountant, Mr. Ursettie is a long-time financial advisor, providing financial services to individuals and large and small businesses. A well-known figure in the community, Mr. Ursettie brings a deep understanding of neighborhood needs to the Committee.

- Jessica Louie, a 28-year resident of Arcadia worked for an external auditing firm that audited the City's finances. Mrs. Louie has a deeper understanding of Arcadia's finances having been a part of that independent audit team. Mrs. Louie has also been involved in the Santa Anita Oaks Homeowners Association.

- Robert Miller, a 38-year resident of Arcadia and current member of the Arcadia Beautiful Commission, Mr. Miller has extensive experience with financial consulting through his award-winning financial consulting firm and sterling reputation in the financial services industry.

- Tommy Thai, a 12-year resident of Arcadia and former member of Arcadia's Zoning Review Committee, Mr. Thai brings a comprehensive understanding of the City's real estate environment, focusing on preserving the high property values and excellent services that make Arcadia a desirable place to live.

For more information about the Citizen's Financial Advisory Committee meetings, please visit ArcdiaCA.gov/CFAC. To Join the Conversation regarding the future of Arcadia City services, please visit ArcadiaCA.gov/City-Works.

"TIME JOCKEY" - Chocolate Delight

By Joe Castillo

Cocoa Beans... We've come to enjoy the delicious taste of

quiring. The cocoa beans became so popular that their value increased by leaps and bounds bechocolate in a variety of foods ingused as a commodity, curren- ducing the cocoa bean to the enand desserts including hot fudge, cy and even counterfeited to ben- tire civilized world at that time.

too much to keep it a secret. The enjoyable and heated drink made its way throughout Europe, intro-

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· 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

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Thank you for your cooperation.



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

pudding, candy, milk, pie, ice cream and toppings. But the history of chocolate is tied to the North American continent where is was used and processed before being sent to parts of the world which had never tasted the delight before. Over 4,000 years ago, two advanced Indian groups, the Aztecs and Mayans, each cultivated the cocoa bean. It was then brewed into a bitter tasting, bubbly drink but chili peppers and lemon were added to produce a more refreshing drink. It was incorporated into Indian ceremonies and daily rituals eventually becoming a staple in their dietary menu and lifestyle. By 1300 BC, Aztec crops were destroyed by diseases and droughts causing them to look elsewhere for another supply source. The Aztecs' neighbors to the south were the Mayans, who also cultivated the cocoa bean. The Aztecs demanded a regular supply from the Mayans and applied it as payment for the new tax the Aztecs were re-



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efit from its rising value. The cocoa bean flourished in production for the next 200 years and then European conquerors invaded the North American continent. Hernan Cortez and his army of Spanish soldiers arrived in the Mexico City area and confronted Aztec Chief Montezuma. Cortez eventually sought to take control, even using force on the Aztec empire and designed a plan of attack. Cortez and the Spanish were successful in overthrowing the Aztecs and with it took anything of value for their king and themselves. One of the bounty items was the cocoa bean. The bean was shipped to Spain where it became tremendously popular. The bitter, bubbly drink which was used for the past two centuries was modified by removing spices, adding sugar and heating it up to create what would become what is known as hot chocolate. For the next century, Spain reaped in the benefits of the cocoa bean but its popularity was

European nobility was enthusiastic with the new drink and the demand to have more became a must. The English, French and Dutch were so attracted to the cocoa bean with its taste and sweetness that they established colonies in the North American continent which could also grow the highly popular bean. In the 1600's, milk was added into the mixture and "chocolate houses" flourished throughout Europe dispensing chocolate drink much like Starbucks dispenses coffee today. Even new dishware was introduced to adjust for the effects of hot chocolate. The saucer was made to hold a cup in place but it also was used to protect clothing from getting chocolate spilled on it. Today, chocolate is as popular as ever, but perhaps we didn't realize that the cocoa bean has been cultivated since before Europeans made their way to North America and Mexico. The cocoa bean has survived and I'm sure that many trickor-treaters will be seeking its pleasurable tastes this Halloween and beyond ...

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



The San Gabriel Valley

COMMENTARY

Officer Ron Singh: Poster Child For Legal Immigration

Ending 2018, California records the loss of another dedicated police officer.

Yes, he was a police officer ... He was truly just a human being and an American patriot. Ron was not born in America. He was born in Fiji. He came to this country with one purpose and that was to serve this country. He came to this country to become a police officer. That was all he wanted to do. [Now] He will never hear his 5-month old talk; he will never see his son walk; and, he doesn't get to hold that little boy ... Chief Randy Richardson, Newman CA

Newman, California, has a population of 12,000 people, a police department of 12 officers and one canine named Sam. Officer Ronil Singh was killed on December 26th by an illegal immigrant, Gustavo Perez Arriaga, after being stopped by Singh for suspected DUI. Arriaga, a gang member, has two DUI arrests in Madera County.

Arriaga was found and arrested quickly along with seven others who attempted to conceal him from law enforcement officers. Their citizenship status has not been defined.

<u>California's War Against</u> <u>Donald Trump</u> by James Lacy and Katy Grimes tells us:

"There are an estimated 11 million unauthorized immigrants living in the United States and about 27% of them live in California ... Fox News studied federal data and found that among those crossing the border illegally are a "widely disproportionate" number of hard-core criminals and that their toll of the crime in the U.S. is significant." Lacy & Grimes site a Fox

News Report:

... FoxNews.com examined a patchwork of local, state and federal statistics that revealed a wildly disproportionate number of murderers, rapists and drug dealers are crossing into the U.S. amid the wave of hard-working families seeking a better life. The explosive figures show illegal immigrants are three times as likely to be convicted of murder as members of the general popu-



Shade's Perspective Lois M. Shade

Former Mayor of Glendora lation and account for far more crimes than their 3.5% share of the U.S. population would suggest. Critics say it is no accident that local, state and federal governments go to great lengths to keep the data under wraps."

