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Local Veterans Honored at Annual Ceremony Hosted by Citrus College

GLENDORA- Four hometown heroes were recently acknowledged during the 14th annual Saluting Our Veterans ceremony at Citrus College on Nov. 7.

Co-hosted by Citrus College, Azusa Pacific University (APU), and the cities of Azusa and Glendora, Saluting Our Veterans is an annual celebration that thanks the brave men and women who have served in the United States armed forces. As part of the event, each of the hosting organizations recognizes a veteran from their community who has served the country bravely and contributed to the greater good.

This year, Citrus College honored U.S. Army Specialist Sal Hernandez, APU honored U.S. Marine Corps Major Donato Powell, the city of Azusa honored U.S. Navy Petty Officer Henry Perez and the city of Glendora honored U.S. Army Specialist Ramiro Carrasco.

"Recognizing our community's most heroic citizens is always a highlight of Saluting Our Veterans," said Dr.



Citrus College celebrated the 14th annual Saluting Our Veterans ceremony on Nov. 7. During the celebration, four hometown heroes were recognized. Pictured (L-R): U.S. Marine Corps Major Donato Powell (Azusa Pacific University's honoree); U.S. Navy Petty Officer Henry Perez (city of Azusa's honoree); U.S. Army Specialist Ramiro Carrasco (city of Glendora's honoree); and U.S. Army Specialist Sal Hernandez (Citrus College's honoree).

Geraldine M. Perri, superintendent/president of Citrus College. "For more than a decade, Citrus College has been proud to host this patriotic event. Our hope is that it shows our appreciation and support for those veterans enrolled at Citrus College, as well as those living in our community. We are forever grateful for their service, courage and commitment to our country."

Community members and elected officials joined faculty, staff and students at the event, which included a musical prologue by the Citrus College Blue Note Orchestra, a presentation of colors by the Army ROTC of APU and a moment of silence for fallen veterans. Following the moment of silence, a three-volley salute and flag-folding ceremony were conducted by the La Verne Veterans of Foreign Wars Band of Brothers Post 12034.

The event concluded with keynote remarks by U.S. Navy Petty Officer Ulicies Bolanos, an alumnus of Citrus College. Petty Officer Bolanos served as a hospital corpsman from April 2008 to August 2012. During his service, he was deployed to Kuwait, Iraq, Indonesia and the coast of Somalia. While attending Citrus College, he actively supported student veterans, serving as president of the Veterans Network Club and assisting as a Federal Work-Study student in the Veterans Success Center.

"This year's Saluting Our Veterans was an inspirational recognition of the brave men and women who have made g many sacrifices in service to our country," said Susan M. Keith, president of the Citrus Community College District Board of Trustees. "It served as an excellent reflection of Citrus College's commitment to supporting veterans, particularly those who are part of the college community. I am proud of the great work the college has done on behalf of its student veterans and consider it a privilege that Citrus College can assist members of the military in reaching their academic and professional goals."

Students From Moka, Japan Say Farewell



State Retired Teacher Grant Goes To Duarte District Teacher

18 Essential Elements

Principal of Moka Higashi Junior High School, Hideo Hirano, with Goddard Middle School Principal Jennifer Prince, students Allison Trent, Andrew Meyers, Savanna VanWoerkom. Japanese guest students Yamaoka Yua, Hamazaki Yuto, and Otsuka Miku.

By Jayam Rutnam

GLENDORA - On the morning of Tuesday, November 5th, a busload of Japanese students who were visiting Glendora for a week, met at the back parking lot of Goddard Middle School. The bus was escorted by Larry Bidwell and his wife Bonnie on a Harley Davidson motorbike flying the flags of the U.S. and Japan. The students gathered to bid farewell to their American hosts and to all who made their stay in California memorable.

The City of Glendora became

a "Sister City" with the City of

Moka, Japan in 1988. Goddard

Middle School has participated in

this project for thirty plus years. "We are very proud to be a Sister School with Moka Higashi Junior High School," said Goddard Middle School Principal Jennifer Prince. "We know that both schools have benefited from this international relationship."

About 25 to 30 students participated in this student exchange program, which is planned for every other year. Students from Goddard will visit Japan next summer.

There are numerous activities that the students participate in while they are in California, including extracurricular activities at school and by building bonds with their host students through field trips such as a day at the beach and Knott's Berry Farm.

The Goddard students host their Japanese exchange students by opening their homes and making them part of the family for their one week stay and they try to share Glendora and American traditions and in turn they learn more about the life and customs in Japan. The Japanese students especially enjoyed our Halloween traditions as this is not a common holiday in Japan (outside Tokyo). The Goddard host students will have the opportunity to travel to Japan this summer and stay with a host family for a week.



Present at a State CalRTA award are Principal Dr. Kelly Lawson of Maxwell Academy in Duarte; Jane Walton, CalRTA member; award recipient Heather Lichtman; President of CalRTA #71 Rosemary Hernandez; and Bonnie Gonzalez, member.

DUARTE - The California Retired Teachers' Association Division #71 (CalRTA) was pleased to present a \$100 State CalRTA Teacher Grant to Heather Lichtman, a thirdgrade teacher from Maxwell Academy in Duarte. The grant is given by the state organization to help support classroom activities. Grant Committee Chairperson Patti Hahn and her committee made the award presentation at the school's faculty meeting.

Current teachers may apply

How To Keep Your Caregiving Duties From Overwhelming You

Caregiving for a loved one can be a fulfilling, yet overwhelming experience. Forty million Americans provide care for their aging loved one each year, and spend an average of 24.4 hours per week doing so. Try as one may to create a balanced lifestyle, it's a role that easily crowds out other important areas of life, including personal and professional relationships, and generates high levels of stress that could lead to serious health problems longterm if not managed.