Fox News continues: "There are a lot of reasons states don't make this information readily available, and there is no clearinghouse of data at high levels," said former Department of Justice attorney J. Christian Adams, who has conducted exhaustive research on the subject. These numbers would expose how serious the problem is and make the government look bad."

Aside from the human toll illegal immigration is taking on the U.S., and particularly California, President Trump points out, "The GAO says the annual price tag to incarcerate these thugs (350,000 plus illegals) is \$1.1 billion ... [and] criminal aliens have an average of seven arrests. That's at least seven crimes committed against American citizens by each of these criminals who should never have been allowed across our borders." These are Trump's pre-election numbers and need to be updated. We are still looking at some staggering numbers with caravans again lined up at the southern border demanding entrance into this country. Border Patrol and law enforcement agencies are absolutely overwhelmed.

Stanislaus County Sheriff Adam Christianson has said he believes California's sanctuary laws are to blame for the slaying of Newman Police Corporal,

Ronil Singh. Christianson said, "This is a criminal illegal alien with prior criminal activity that should have been reported to ICE (U.S. Immigration and Customs Enforcement). We were prohibited, law enforcement was prohibited, because of sanctuary laws and that led to the encounwith (Cpl.) Singh." ter Christianson is referring to SB 54 authored by termed-out Sen. Kevin De Leon prohibiting local law enforcement from having effective interaction with ICE regarding \criminal illegals they arrest. It is Christianson who commented on Singh being the 'poster child of immigration' making it clear Singh is the quality immigrant the U.S. strives to attract.

As the debate roars on in Washington about a border security wall, we continue to hear about cases of those crossing the border illegally. I support the wall, but I haven't heard a complete solution, an honest, straight-forward discussion of how to handle the on-going, continual onslaught of crime because of outdated immigration laws and a failed border security system. Should we just bury and walk away from those killed by criminals here illegally?

Brian Kolfage, a Purple Heart Recipient, triple amputee veteran from Castle Rock, Colorado, has stepped up with his solution. A facebook page for supporters of the wall to sign a petition and contribute to make the wall happen. Reported now is 3,565,295 signatures and \$18,106.367 supporting President Trump to Make America Great Again and build the wall. There is a link to Fox News if you go to Shade's Perspective facebook.

How sad it is we've come to a facebook page and donations to provide for public health and safety in this country. Even sadder, we now have a little boy who will never know his father who died at the hands of a criminal who never should have been here.

It is time to demand answers and actions, not rhetoric that amounts to choosing up political sides with no solutions.

The Children, the Caravan, and Health

by Jane M. Orient, M.D.

There are three aspects to the caravan: what is shown by the media; what is there to be seen; and what is unseen.

The focus is on the innocent children, as in the widely circulated photograph of an obese woman with two children lacking pants or shoes, purportedly fleeing tear gas sprayed by cruel law enforcement agents. They are far from home, in a very dangerous place, in violation of the laws of Mexico.

Would Child Protective Services accuse an American citizen of child abuse and neglect, and take the children into foster care?

Thousands of migrants are crammed together in Tijuana, many outdoors, and about a third of them are already sick. Without sanitation, outdoors in the rain, many more will become ill. Several cases of tuberculosis, chicken pox, and HIV have already been reported.

The unseen travelers also include measles, Chagas disease, hepatitis, and many other dangerous microbes. You can see the lice that serve as vectors of diseases such as typhus if you look closely. Workers in migrant reception centers have spent hours combing nits out of little girls' hair—but they could be fired for talking about it.

Then there's that mysterious polio-like illness-AFM for acute flaccid myelitis—that has struck hundreds of American children. Some would be in "iron lungs" if we didn't use a different kind of breathing machine today. AFM was first noted in 2014, just coincidentally in time and space with the dispersal of thousands of Central American children into U.S. schools. More prominent at that time was an outbreak of a deadly respiratory illness that sent hundreds of American children to intensive care units. Both types of symptoms can probably be caused by enterovirus D68, which happens to be endemic in Central America. Any connection? The CDC (Centers for Disease Control and Prevention) says it doesn't know.

Chagas disease (American trypanosomiasis) afflicts around 8 million people in Central America. An early symptom is to awak-

U.S. Packrats are hosts to these bugs. A high rate of Chagas is being found in dogs in Texas.

Many migrants have latent tuberculosis, which can become active at any time. What happens if a case of active tuberculosis is diagnosed in the U.S.? All the patient's contacts must be identified, tested, and followed. The persons exposed while the patient was coughing on the bus will be impossible to locate. The patient requires treatment for at least a year, with careful follow-

up.

How many patients with contagious diseases and their contacts can be effectively followed by U.S. public health departments? Not very many-these agencies are already underfunded and stretched thin. How many patients with active TB can be safely treated in U.S. hospitals? Last time I checked there were only two or three negative-pressure isolation rooms in my city. And what if the disease is resistant to all antibiotics, as is occurring in many countries? In the old days, patients' lungs were collapsed by injecting air into the chest to cause a pneumothorax. A patient I cared for at Parkland Hospital in Dallas had a caved-in chest from the removal of several ribs (a thoracoplasty) to keep his lung collapsed permanently. This won't help disseminated TB, such as meningitis.

The public health response to contagious diseases, especially deadly untreatable ones, is to make the diagnosis, isolate the patients, and trace the contacts. This means that for migrants we need a positive identification of the person, his country of origin, and his location. But while American citizens are increasingly under surveillance, illegals often disappear without a trace.

Public health can't deal with a horde violently storming the border. What the mainstream press doesn't show is that 80 percent of the crowd are men, mostly of military age. The threats they pose to the health of our citizens (and that of other migrants) include violence; sexually transmitted diseases from rape (a large percentage of the women have been molested); and illicit drugs that pour through while Border Patrol agents may be tions—observers from Judicial Watch identified Cuban accents. We need better laboratory facilities and public health surveillance throughout the country. And we need law enforcement to stop illegal entry. Children who were at least warm and dry in Honduras are being used as political pawns and human shields by those determined to trespass in or harm our homeland.

We need to protect children—especially our own.

We need a wall.

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. Since 1988, she has been chairman of the Public Health Committee of the Pima County (Arizona) Medical Society. She is the author of YOUR Doctor Is Not In: Healthy Skepticism about National Healthcare, and the second through fourth editions of Sapira's Art and Science of Bedside Diagnosis published by Lippincott, Williams & Wilkins. 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.

The After Christmas Blues

During my six decades mainly as a pastor in mainline congregations, I have both observed and been intimately involved with all sorts of people at their emotionally trying moments. I cannot tell you how many dear people I have been with during the last moments of their lives, and when they took that final shallow breath. While a few have been younger, including three teen-age suicides in one six month period, most of the dying have been well advanced in years.

Those in that category have often shared one common desire. With rare exceptions they have been ready to go. Some have taken their last breaths in anticipation of life beyond this one. "I'm going to a better place," was most often the expressed hope during their final weeks. Among the very religious a common expression has been, "I don't know why God doesn't take me." I do not recall anyone who pleaded with me or with their physician to keep them alive. For most it was the prolonged pain and weariness of having to hang on, when they wanted it all to end.

The depression, however, most often settled on family members both during the last days of dying relatives and after death had finally come. This is commonly seen when family members are imploring their love-ones to keep

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Charles H. Bayer

living, or insisting that physicians try one more thing. On a number of occasions with the family's permission I have called the dying by name, held their hands and said. "Mary, it's all right for you to go. Rest in peace."

One of the other downtimes for persons who have not normally been depressed, comes in the days after Christmas. If there are the post-partum blues there are the post-Christmas blues. Most of those who feel this darkness of the spirit say they do not really know why. Perhaps it has been the sudden stop after going at breakneck speed. For others it has been facing the loss of someone who no longer was at the family table. Or perhaps it was returning from an unsuccessful troubled family visit. Or it could be some other hearing of bad news. The reasons for this letdown are complex and varied. Nevertheless this darkness is more common than we might imagine.

I have no wisdom about how those down in the post-Christmas dumps might find relief, but here are a few suggestions.

The best answer I have found a

may be a purposeful cooling off gathering, a "quieting party" of neighbors and friends without heavy food or alcohol, where those who gather are invited to share their feelings in the safety of others they trust. These quieting gatherings just might provide a helpful transition back to the everyday world.

Or perhaps the best remedy is to put into action what the manger child asks: to support the poor, to make a sizeable contribution to the homeless or those ravaged by California's fires, to volunteer in some agency that feeds the left-out, to spend time at the border, to visit a prison and work with recent ex-prisoners, to become involved in public issues calling for justice, to use your wisdom to support the efforts to end bigotry and racism, to welcome a stranger or a refugee--to offer a kind word and a helping hand---in short, any act of graciousness that gets you out of your chair and away from the smothering that may come with the post-Christmas blue fog.

Or why not find someone who is a great listener and get what you are feeling out in the open where both of you can see it.

Finally, try sitting quietly with calming music, a gentle book, and the sacred images of those, living and gone, who have blessed your life.

While the two issues dealing with the dying and their families, or facing a post holiday depression are different, the depressed feelings may be similar.

Contact Charles Bayer at candwbayer@verizon.net

The San Gabriel Valley Straminer

en with swelling of the eyelids on one side that persists for weeks. But most don't know they have Chagas until, after many years, it destroys the muscles of their esophagus, colon, or heart. It is carried by the reduviid ("kissing") bug, already present in the

changing diapers.

Rep. Ocasio-Cortez's (D-N.Y.) 5,000 case workers won't help, and I doubt that many would volunteer to serve. We need linguists to identify people who are lying on their asylum applica-

It Looks Interesting

Hope everyone had a great holiday. We should have an interesting coming year. The news media tearing into Trump on a daily basis. Unemployment is still dropping across the nation and hopefully it will continue.

Some new laws are going on the books, both criminal and vehicle laws. The vehicle laws for California are just a tool to relieve money so the state can finance God knows what. Hey, how about that Bullet Train? Boy, does California need that... yeah right! One of the most stupid projects which will cost billions and is already over budget for just a few people will use. Why would we need this to begin with? A waste of Tax Payer's money. New gun laws to make it harder to protect yourself and your family. It makes you think that the elected state officials in both Senate and Assembly don't want to take a chance on getting one of their criminal family members killed while committing a crime against you or your family.

Let us thank the State and the Governor for taking away the ability for our police officers to do their job with Sanctuary Laws. Police officers, no matter what agency they are with are there to uphold the law and work hand in



George Ogden That's just the way it is!

hand. So, is it that the Assembly and Senate members are worried that someone in their family, who is not here legally, will be sent back to their home country if they commit crimes here in the United States?

An illegal immigrant shot and killed a police officer over a traffic stop. What does this criminal do after killing a married father of a young child? He solicits family members to help him get back to Mexico. REALLY? Seven of his family members as-

ees at GM have found out that their plants will close and they will lose their jobs. The Democratic Unions say they will fight to save jobs. This is the same Union that GM says is forcing closure of their plants because of excessive wage demands by the employees. Even after a Government bailout, the union wages made it impossible to run the plant at a profit even after raising the prices of the vehicles that they made, which caused a drop in sales. Apparently, GM will move their facility to Mexico,

sisted him in getting away. They

On another topic, the employ-

were also arrested.

thanks to the unions. There is so much more happening, but you can check it out for yourself. So, the New Year has a lot for us to look forward too

"That's just the way it is!"



societal insolence is impertinence personifed... Book of BART

Extreme Market Volatility Creates Opportunity

This past Monday the capital markets saw the bottom fall out with extremely light volume, not to mention a shortened day due to Christmas. Half the traders didn't show up because they were on holiday until the New Year. Many analysts were ready to throw in the towel as key support levels were violated. Wednesday, however, the markets declared they were born again, and reversed course for the most positive day on record - up 1085 points! Most of the traders and colleagues I spoke to were in agreement that the markets were way oversold; and, once the market showed the bottom had been reached, and there was a strong bid supporting a bounce, the momentum could not be stopped. Investors did not want to miss the rally, they had to own a piece of the action. The most evident issue that cannot be missed is the extreme volatility. Never before have we had such dramatic market swings. How did we get here, and will this reactionary behavior by the markets continue?