Caregivers should feel em-

powered to adopt the following tactics to lighten the burden, and achieve a renewed sense of control:

Remember your own health: It's important to not lose sight of your physical and mental health during particularly stressful times. Improve your energy level with smart eating choices: plan easy, healthy recipes that take less than 30 minutes, schedule grocery deliveries, or subscribe to meal kits. And, committing to just 10 minutes a day of moving your body will help you feel energized, while boosting your mental health. Exercise is also a good way to engage with your loved one join them for a walk or even a water aerobics class.

Be transparent with your employer about your role as a caregiver: Burning the midnight oil to meet your caregiver and professional responsibilities doesn't do you, your loved one, or your career any favors. Speaking candidly about the pressures you face as a caregiver with your employer can help relieve stress in the long run. Discuss options such

The San Gabriel Valley

as flexible work hours or working remotely, and set realistic expectations for yourself.

Leverage technology: Utilize tools that offer you visibility into your loved one's health status and simplify the complexities of coordinating care. These solutions allow you to refocus your attention on the key moments that matter most with your loved ones, while offering the peace of mind of knowing your loved one will have 24/7 access to help. For example, Philips Cares is a mo-

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bile application that enables you to easily form and activate a care circle of trusted family and friends, access meaningful insights into your loved one's wellbeing, and manage your Philips Lifeline personal alert service. It helps you and your care circle be there for your aging loved ones, easing and enriching their aging journey.

To learn more about the latest technology helping to ease caregivers' burdens, visit https:/ /philips.to/2MGDqLm or call (855) 223-7395 (NAPSI) for a classroom grant by contacting CalRTA at one of these locations: CalRTA's website: www.calrta.org or Facebook page www.facebook.com/ CalRTA. The State CalRTA will give out three rounds of grants in 2020-2021. Each round consists of fifty \$100 grants.

CalRTA #71 of the San Gabriel Valley is happy to make this presentation to a local teacher. Membership in the California Retired Teachers' Association (CalRTA) is open to all retired educators, as well as to current educators and to any others interested in joining. For membership information, please call Marietta Watkins at (323) 258-9615.

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

Mind Your ABCs To Manage Both Let Work Incentives Work For You **Diabetes And Heart Disease**

Chances are you know someone with diabetes. About one of every 10 people in the United States has the diseasemore than 30 million people.

In fact, you could have diabetes and not know it. About one-quarter of all people with the disease have not been diagnosed.

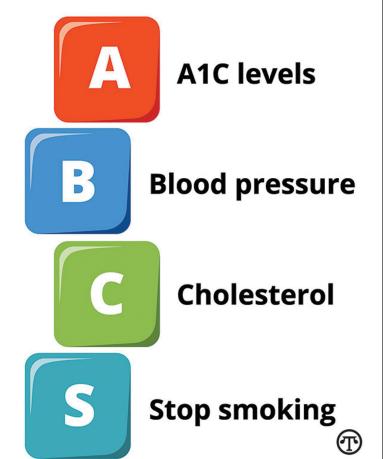
Here's something else that people might not know: Having diabetes makes you more likely to develop heart disease. The risk is because, with diabetes, too much blood glucose (also called blood sugar) circulates in the bloodstream. The circulating glucose can damage the heart's blood vessels and the nerves that control them.

Adults with diabetes are nearly twice as likely to die from heart disease or stroke as people without diabetes. And people with diabetes tend to develop heart disease at a younger age than people without diabetes.

Fortunately, diabetes can be managed with exercise, a healthy eating plan, and medicine. "With early diagnosis and treatment, heart disease and the other problems of diabetes can be prevented or delayed," says Griffin P. Rodgers, MD, director of the National Institute of Diabetes and Digestive and Kidney Diseases. "We're working hard to get the word out-managing your diabetes can lower your chances of having heart disease or a stroke."

So ask your health care professional if you should be tested for diabetes. And if you are diagnosed with the disease, work with your health care team to follow the diabetes ABCs:

A—Take the A1C test. This test shows your average blood glucose level over the past 3 months. (A1C is different from the blood glucose checks that a person with diabetes does every day.) The higher your A1C number, the higher your blood glucose levels are averaging. High levels of blood glu-



Dealing with diabetes to reduce your risk of heart disease can be easier if you know your ABCs.

hard. High blood pressure can cause a heart attack or stroke. The blood pressure goal for most people with diabetes is below 140/90 mm Hg. Ask your health care professional what your goal should be, and about medication and lifestyle changes to help you reach and maintain your goal.

C—Check your cholesterol. LDL ("bad") cholesterol can build up and clog blood vessels and too much bad cholesterol can cause a heart attack or stroke. For adults, LDL should be less than 100 mg/dL. HDL ("good") cholesterol helps remove the "bad" cholesterol from blood vessels. Target HDL levels are 40 mg/dL or higher for men and 50 mg/dL or higher for women. Ask your health care professional what your cholesterol numbers should be.

S—Stop smoking. Diabetes narrows blood vessels and so does smoking. Both together force your heart to work much harder. If you are a smoker and quit, you will lower your risk for heart attack, stroke, and other diabetes complications. For help quitting, call 1-800-QUITNOW or go to Smokefree.gov.

"You can manage diabetes and its complications through healthy lifestyle habits, which include exercising, following a healthy eating plan, and taking diabetes and heart medications as prescribed by your doctor," says Gary H. Gibbons, MD, director of the National Heart, Lung, and Blood Institute (NHLBI). "Managing diabetes to prevent heart disease can save lives. Please help us spread the word about the Diabetes ABCs." (NAPSI)

Benefits counseling, resume writing help, job opportunities and assistance transitioning to the workplace are all available to people who receive Social Security disability benefits and want to work.