There were two clear paths the Fed could have taken last week, and they clearly chose the wrong path. How a central bank can, on the one hand, lower their own growth forecast for the economy and then, on the other hand, rationalize raising interest rates against a frayed market landscape, escapes my understanding. Even worse, Fed Chairman Jerome Powell laid an 800-pound egg at his post-FOMC news conference in his Q&A, where few, if any, sensible questions were



asked by the financial media.

Powell 'deep-sixed' the stock market during his press conference, when he said, policy does not need to be accommodative now, and that he doesn't believe the current policy is restrictive. He added that he does not see the Fed altering its approach to balance-sheet normalization and sees the preferred policy method being the use of the fed funds rate.

So even though the Fed is providing guidance of higher rates in 2019, Treasury yields are falling in the wake of its FOMC statement. Confused? I cannot say enough about how perplexed my colleagues are about why the Fed is ignoring obvious market forces and the lack of inflation. It is very odd for Treasury yields to move in the opposite direction of the Fed's guidance, so many on Wall Street will be rooting for falling market rates to continue to derail the Fed's intended interest rate hikes in 2019 - since the Fed does not like to invert the yield curve.

The stock market could be up 10% or more in short order, but we first need a "spark." Frankly, I thought that Wednesday's FOMC statement would be that spark, but the Fed did not offer the dovish statement that many anticipated. President Trump is furious with the Fed. In fact, Bloomberg reported that the President would like to fire Fed Chair Jerome Powell, but knows he can't.

Recently CNBC interviewed UBS's Art Cashin, where he said that the Fed may not raise key interest rates in 2019 at all. He added that there is an outside chance that the Fed might have to cut rates. Frankly, we could use more bullish comments from seasoned market veterans like Art (and Warren Buffett, and others) to inspire confidence and spark a positive market conviction on the part of investors.

Numbers can, and will, change going forward, but using the current data, equity valuations are reasonably priced at these levels. Now is when investors should consider seriously upgrading their portfolios - selling any second- and third-tier companies and buying into the thoroughbred blue-chip dividend-growth stocks that have been taken down with the broader market. Upgrading portfolios is a time-tested 'cut-and-build' strategy that only comes along once about every five to 10 years. And now appears to be one of those times!

LIVE LOCAL, SHOP LO-CAL - THIS IS THE TIME OUR MERCHANTS NEED US *I welcome your questions and*

c o m m e n t s : kenherman46@hotmail.com

Your Money - Ask Julia

Partial government shutdown. Stock market ups and downs.

Looking at the big picture and reviewing many political opinions, the partial government shutdown involves our President keeping his campaign word to protect our borders and the Democrats delaying an agreement until they have 'control.' "We, the People" are just along for the ride. This includes the effect of the partial shutdown on the stock market. Looking at Monday's 2year charts (2 years ago to present), Nasdaq, Dow, and S & P are still higher now than they were 2 years ago. The New York Stock Exchange is about where it was 2 years ago. And the Russel 2000 is lower than it was 2 years ago. A 1-year look back, to present, is a grimmer picture. As I've said many times, put your retirement investment funds into different baskets - 401(k), IRA, Roth, Annuity, Life Insurance, etc.

At the top of my list of New Year's resolutions is to get control of my finances. I don't even know how to make a budget let alone stick to it. Can you help?

Yes. Readers can send me an email, by January 15, with your New Year's resolutions and I'll reply with some personalized advice.

We bought our first home in 2018. What are our tax deductions?

If you choose to itemize, you have the opportunity to deduct mortgage interest paid, any points connected with the loan, and property taxes paid. The



Julia Yoder

mortgage interest deduction for 2018 to present is applicable to a mortgage debt of \$750,000 or less.

How can you use life insurance to reduce taxes and as part of a retirement plan?

Some life insurance policies can potentially build up a cash account. You can arrange with the insurance company to get a monthly loan based on the collateral in that investment policy. Since this investment incorporates life insurance, if you choose to not repay the loan in your lifetime, the loan can be paid off with the proceeds from the policy's death benefit. Loans are not taxed. Death benefit proceeds from a life insurance policy are typically not taxed.

How are annuities taxed?

With qualified annuities (funded with money you have not paid taxes on yet), withdrawals are fully taxed as ordinary income. With non-qualified annuities (funded with money that you already paid taxes on), only the earnings are taxed upon withdrawal. Avoid the possibility of a 10% federal income tax penalty by waiting until you're at least 59 ¹/₂ years old before making withdrawals. Be aware of the rules of your annuity.

A5

My annuity is past its surrender fee period. Can I cash it out and put that money into a new annuity without paying taxes and penalties?

A 1035 exchange can be used to exchange an existing cash-accumulating life insurance policy or an annuity contract for a newer contract without creating a taxable event or resulting in a pre-59 ¹/₂ early withdrawal penalty. Initially we'd use established guidelines to ensure that an exchange is in your best interest. Newer annuities carry several more benefits, often serving to eliminate the negative enigma too many folks still hang onto regarding annuities. Annuities and life insurance aren't what they used to be! The industry listened to the consumer and made great changes.

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/NMLS 248681/ Nat'l. Ethics Assoc. Home loan application: https://blink.mortgage/ app/signup/p/allsourcemortgage/ juliayoder. Accident-Medical-Dental discount plans: CalStarBenefits.com/28485

5 Life Insurance Myths Busted

Life insurance. It's something that most people need but a topic that no one wants to discuss, leading to many misconceptions.

To help you make sense of it all, here are five common myths debunked -- just in time for National Life Insurance Awareness Month in September:

1. I'm single; I don't need life insurance. Most people think life insurance is more necessary for married people than for singles, according to the 2017 Insurance Barometer Study by Life Happens and LIMRA. But even if you're single and don't have children, you may still leave behind loved ones who would have to pay your debts. For example, if you have a cosigner on a loan, he or she would be responsible to pay it back. Life insurance can provide peace of mind by potentially paying off any remaining debt. Or, if you want to leave money to a charity, life insurance can help ensure your wishes are carried out.

2. It's too expensive. Cost is one of the top reasons people don't purchase life insurance. tle as \$14.24 per month for a \$250,000 policy at Erie Insurance, for example. That's less than 50 cents a day. Millennials can get an even bigger break by purchasing while they're still young. Premiums are typically less expensive since they're generally healthier and have fewer assets.

3. My employer provides life insurance; I don't need my own. While it's great to have coverage through an employer, it often isn't enough. "A typical group life benefit is two times your annual salary, but you may need more like six to eight times your salary just to break even," says Louis Colaizzo, senior vice president for Life at Erie Insurance. What's more, if you take another job, your policy may not be transferable. 4. I'm a stay-at-home parent. If you're not the breadwinner in your household, you may think your family doesn't depend on your income. However, think about the value of all the unpaid services that would need to be replaced, such as childcare, household cleaning, transportation and cooking. A stay-at-home parent in 2018 contributes a salary of \$162,581 annually, according to research by Salary.com. 5. I don't have the time to research this or sign up. An insurance agent can quickly walk you through the process to identify what you need and your options, as well as explain the terms. Think of your agent as a trusted partner who will keep an eye on how your policy is keeping up with your life. Plus, the application at such providers as Erie Insurance only takes about 15 minutes, doesn't include complicated forms and may not require doctor's visits. Bottom line: most people could benefit from life insurance, but it's not a one-size-fits-all scenario. The amount needed really depends on individual circumstances. To protect those who matter most, check with your insurance agent to make sure you get the right coverage. (State-Point)



Sixty-six percent of participants in the Insurance Barometer Study said it's too expensive. The same consumers overestimated the price by more than three times the actual cost. It can cost as lit-



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the Glendoran magazine Box 1174 • Glendora, CA 91740 editor@glenmag.com Shocks and struts take a beat- to have

ing so we don't have to! They help us ease the pain of driving over less than perfect roads and stabilize us over bumps, when we stop quickly and when we go around corners. We pretty much take them for granted. Our owner's manuals tell us they need to be replaced every 30,000 to 90,000 miles, depending on our driving habits. That is a wide range!

We would like to recommend that you take some time when you are out driving around to notice a few things about your vehicle. If your car is bouncing a bit after you hit a bump in the road, is nose diving after you brake or is swaying around corners you need

to have your shocks replaced.

How Are Your Shocks/Struts?

Struts basically perform the same function as shocks except they also are an integral part of your suspension system. When you are out and about in your car and notice the same symptoms as above and also notice noise while you go over those bumps or turn corners you might also have an alignment situation.

Shocks and struts also give you another symptom if they are ready to be replaced...they leak fluid. They do a lot for us and we certainly take them for granted until we notice our ride is just not as enjoyable or comfortable as it could be. Bad shocks and struts also cause wear and tear on our tires and our suspension components.

Make sure your shocks and struts are ready for whatever condition the roads you drive on happen to be in. Whatever your car may need, at Certified Auto Specialists we want your vehicle to always be ready to go when you are!

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 Certified AutoCa.com.

Hometown Service You Can Count On!

Christmas Tree Recycling Program

LAVERNE - As part of the City of La Verne's curbside recycling program, Christmas tree recycling will be available again this year on Monday, January 7, 2019. Residents who have curbside recycling available must first remove all decorations, the stand, and place the Christmas tree next to their re-

cycling bins. A separate truck will pick-up the tree and take it to be recycled as alternative daily cover at the landfill. Participation in this program helps the City of La Verne meet California requirements to divert thousands of tons of materials from area landfills. If your tree

cycling bins. A separate truckis six feet or more, please cutwill pick-up the tree and take itin half and avoid flocked treesto be recycled as alternativeif possible, as they cannot bedaily cover at the landfill. Par-recycled.

For more information on this or other recycling programs, please contact La Verne Customer Service at (909) 596-8744.



The San Gabriel Valley Examiner

ALLEY/SENIOR N

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

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

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

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

ARCADIA "Senior" Red Carpet **Senior Prom**

Arcadia Senior Services is having a special Senior Prom for individuals age 50 and over. The event will take place at the Arcadia Community Center, 365 Campus Drive on Friday, January 25 from 4-6pm. There will be a catered dinner, music and dancing to the Stardust Trio Band, a prom king and prom queen will be chosen. Cost to attend this red carpet affair is \$13. Tickets are on sale now and can be purchased at the Arcadia Community Center. For additional information please

call 626.574.5130. Youth Basketball

League

Arcadia Recreation and Community Services is excited to offer a basketball league designed to expose children to the funda-

individuals who combine a sincere interest in community service with a desire to supplement their existing income. Go to www.ArcadiaCA.gov/recreation for the Prospective Instructor Application or call the Recreation Office for more information