If you receive Social Security disability benefits and want to work, Social Security Work Incentives can allow you to keep your healthcare (Medicare and Medicaid) and, in some cases, cash benefits as you begin working. These Work Incentives are designed to encourage and support beneficiaries who want to return to the workforce or work for the first time.

There are more than 20 Work Incentives. Eligibility varies based on the type of disability benefit an individual receives-Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). Here are just a few examples:

• Trial Work Period (TWP) (SSDI recipients only). Individuals can test their ability to work for at least 9 months in a rolling 5-year timeframe. During their TWP, they receive full SSDI benefits no matter how much they earn as long as their work activity is reported and they have a disabling impairment.

· Medicaid While Working-Section 1619(b) (SSI recipients only). If they meet certain qualifications, beneficiaries can continue to receive Medicaid after they start working, even if their earnings (alone or in combination with other income) become too high for an SSI cash payment.

• Continuation of Medicare Coverage (SSDI recipients). Medicare coverage for SSDI beneficiaries continues while they are working and receiving SSDI benefits. When SSDI cash benefits stop because of work, beneficiaries can keep their Medicare coverage for at least 93 consecutive months (7 years and 9 months) after the end of their TWP.

For more information about Work Incentives, see Social Security's free pamphlets, Working While Disabled—How We Can Help (No. 05-10095) or the Red Book (No. 64-030), the guides to employment support programs. Find them online at https://www.ssa.gov/pubs and https://www.ssa.gov/redbook.

You can also learn more about Work Incentives while receiving free services and supports through Social Security's Ticket to Work (Ticket) program. The Ticket program supports career development for people ages 18 through 64 who receive Social Security disability benefits and want to work. In addition to benefits counseling, through the Ticket program, beneficiaries can find help writing their resumes, finding job opportunities and transitioning to the workplace.

Ready to get started? Call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET. A representative can answer some of your questions and send you a list of service providers. Or search for providers online at https:// choosework.ssa.gov/findhelp. (NAPSI)

As Temperatures Drop, Check Tire Pressure More Often

pressure monitoring system larly."

You may notice, when the flated. This is why it's impor- ing systems may not alert you weather turns colder, the tire tant to check tire pressure regu- until the tire is significantly un-

der-inflated, so you may want



cose can harm your heart and blood vessels. The A1C goal for many people with diabetes is below 7 percent. Some people may do better with a slightly higher A1C goal. Ask your health care professional what your goal should be.

B-Monitor your blood pressure. Blood pressure is the force of your blood against the wall of your blood vessels. If blood pressure gets too high, it makes your heart work too

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(TPMS) light on your dashboard lights up more frequently. The Car Care Council recommends checking your tire pressure regularly during the winter to help keep the TPMS light off and your vehicle safe.

"It's typical at this time of year for motorists to get TPMS warnings and then get worried about their tires," said Rich White, executive director, Car Care Council. "Often drivers will see this in the morning when it's coldest. If the temperature warms, the light could turn off but it's likely that tires will still be a few pounds per square inch (PSI) under-in-

According to the U.S. Tire Manufacturers Association, for every 10 degree drop in temperature, tire pressure decreases one to two PSI. Checking the tire pressure is important for vehicle safety, tire life and gas mileage.

Incorrect tire pressure can lower gas mileage by 0.3 percent for every one PSI drop in pressure of all four tires and improve fuel efficiency by up to 3.3 percent when the correct tire pressure is maintained.

"Tire pressure should be checked at least monthly. It is important to note that newer cars with tire pressure monitor-

to check it more frequently," said White. "It is important to check tire pressure whenever there is a significant weather change and more often during the winter months."

The Car Care Council is the source of information for the "Be Car Care Aware" consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers.

Learn More

For a copy of the council's Car Care Guide or for further information, visit www.carcare.org. (NAPSI)

It's a cool idea to check your car's tire pressure whenever there's a drop in temperature outside.

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



The San Gabriel Valley Suby Examiner

GELES **A**3 November 14 - 20, 2019 S.G.V. EXAMINER **Citrus College Goes Solar**

During winter break in December and January, you may see some construction occurring in the parking lots on Citrus Avenue and Foothill Boulevards around Citrus College. Solar array parking structures will be installed as part of Citrus College's ongoing effort to be energy and environmentally conscious.

Citrus has been involved with sustainability since the mid-1990s. Many conservation projects have been completed on campus which have greatly reduced energy and waste consumption.

The \$1.8 million solar project is an effort to save at least 900,000 kilowatt hours of energy a year! Many local school districts have installed such arrays over parking lot structures but what's different about Citrus College's project is that the College will own the power it generates rather than lease the power through other agencies.

This is just one of many efforts the college has accomplished during the past decade to become a good steward of the environment. The campus has



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Dr. Patricia A. Rasmussen, Member of Citrus College Board of Trustees installed a chiller unit that works in the evening cooling water to circulate it through air conditioning systems to keep classrooms cool in the day. Temperatures inside the classrooms are regulated so that rooms that are not in use are not heated or air conditioned, and most classrooms are equipped with motion sensors so

the lights are turned off. Staff recycle paper, plastic, light bulbs, newspaper and the campus has opened it parking lot once a year for collection of recyclables from the community. The College encourages students and staff to be involved with sustainability efforts. In order to manage the process and to develop the Sustainability Plan, the campus established the Citrus

that when no one is in the room

College Sustainability Committee, consisting of faculty from the Physical and Natural Science Department, Career Technical and Continuing Education Department, Student Services, staff from college administration, facilities department and various student clubs.

Construction and renovation of new and existing facilities at the college provides a significant opportunity to reduce the environmental impacts of the environment through sustainable building practices. Citrus College incorporates energy and resource efficient "Green Building" practices in the design and construction of all new and renovated facilities.

The Sustainability Plan has been widely recognized in the state as a model among community colleges. If you like to see the extensive plan, it's on the Citrus College website at CitrusCollege.edu. "The college is doing its part in helping the planet through conservation, recycling, and innovative energy saving practices," said Dr. Pat Rasmussen, member of the Board of Trustees.

Dr. Pat Rasmussen, has been a member of the Citrus College Board of Trustees since 2007 and serves Area 4, Glendora and portions of San Dimas.

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5 Important Medicare Changes Coming For 2020



Now's the time to decide which Medicare Advantage plan is best for you.

If you're enrolled in a Medicare Advantage plan, or are considering one, you will have more plan choices with a wider range of benefits to help you better manage your day-to-day health needs during this year's open enrollment period.

Medicare's Annual Enrollment Period, which runs from Oct. 15 through Dec. 7, gives Medicare enrollees a chance to revisit their Medicare insurance coverage, make sure it still fits their needs and make changes for the coming year.

Online health insurance broker eHealth outlines five of the most important Medicare changes to be aware of this year:

1. New benefits to help those with chronic illness. Starting in January, 2020, some Medicare Advantage Plans will include benefits for people with chronic illness that will help to support their care. A few examples include nutrition services, transportation to doctor's appointments and home improvements like shower grips and wheelchair access. More traditional services like dental care, vision care and hearing aids also have been expanded.

2. Medicare Advantage premiums will be lower next year. The average monthly premium for Medicare Advantage plans is expected to be \$23 in 2020, a decrease of 14% from an average of \$26.87 in 2019, and down 28 percent since 2017. The average Medicare Advantage premium this year is the lowest it's been since 2007.

3. Part D drug plan premiums will be lower, too. The average Medicare prescription drug plan premium for 2020 is \$30, a decline of 13.5% as compared with 2019 costs. Savings on out-ofpocket costs may be available as well. A recent eHealth analysis of people using eHealthMedicare.com to compare Medicare plans found that fewer than one in ten were enrolled in the lowest cost plan for their personal prescription drug regimen. Those who switched to their optimal drug plan stood to save an average of \$900 per year.

4. Seeing a doctor without leaving home will get easier. Many seniors will have access to

Medicare Advantage telehealth benefits to connect with health care providers online or by phone. For 2020, more than half of all Medicare Advantage plans will offer added telehealth benefits, reaching up to about 1.7 million enrollees.

5. Medigap plan options are changing. Two of the most popular supplemental plans (so-called Medigap plans) used by those enrolled in original Medicare-Plan F and Plan C-will no longer be available to new Medicare members or those born after January 1, 1955. Fortunately, Plan G, another Medigap policy, offers the same level of coverage provided by Plan F-minus the Part B deductible—and will continue to be available after January 2020. The Part B deductible was \$185 in 2019.

Even if you're happy your Medicare coverage, eHealth recommends that you review your current coverage during open enrollment because each year plans can and do make changes in costs, physician networks or drug benefits. (NAPSI)

Duarte Annual Mayor's Prayer Breakfast

DUARTE - Join us in this season of gratitude at the 34th annual Mayor's Prayer Breakfast on Wednesday, Nov. 27 from 7:30 a.m. to 9 a.m. Held at City of Hope's Cooper Auditorium (1500 E. Duarte Road), the program will feature Discipleship Pastor at Fellowship Monrovia and adjunct professor at Azusa Pacific University, Michael Lee. The event also launches the

16th annual Holiday of Promise project to collect food, personal items and gift donations to be distributed by the Duarte Community Service Council and Foothill Unity Center to Safety Office. families in need the week before Christmas. The project is sponsored by Duarte's Promise – The Alliance for Youth, Duarte Church and Clergy Association, and numerous area businesses. Gift donations can

be dropped off from November 18 through December 12 at various locations including Duarte City Hall, Chamber of Commerce and the Public

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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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· We believe in performing our journalistic work to the best of our ability and will continue to present the facts clearly and fairly.

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Book of Bart not...



Control (DTSC) has issued an Emergency Permit to Gilead Sciences, Inc for onsite treatment of two (2) containers of expired chemicals at 650 Cliffside Drive (Site 1), and 502 Covina Boulevard (Site 2), in San Dimas, California. The chemicals to be treated are p-Dioxane (1x1 Liter) for Site 1, and Diethyl Ether (1x1 Liter) for Site 2. These chemicals are potentially reactive and unsafe for transport in their present states. DTSC determined that these chemicals pose an imminent and substantial endangerment to human health and the environment if not properly managed. Therefore, an emergency permit should be issued.

Clean Harbors Environmental Services has been contracted to conduct this treatment. The treatment involves the addition of liquid solution to the containers to stabilize the chemicals. Once they are treated, they will be transported offsite for proper management. This Emergency Permit is effective from October 23, 2019 through December 21, 2019. The Emergency Permit includes measures to minimize any adverse impact to the community and the environment.

CALIFORNIA ENVIRONMENTAL QUALITY ACT (CEQA): DTSC has determined that the project is exempt from the requirements of CEQA and has filed a Notice of Exemption (NOE) with the State Clearinghouse. The Emergency Permit, NOE, Gilead's request for this project are available for review at the file room located at:

> DTSC Sacramento Regional Office 8800 Cal Center Drive Sacramento, California 95826 (916) 255-3758, call for an appointment

CONTACT INFORMATION: If you have any questions or concerns, please contact:

Lung-Yin Tai Tim Chauvel Project Manage Public Participation Specialist Phone: (916) 255-3615 Phone: (714) 484-5487 Lung-Yin.Tai@dtsc.ca.gov Toll-free: (866) 495-5651 Tim.Chauvel@dtsc.ca.gov

Cal/EPA

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Russ Edmondson Public Information Officer Phone: (916) 323-3372 Russ.Edmondson@dtsc.ca.gov



The breakfast is sponsored by Burrtec Waste Industries, City of Duarte, City of Hope, Duarte Church and Clergy Association, Cabrera's of Duarte, Botanica Florist and the Duarte Woman's Club

A limited amount of tickets will also be available at the door. Tickets are \$10 for adults, \$8 for children/seniors or \$80 per table and can be purchased at City Hall (1600 Huntington Drive) or online at http://bit.ly/34thMayorPrayer-Breakfast.* For more information on the event, call Duarte City Hall at (626) 357-7931.