Arcadia Senior Card **Club Looking For New Members**

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

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

BALDWIN PARK Downtown Ventura

Spend your day strolling through the lively Downtown Ventura area on Wednesday, January 9, 2019 from 9:00 am -5:00 pm that features beautiful historic architecture and a vibrant mix of retail shops, restaurants, antique stores, and more. Also located conveniently nearby is The San Buena Ventura Mission, known for its beautiful gardens and faithfully restored artifact (admission not included). With more than 65 restaurants, 110 shops, 35 salons and relaxation venues, miles of beaches and mountain trails, Downtown Ventura has something for everyone. Meals not included. Tickets are \$10 for Baldwin Park Residents and \$15 for Non-Residents. For more information, please visit the Julia McNeill Senior Center or call (626) 813-5245, Ext. 323

Pala Casino Spa & Resort

Spend your day gambling away at Pala Casino Spa & Resort on Thursday, January 24 from 9:30 am - 6:30 pm. With state of the art slot & video machines, 87 table games, a 13-table poker room, 10 great restaurants and 2 scoring. This format enables players to have more enjoyable experience early on in the learning process. The fee is \$56 for 8 weeks. For more information or to register, please call (626) 384-5340. To register online, visit www.covinaca.gov/parksrec and follow the easy steps!

Sew-Cool Fashion To Sewing - Ages-8-13

The City of Covina Parks & Recreation Department is offering Sew-Cool Fashion to Sewing beginning on Saturday, January 12, from 9 a.m.-12 p.m. This beginner's sewing class is designed specifically for Fashionistas. You'll be guided through the whole sewing process from using a sewing machine to fabric patterns, cutting and sewing a project from a selection of design options provided. Bring a portable working sewing machine. The fee is \$88 for 8 weeks, plus \$20 material fee. For more information or to register, please call (626) 384-5340. To register online, visit www.covinaca.gov/parksrec and follow the easy steps!

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.

DUARTE **Duarte Museum Needs Docents**

It's fun and educational! Volunteer to serve as a docent at the gram, called Cars 4 the Commu-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.

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.

GLENDORA **Glendora Genealogy Monthly Meeting**

The Glendora Genealogy Group will hold its monthly meeting on Tuesday, January 22 in the Elm Room of the La Fetra Senior, 333East Foothill Blvd, Glendora. There will be a refresher class led by Pat Chavarria at 6 PM. We will have our business meeting at 7 PM. This will be followed by our installation of officers for the coming year. Come join us as we start the new year.

Glendora After **Stroke Center**

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

Cars 4 the Community

Glendora Rotary has a new and exciting vehicle donation pronity. 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.

last working orange groves in the area as a place to enjoy with your family. Bags of oranges are \$5, and mesh bags and the picking poles are supplied. The historic Weber house will also be open for tours from 10:00 a.m. -12:00 p.m. Orange Picking opens Saturdays beginning January 12, 2017, and continuing approximately until the beginning of March. For more information call (909) 293-9005 or check out their web site at www.laverneheritage.org. Heritage Park is at 5001 Via De Mansion, La Verne.

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 Com-

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.

<u>SAN DIMAS</u>

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 TOPS Meeting

TOPS (Take Pounds Off Sensibly) meets every Thursday at 6 pm at the West Covina Senior Center, 2501 E. Cortez St in the classroom building. The weight loss group seeks members who wish to lose weight and maintain a healthy lifestyle. Meetings last until about 7:30 and the first meeting is free. Visitors are always welcome. Come for support with your weight loss journey. You can do it! For more information, contact Erika Hernandez 626-384-0502 or email: ehernandez57@aol.com

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

mental skills of the sport while allowing them to experience teamwork and sportsmanship. Leagues are organized to provide a fun, non-competitive, learning experience for boys and girls of all skill levels in grades 3rd-8th. Practice is held at Dana Middle School in the Dana Gym on Mondays and Wednesdays, times T.B.D. Transportation to and from the practice and games is the responsibility of the participants. Space is limited and registration is currently open until filled online at www.ArcadiaCA.gov or at the Recreation Office. For more information please call 626.574.5113.

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 4:30pm and 7:30pm. Saturday Open League is limited to six teams and is open to all levels of play. League fees area \$500 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.

Instructors Needed

Do you have a talent you want to share or have a love for teaching? The City of Arcadia is always looking for quality, dedicated instructors to offer a variety of programs to residents and surrounding communities. The best contract instructor candidates are

lounges with live entertainment, there is something for everyone! Immerse yourself in classic steakhouse elegance, grab a quick, tasty bite, experience the bold flavors of Asia, or dive into Pala's all-you-can-eat Buffet with over 200 food options (meals at your own expense). 60+ Club members will receive a 30% discount on at CHOICES, The Buffet, from 11am-3pm. Must sign up for Players Card. Tickets are \$8 for Baldwin Park Residents and \$10 for Non-Residents. For more information, please visit the Julia McNeill Senior Center or call (626) 813-5245, Ext. 323 **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 Mc-Neill Senior Center or call (626) 813-5245, Ext. 323

COVINA Quickstart Tennis – Ages 6-8 years

The City of Covina Parks & Recreation Department is offering Quickstart Tennis on Mondays, from 6-7 p.m. beginning on January 7. An exciting new way of learning tennis, designed to bring kids into the game by adapting equipment, court size and

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.

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.

Alzheimer's Safe Return Registration

Safe return is a service of the

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.

LA VERNE **Pick Your Own** Oranges

Enjoy a "Slice of La Verne's Past" while picking some of the best tasting oranges around at Heritage Park. The Heritage Foundation offers you one of the

Senior Stretch & Exercise Class

munity Center.

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

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

• The fare is only \$1.00 each way

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

Senior Lunch

The West Covina Senior Center 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.

Kiwaniannes Support Wings With Gifts

GLENDORA - The Glendora Kiwaniannes, provided some holiday cheer to the children at the YWCA Wings program with donations of backpacks and pajamas for children.

The gifts were gathered at the club's December holiday party and will be sent to the Wings Shelter for abused women and children. The program assists them with temporary housing. The club members donated 36 backpacks and 60 sets of pajamas for both boys and girls.