Starbucks with the **Sheriffs**

DUARTE - Join members of the Los Angeles County Sheriff's Department and the Duarte Office of Public Safety staff for our next "Starbucks with the Sheriffs" community coffee event on Thurs., November 14 from 9-10:30 a.m. at Duarte Starbucks (1263 Huntington Drive).

Voice your concerns and have productive conversations with L.A. County Sheriffs and Public Safety over free coffee and pastries.

Special thanks to both Seidner's Collision Center and Starbucks of Duarte for being program's long-time sponsors. For additional information, contact Duarte Public Safety at (626) 357-7938.



COMMENTARY

Billionaires Should Not Buy Elections

Downing the first cup of coffee on Sunday morning while staring at the TV, I heard Democrat presidential candidate, Elizabeth Warren tell one reporter, "Our elections should not be bought by billionaires." I gulped down a mouth full of coffee and wondered if that response was due to the Michael Bloomberg, former Mayor of New York City, announcement he was running for President. Or if it was a reaction to Tom Steyer's big push with TV ads all of a sudden.

Has anyone introduced Warren to George Soros, the Hungarian billionaire, who has been bankrolling liberal Democrat candidates and elections all over the place and is now targeting district attorney races in California? Soros and his Open Society Foundations believe in reforming the justice system, open borders, improving the health care and education systems just to name a few of their goals.

Sacramento Bee reported in the 2018 Sacramento County District Attorney race, Anne Marie Schubert, was struggling to win that race after getting 58% of the vote in 2014. Her opposition was candidate, Noah Phillips, deputy prosecutor, who received outside campaign money. Reported was \$400,000 from George Soros' California Real Justice PAC and Justice & Public Safety PAC with total contributions to Phillips of \$1 million. Perhaps the struggle for Schubert came after she contributed \$23,194.40 of her campaign money to support the initiative to fix Prop 57 by re-defining violent crimes and re-establishing DNA collection.

Prop 57 was developed by former Gov. Jerry Brown, and supported by Gavin Newsom, and Tom Steyer. Gov. Brown Ballot Committee put \$4.1 million into the campaign to pass Prop 57; and, California Democrat Party put in \$2.174 million; and, Steyer gave \$1.750 million; Mark Zuckerberg and Soros' Open Society each gave \$1 million.

Erika D. Smith, Sacramento Bee, 5/18/18, reported: "During the last election cycle, Soros dumped more than \$3 million on district attorney candidates in six states, flipping seats in Louisiana



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

and Mississippi. And back in 2014, his Open Society Foundation gave the American Civil Liberties Union a \$50 million grant to elect progressive prosecutors in big cities with large jail populations."

We now have the Los Angeles City District Attorney election coming up. George Gascon, former San Francisco D.A. has decided to run for district attorney in L.A. The New York Times reports: "As district attorney in San Francisco, a post he resigned from this month to move to Los Angeles and consider a challenge to Ms. Lacey, Mr. Gascon drew national attention for diverting more young adults up to age 25 away from prison, automatically expunging past marijuana convictions and lowering incarceration rates."

November 9, Chesa Boudin became San Francisco's next district attorney. He is promising to fix the criminal justice system, deal with mass incarceration and "hold police more accountable in cases of brutality ... be tougher on cops in use-of-force cases ..." San Francisco Chronicle reported the San Francisco Police Officers Association put up \$600,000 in ads calling Boudin the "#1 choice of criminals and gang members."

Donors to Boudin included Kaitlyn and Mike Krieger with a \$30,000 donation through Future Justice Fund that added another \$86,000 to Boudin's fund. Contributions in San Francisco are limited to \$500 a person but PACs are able to accept any amount and re-donate to the campaigns or candidates.

Mike Krieger is co-founder of

Instagram which was sold to Facebook in 2012 for \$1 billion. Mike and his partner subsequently resigned from that that new company taken over by Facebook. Mike and Kaitlyn Krieger established Future Justice Fund, that according to the website says: "We believe that many "tough-on-crime" policies actually erode public safety. Because our country spends so much on prisons and jails, not enough funding is left for public health, education, and job development. October 25, 2019, Breitbart

News, Joshua Caplan, reported, "... Progressive billionaire George Soros declared

White House contender Sen. Elizabeth Warren (D-MA) is the most qualified to be president ... [and] is the clear-cut person to beat." I don't know if Elizabeth Warren has taken any campaign donations from Soros or any of his PACS, but certainly the agenda she is promoting is very compatible with the Open Society platform.

The Washington Post, 9/27/12 reported \$1.5 million donation to three super PACs backing Obama and congressional Democrats. The Post also reported a \$20 million donation to independent groups supporting John Kerry; \$1 million to Priorities USA Action supporting Obama; and half a million dollars to Majority PAC and House Majority PAC for ads supporting Democratic candidates for Congress.

The Hill, John Solomon on 8/ 7/19, reported Soros was one of the top 10 contributors to Clinton's 2016 election effort with \$10.6 million to her campaign and others supporting her.

Additionally, Solomon reported George Soros was involved in Ukrainian politics and it was because "... [he was concerned] about Ukraine's future, not politics or business."

Sen. John Kennedy, Louisiana, Democrat turned Republican, said on Face the Nation Sunday, there are two questions that need to be asked in the impeachment hearings:

1. Why did the President ask for an investigation?

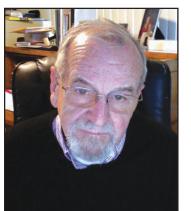
2. What did Hunter Biden do for the money he was earning?