"Often the women and children arrive at the shelter with only the clothes they are wearing. Sometimes they arrive in the middle of the night without any bedtime clothing, so our pajama donation will help," said Kandy Nunn, president of the Glendora Kiwaniannes. "The backpacks are given to the children for school use and to transport their items to foster care," she said.

The Kiwaniannes meet on the first and third Thursdays of the month at 5:30 p.m. at the Village

Eatery. "This is a new day and location for us," said Nunn. "But we are pleased to be meeting in downtown Glendora." The organization is open to those who wish to serve the children and seniors in our community. Kiwaniannes are affiliated with Kiwanis International. Their first meeting of the year will be January 17. For more information about the Glendora Kiwaniannes, go to their website at www.glendorakiwaniannes.org.



San Gabriel Unified Elementary Students Achieve Continued Growth on State Standardized Tests



Roosevelt Elementary students improved their performance on California's English language arts and mathematics standardized tests for the third year in a row.

SAN GABRIEL – Roosevelt Elementary students improved performance their on California's English language arts (ELA) and mathematics tests in 2018, continuing a three-year upward trend attributed in part to the school's Music Immersion Experience (MIE) program.

Formed in 2015, the MIE program enhances student learning and achievement through music education. San Gabriel Unified launched the program after bring inspired by El Sistema programs throughout the country, as well as recent Northwestern University research that discovered a positive link between music education and lifelong academic success.

"Music has a way of energizing an entire campus community, which in turn helps students thrive in many ways," MIE Coordinator Samantha Theisen said. "They can practice empathy, patience, tenacity and make meaning of sound in music class, strengthening their learning. Roosevelt has amazing students and staff, great leadership and strong District support – all the elements that can help a program like MIE be successful."

In 2017-18, 43 percent of Roosevelt students across all tested grades met or exceeded standards in ELA, up 27 percentage points from 2014-15. Last year, 33 percent of Roosevelt students also met or exceeded math standards - an increase of 15 percentage points over 2015-16 and its highest achievement levels in four years.

performance among its English learners, among socioeconomically disadvantaged (SED), and their Special Education students in 2018.

Nearly 40 percent of SED students met or exceeded ELA standards in 2018, up approximately 22 percentage points from 2015. SED students also improved steadily in math by nearly 13 percentage points over three years; in 2018, nearly 32 percent of SED students met or exceeded math standards.

English learners who have been reclassified as Fluent English Proficient (RFEP) achieved their highest achievement levels in four years - 64 percent met/ exceeded math standards in 2018, while 79 percent met/exceeded ELA standards.

MIE extends the school day to accommodate daily fundamental music lessons for all students and more than a dozen elective courses for second- through fifth-graders.

In addition to implementing the MIE program, Roosevelt has also worked to boost academic achievement by implementing a 1:1 student-to-tech-device ratio, providing reading and math interventions, designating direct instructions in English Language Development and addressing students' social emotional health through mindfulness and positive behavior interventions.

have worked together to build a culture of support and inclusion for all students. Our common goal is to maximize our students' potential, talents, and creativity, within a nurturing environment."

Developed by the multi-state Smarter Balanced Assessment Consortium, the computer-adaptive tests are the centerpiece of the California Assessment of Student Performance and Progress (CAASPP).

The tests are administered to students in grades three through eight and grade 11; they are aligned with California Standards adopted in 2010 and required in school instruction as of 2014-15. The standards challenge students to apply the knowledge and skills they are learning in the classroom, including writing, critical thinking and problem-solving.

"Music is a vital component of a well-rounded education, and we are thrilled to see our students thriving in a comprehensive music immersion program aligned with core national education standards," SGUSD Superintendent Dr. John Pappalardo said. "Thank you to the outstanding teachers and staff who continue to support our students and encourage them to reach new academic heights."

COMPUTER **SERVICE & SUPPORT**

Glendora Community Coordinating Council December Award Recipients

GLENDORA - Goddard Middle School has a Leadership and ASB class with a combined total of 70 students. This year in support of Glendora Community Coordinating Council's Holiday Basket Food Drive Program these students collected a combined total of 1.800 canned goods. Their food drive was called "Scare Hunger". The students dressed up in their Halloween costumes and went door to door asking for canned food donations in lieu of candy. Elizabeth and Maren both collected 100 canned goods each. We are very proud to honor all the students with December's Youth Recognition Award.

Steven Slakey is a man that wears many volunteer hats. He has volunteered with the EYE-DAS Foundation for the past 15 years serving many positions. He is currently the Vice President. Other volunteer committees Steven has served on and currently serves on is the Glendora Historical Society, the Glendora Public Library, Williams Elementary Parent Teacher Association, Glendora American Little League, Glendora City ad hoc Parks Committee, Glendora High School drama department set builder and Glendora City Historic Preservation Committee to name a few. Steven has volunteered over 57 years with the many organizations he's donated his time to. We are honored to recognize him with December's Humanitarian Award.

The GCCC is always looking for volunteers from the city to be recognized each month. If you have a nominee please visit our website at



Jennifer Prince, Principal of Goddard Middle School, Glendora Community Coordinating Council President Rose Wentz and Elizabeth Klostner and Maren Chang representing Goddard's Leadership and ASB classes.



Glendora Community Coordinating Council President, Rose Wentz with December's Humanitarian Award recipient Steven Slakey and nominator Kathy Boyer.

www.glendoracoordinatingcouncil.org for a form and contact information. We'd like to

thank Rose Wentz of State Farm for being our meeting sponsor.

Community Articles Are Welcome

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





Roosevelt also saw improved

"We are very proud of the growth our students are making," Roosevelt Principal Chervl Labanaro Wilson said. "The entire faculty and staff at Roosevelt

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San Gabriel Unified Students Spread Joy, Sing Holiday Carols at City of Hope and Royal Vista Care Center



Jefferson Middle School music teacher and choir director Rachel Chew conducts students singing "Under Winter Moon" for patients, doctors and staff at City of Hope's Helford Hospital on Dec. 21.