A Terrifying Prospect

For sometime many Americans have grown uncomfortable with a variety of Trump's antics, now focused on impeachment. I have previously written about my continual irritation. But in the past few weeks my discomfort has undergone a marked change. I suppose what I am feeling came to a head one evening last month as I watch Trump's speech at his rally in Minneapolis. Perhaps it was not that different from what he has been saying at any of his performances. But it struck me as presenting a new terrifying prospect facing the nation. I know it is not gosh to say that politician A or politician B sounds like Hitler, but so help me, as listened and watched this hour-long rant I could not escape the identification. I had previously seen recordings of Hitler's speeches, and the similarity suddenly struck me. Here were almost identical demigods in full flight.

It is not just Trump's nationalism that got my attention. While I disagree with that emphasis, my discomfort went far beyond his political stance. There was the swagger, the absolute arrogant preoccupation with self. At least half of the hour was spent demonizing anyone who even remotely suggest a criticism. Even his totally cowed party supporters know that even to raise a question was to have their careers decimated. So, no matter what they might privately believe, they were fully aware that political survival required silence.

Any nation hoping to hang on to democracy must rely on a free press, unencumbered by government threats or even pressure. Throughout the rant Trump



Charles H. Bayer

would point at the press row and in a torrent of vitriol brand it as the enemy. Up to now, Fox News has managed to escape the fiery blasts, but when one of its anchors registered a somewhat contrary opinion, the axe fell and he is no longer on channel. Throughout the speech, surrounding Trump was a solid contingent of hand-picked supporters who cheered wildly or snarled on cue. Here was Trump's faithful base to whom the entire diatribe was directed.

This event was not the only foul wind recently blowing from the oval office. Now anyone raising serious questions or who attempts to process what is going on is called disloyal or is branded a traitor and a spy, and Trump reminds his followers that he knows how we used to treat them.

For now, standing between Trump's fascist veneer and utter catastrophe is the one force still keeping him from total domination. It is the military establishment. Even while the president is the nation's commander in chief, America's generals have managed to maintained their independence. In fact among our military brass, present and former, are those daring to be openly critical of their boss.

As bad as things are at present, there may loom on the horizon even a darker cloud portending a more deadly storm. As the months roll by, what if it becomes clear that Trump may not win next year's election. Given who he is, what might he do? Would he attempt to salvage himself by taking the nation to war perhaps against Iran? Russia or China would be too big to tackle, but the US, supported by Israel, might find Iran just the right size for us to destroy. Short of that, might he declare a national emergence and use Marshall Law as a way to cancel or postpone the election? Anyone who believes that Trump would go quietly has not been paying attention.

I might hope that there are enough level headed patriots who might not see the devastation clearly, calm the waters and convince enough Americans to come out of hiding, and take care of our melodramatic president at the ballot box. I have not lost faith in America's roots. Note that I have not mentioned impeachment, the Mueller report or the Ukrainian debacle. Given the intransigence of the Republican Senate, those factors may remain a risk not worth taking.

Every now and then I get responses from readers thanking me for my optimism. I doubt if this column will elicit that comment. But somebody said to a friend,"cheer up. Things could get worse." So he cheered up, and they did.!!

Contact Charles Bayer at candwbayer@verizon.net

On The Impeachment of President Trump

By D. B. Shimel My Perspective

The word 'impeach' is being bantered about by Democrat members of Congress and the press as if impeachment in the House is all that it will take to remove a President from office. Not So. As I will explain here - he may be impeached by the House but he will not be removed from office by this Congress - and the Democrats the Democrats have more votes than do the Republicans on all the committees. Does anyone believe that the chair will be overridden?

Additionally, in this document, there is almost no mention of the President and/or his lawyers having the ability to provide relevant documents or call witnesses or even crossexamine witnesses. The Democrats claim that these rules are just like those used in the proceedings of impeachment against Bill Clinton. They aren't even close to the same. Bill Clinton and his lawyers had all the rights afforded any defendant in any normal criminal proceeding - This President does not. Lastly, if a committee decides to subpoena any witness or document from any source - including the President's tax returns - and compliance is not immediate this person or group will be considered to be obstructing congress and therefore, will by default, be obstructing justice - a criminal act. What does the United States Constitution say about impeachment? The Constitution is not completely clear on this subject. Article I (the Legislative branch) Section 2: in the last sentence in the section, states that the "House of Representatives ... shall have the sole power of impeachment" (a simple majority vote is all that is required). The Constitution gives the criteria for trying the President and Vice-president. Article II (the Executive branch) Section 4 states that the "President, Vice-president and other Officers shall be removed from office on Impeachment for, and conviction of bribery, treason, high crimes and misdemeanors". Unfortunately, the people who wrote the Constitution did not define the terms of high crimes and misdemeanors so nothing prevents these terms

from meaning whatever the House of Representatives wants them to mean.

Article I Section 3; further develops the issue of impeachment by stipulating that for a President or Vice-president to be removed from office the Senate shall convene a trial, presided over by the Chief Justice of the Supreme Court. This trial is to be conducted in the normal manner as any trial with evidence presented by both sides, subpoenaing of witnesses and cross-examinations of witnesses. To remove a president or vice-president requires a 2/3 vote of all the Senators. That means that 67 Senators must vote to convict for either the President or Vice-president to remove either from office. No president has ever been removed from office by impeachment. These proceedings violate the Fourth, Fifth, Sixth and Fourteenth Amendments to the Constitution and the idea of "presumption of innocence" confirmed in a long standing Supreme Court decision - afforded to any person charged with a crime. Additionally, the idea that if the executive branch does not comply immediately and completely with these proceedings the executive branch is in contempt of Congress. This premise violates the concept of "separation of powers" envisioned by the people who wrote the Constitution. In summary, the proceedings underway in the House of Representatives is a colossal waste of time and taxpayer money. There are numerous pieces of legislation currently collecting dust on the desk of the Speaker of the House that need attention. It is time that the Congress got back to the people's work.

"TIME JOCKEY" - November 21, 1963

By Joe Castillo

Last Speeches... President John F. Kennedy was assassinated on November 22, 1963 in Dallas, Texas. It was a day that will forever be remembered and remain in the hearts of those who were alive on that sorrowful day. But prior to that dreadful afternoon drive through downtown Dallas and crossing Daley Plaza, President Kennedy had delivered his usual energetic and motivational speeches to the Texas Democratic Party leadership.

He arrived in San Antonio, Texas on November 21 with his wife, First Lady Jaqueline Kennedy. The arrival of the President and the First Lady immediately made history as it was the first time a President and a First Lady had stepped together in the state of Texas and it was the first time Mrs. Kennedy had accompanied her husband on any visit. Just two months prior, Mrs. Kennedy had lost her unborn child in a miscarriage and this was her first trip after the loss.

Thousands upon thousands lined the parade route through the historic town and that evening the President made a speech at the Air Force School of Aero Space Medicine, Brooks Medical Center. In his speech, the President brought up the history of air flight in San Antonio citing flight advancements by Lindberg, the use of aero planes during World War I and Korea, and how Americans were trained to be

the "masters of the skies". Then President Kennedy talked about how space flight would start a "happy revolution in medicine" by providing medical research in the area of identifying differences in normal and abnormal conditions, in the development of new medical techniques, treatment, instruments and care, the gain of knowledge in helping to find cures for children and finally new safeguards against common ailments like radiation. President Kennedy stated "The Space Program stands on its own in its contributions to mankind".

From San Antonio, President and Mrs. Kennedy flew to Houston where an even larger crowd awaited. The President was to give a speech honoring Congressman Albert Thomas but before he did that, he stopped at the League of Latin American Citizens to address the gathering but it was the First Lady who stole the show as she spoke to the crowd in fluent Spanish. In his address to the large dinner crowd for Congressman Thomas, the President made it a note to mention that the Space Program had brought thousands of new jobs to Houston which opened up the door of growth, population expansion and opportunity to city life. He made it a point to his distractors; "those who oppose progress, just look at Texas and Houston". President Kennedy also predicted the future by saying "in 1990, they will look back at 1963 and say we did the right thing with the space program". He declared a need for a vision and without one we will "die and not grow". "Let us perform something special in our time" the President concluded.

On the morning of November 22, President Kennedy and First Lady Jacqueline arose to a cloudy, gloomy morning. He had arrived late in Ft. Worth the evening before but on this day, he was up early and walked from his Hotel Texas to an enthusiastic crowd across the street. It was next off to the final speech of his life, a breakfast speech to 2,500 businessmen where he left the attendees with these words on American overall production capabilities, "American determination will be second to none".

Next stop: Dallas where the largest crowds awaited. His plane landed in Love Field; his limousine was unloaded but because it had turned out to be nice sunny day the bubble-top was not needed. At 12:31 PM, the end came for the young President and the enthusiasm he brought in his last speeches will forever be the last words of his all too short presidency....

Joe Castillo is a freelance historical writer who has been covering Southern California history for 11 years and has written 5 books on the topic. He can be reached at joeacastillo@aol.com. know it. Then what is this about?

Let us consider the vote taken on a Resolution on impeachment by the House of Representatives on Halloween of this year. This Resolution vote was not a formal article to impeach but a document that 'establishes' a process as to how to conduct future impeachment hearings. After having read the Resolution, I agree with people like Mark Levin and others with backgrounds in the legal profession. They have stated repeatedly that this resolution is unbelievably flawed, unconstitutional and fails to meet any standard for a fair and impartial proceeding.

Let me explain. This document appears to give the minority chairs of the 6 committees involved (Permanent Select Committee on Intelligence and the Committees on Financial Services, Foreign Affairs, the Judiciary, Oversight and Reform, and Ways and Means) the power to call witnesses and other rights that ought to be given to any citizen in a normal trial proceeding. However, what it actually does is give the ranking Democrat - the "chair" - the power to veto any such normal proceedings. The chair can disallow any witness from being called, and disallow any testimony by any witness he or she decides is likely to be unfavorable to their cause. However, if the ranking minority party leader does not like the decision of the chair, they can call for a vote by the body as a whole. Oh, by the way,

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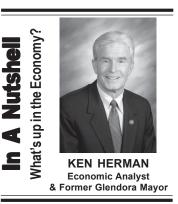
The U.S. Economy Should Prevail -**No Matter What China Does**

The S&P 500 closed at a new all-time high this past week, with the year's historically strongest season approaching in November and December. There has been some profit taking, especially when impeachment "fake news" spooked the market, but many strong stocks subsequently firmed up in a broad-based rally. So far, third-quarter earnings announcement season is coming in much better than expected, which bodes well for the quality stocks yet to reveal their quarterly results.

Apparently, President Trump's top economic advisors convinced him to compromise with China on even that country's most egregious trade practices (and resume trade in order to avoid a recession going into the 2020 election). Mid October, Larry Kudlow, director of the White House National Economic Council, along with economists Lawrence Lindsey and Stephen Moore "all agreed that the uncertainty about the trade situation is a negative," according to Moore.

Moore added that "There was a general consensus that the economy was really strong, the best economy we've had in 30 years, and that is what's going to get him re-elected." Moore told reporters that a truce with China would lead to "a nice rebound in 2020, and Trump will be in a very strong position to get re-elected".