SAN GABRIEL – Jefferson Middle School eighth-grader Jessica Sucongga joined her fellow concert choir members in singing "Silent Night" in English and German – and signing the ending chorus in American Sign Language - for patients and doctors gathered in the lobby of City of Hope's Helford Hospital on Dec. 21.

"I believe that singing is just a nice thing to do for people in the hospital during the holidays," Sucongga said. "Being able to see the smiles of family members, friends and patients is why we do what we do, and it is an experience we'll never forget."

Forty-one Jefferson students sang a variety of holiday choral pieces in the lobby of Helford Hospital, bringing some holiday spirit to the visitors, patients and the children's ward before visiting residents at Royal Vista Care Center in the afternoon.

Jefferson music teacher and choir director Rachel Chew said the performance was created to mesh with the school's project-based learning (PBL) instruction by showing students that singing can have a realworld use and inspire people in a time of need.

"City of Hope is known for its advanced cancer research and care for cancer patients, and cancer has affected all of us individually and as a community," Chew said. "We wanted to bring some joy to their community and give the students something different from just school performances. Here, they get the opportunity to see how music and singing touches lives in different ways."

During both performances, the choir sang holiday choral

pieces including "African Alleluia," "Al Shlosha D'Varim," "Betelehemu," "Under Winter Moon," "Christmas Time is Here" and "Silent Night," plus Christmas carols, like "Deck the Halls," "Jingle Bells" and "Feliz Navidad."

"The District is so proud of our Jefferson Middle School Choir students for giving their time and talents to others who are in need this holiday season," SGUSD Superintendent Dr. John Pappalardo said. "We aspire to have all our students demonstrate this degree of community service by using the skills they learned while attending San Gabriel Unified schools."

Upcoming Event? Let us know at SGExaminer@aol.com

"Senior" Red Carpet Senior Prom

ARCADIA - Arcadia Senior Services is having a special Senior Prom for individuals age 50 and over. The event will take place at the Arcadia Community Center, 365 Campus Drive on Friday, January 25 from 4-6pm. There will be a catered dinner, music and dancing to the Stardust Trio Band, a prom king and prom queen will be chosen. Cost to attend this red carpet affair is \$13. Tickets are on sale now and can be purchased at the Arcadia Community Center. For additional inplease formation call 626.574.5130.



Credit Unions Blood Drive

By Jayam Rutnam

GLENDORA - America's Christian Credit Union, in conjunction with Foothill Credit Union, held their Save a Life! Blood Drive on December 7, 2018.

It was held at the ACCU office in Glendora. The Bloodmobile was parked at the main parking lot.

The event was sponsored by the City of Hope Blood Donor Center. It was not long before their target of 50 donors was met, and they were then working towards the 100 mark.

Many of the employees of ACCU donated their blood for this good cause.



Andrew Casanova, AVP Creative Development donates his blood with the assistance of Alex Valdez of the City of Hope.

Duarte To Honor Dr. Martin Luther King Jr. At The Duarte Performing Arts Center

DUARTE - For 18 years the City of Duarte has commemorated the birthday of civil rights Leader, Dr. Martin Luther King Jr. This year's annual Community Remembrance will occur on January 15, 2019 at the Duarte Performing Arts Center, located at 1401 Highland Avenue, Duarte CA 91010.

Two assemblies featuring guest speaker and King associate, Casper Glenn will be held at 8:50 and 10:05 am respectively. Glenn, a Duarte resident who worked closely with Dr. King, penned a letter to him just a few days after his famous, "I Have a also be featured as part of the Dream" speech. In the letter, Glenn writes, "Your address before the Lincoln Memorial on Wednesday will go down in history as one of the greatest speeches of all time. It was not only what you said there, but also the spirit and fervor with which you spoke that stirred the hearts of millions across this country, and indeed around the world." This letter has become a treasured archive of The King Center in Atlanta, Georgia. Duarte Dance, vocalist Lorene South and the Mayor's Youth Council will

event.

Sponsored by the City of Duarte, Duarte's Promise: The Alliance for Youth (AmeriCorps) and the Duarte Unified School District, the event also features the winners of the annual Duarte Teen Center Martin Luther King Jr. essay contest. For more information on the 18thAnnual Community Dr. Martin Luther King Jr Community Remembrance event, contact Lupe Valerio at (626) 357-7931 ext. 260 or visit www.accessduarte.com.





- 1) APY=Annual Percentage Yield and is accurate as of 11/01/2018. APY assumes that dividends will remain in the account until maturity. Minimum deposit is \$5,000 and \$250,000 maximum balance per member. Early withdrawal penalties do apply which may reduce the principal.
- 2) Saver TSC is 2.45% APY for 16 months up to \$250,000. Additional rate bump of 0.40% will be given to members who open a Saver TSC and have a checking account with minimum monthly direct deposit of \$1,000. Direct deposit must be a recurring electronic deposit from you or your joint owner's paycheck, pension, or government benefit (such as Social Security). The member has 30 days to set up and receive direct deposit to qualify for rate bump. Higher rate effective as of date recurring direct deposit is first credited to the checking account. At maturity, the promotional TSC will renew as a traditional TSC for another 12-month term at the prevailing rate unless we are notified in writing prior to the maturity date. This offer is for new funds or funds deposited less than 30 days prior to opening. Offer valid through 12/31/2018. All program rates, offers, terms and conditions are subject to change without notice. Certain restrictions apply. Existing members are eligible.
- 3) No statement fee with online statements. Paper statement fee may apply. Must qualify for membership.
 - A S2 membership fee may apply. The credit union is federally insured by the National Credit Union Administration. Additionally insured by American Share Insurance. An Equal Opportunity Housing Lender. Visit www.AmericasChristianCU.com/Promotions to learn more.



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