I suppose we are accustomed to making such trade-offs, but it would be a shame to give in to China when we are on the verge of enforcing product protection laws vital for our capitalist system and rule of law. Our trade volume with China has been declining since Trump took office, and our economy has done just fine. China was our leading trade partner in 2017, but not now. Mexico and Canada are #1 and #2. (But even that is in jeopardy



if our Democratic controlled Congress does not ratify the pending USMCA agreement.)

China needs the U.S. more than we need China. Excluding agricultural products, we export a small amount of trade toward China vs. a tsunami of exports they send our way (hence our huge trade deficit with China). We have imposed some kinds of tariffs on China for over two years now and we have not suffered. We have the best-ever peacetime employment, rising GDP and wages, along with negligible inflation. There's a whole wide world filled with law-abiding countries eventually willing to fill any gap left by the China trade. (However, finding buyers for all of the agriculture goods previously shipped to China would likely take years to accomplish!) Additionally, many international companies are willing to move out of China to neighboring Asian nations, while China seems committed to illegal theft of intellectual property rights, which our country should no longer condone.

Intellectual property theft is not limited to those American companies operating in China. Chinese agents are positioned all throughout America stealing corporate secrets. In July, FBI Director Christopher Wray said that the FBI has 1,000 active investigations into attempted intellectual property theft within America, mostly involving China.

growing economy, China is sputtering. It's likely overstated GDP is slowing fast, and its inflation rate soared to at least a 3% annual pace in September, its highest level in six years, fueled by a 69% rise in pork prices as African swine fever severely curtailed pork production. China's pork imports from America soared at a 72% annual pace in September, after rising at a 76% rate in August.

Complicating matters further, a weak yuan is causing prices on all Chinese imports to rise, as their currency manipulation policy is at least somewhat backfiring. This makes China more desperate to adopt our "Phase One" trade deal so they can import our farm products and help squelch food price inflation within China.

If there is a more permanent Chinese trade deal, I think it is entirely possible that the U.S. economy re-accelerates in 2020, which many economic observers are looking for at the moment. If there is a dramatic escalation of the trade war, all bets are off, even though I can't imagine many rooting for that scenario, even in China.

We don't need to fear China economically. We just need to trade with the rest of the world, protect America from China's various forms of thefts and attacks, and get out of our own way.

Trump could be less concerned about re-election, which appears almost certain considering current Democratic candidates. However, Making America Great Again should still include minimizing the many ways "Bad Actors" like China take advantage of the USA!

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

comments: By contrast to America's kenherman46@hotmail.com



We have lived and worked in California for 30 years. Now we want to retire in another state. Will California track us down for the deferred taxes on our retirement account?

Public Law 104-95 prohibits state taxation of certain pension income of nonresidents, received after December 31, 1995. In other words, the state you move from cannot collect taxes; the state you move to can.

My dad just told me that *Mom will probably be entering* a nursing home next year. He's planning to apply for Medicaid for her. Does this mean that he'll have to 'spend down?'

There is a 5-year 'look back' limiting people from 'hiding' assets by various methods. However, in July 2009, a state Circuit Court of Appeals case sided with the agency that handles Medicaid services saying that monies in the family's combined asset base can be used for an income annuity for the "well spouse" as long as it follows the stated statutory guidelines. Even if these monies are greater than the asset allocation for the well spouse, by following the Medicaid Compliant rules, the annuity is okay. This means that couples will be able to reposition tens, if not hundreds of thousands of dollars into Medicaid-compliant annuities and not have the income from the annuities count against the aid a nursing home bound spouse can receive.

My parents are strongly encouraging me to start saving for retirement. I don't have much money for that but would like to start. What do you have for me? You can start investing in your



Julia Yoder

own IRA for around \$100 per month. Then, as your income increases, you can put in more. Or, you could apply for a life insurance policy that includes a cashaccruing account, available for you to use for anything you want (downpayment on a house, retirement, etc.) while you're alive. You might even ask your parents to match your retirement savings, up to a set limit, for the first year to help you get a start and build a good habit.

If I get an annuity, how can I know, for sure the income from it will last my whole lifetime?

Insurance companies use mortality tables to determine how long you are expected to live. However, nowadays, people are living longer. What happens if you annuitize your annuity and you live longer than the insurance mortality tables said you would? Depending on your annuity contract, and providing you selected the right payout option, the insurance company is obligated to continue paying no matter how long you live. You read that right. Even if your annuity is penniless, you could continue to receive income for the rest of your life. We both plan to retire in 5 years, but are worried that we won't be able to afford the payments on our mortgage that still has 11 years left. What could we do?

A5

You have several choices. 1. Pay off your mortgage early. Go to Bankrate.com and use their mortgage amortization calculator. Put in the mortgage balance, rate, and number of years. This will give you an amount you could pay monthly in order to pay off your loan in 6 years rather than 11 years. 2. Refinance now, while still employed, into a 30year mortgage to lower your payments to an affordable amount. You can still pay it off in a shorter time, but this gives you a lower payment, if needed. 3. Upon retirement, rent your home out, or sell it and obtain less-expensive housing. 4. If your mortgage is paid down considerably in 5 years, you might qualify for a reverse mortgage (HECM - Home Equity Conversion Mortgage), allowing you to stay in your home without mortgage payments. Use a loan professional who specializes in Reverse Mortgages.

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

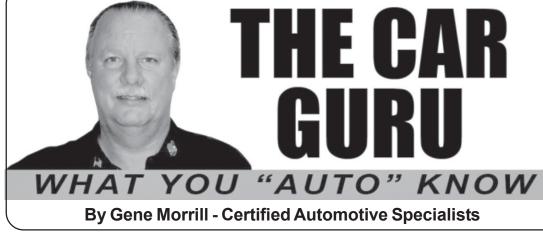
Biggest Mistakes People Make When Trying to Attract High-Quality Clients

There are a number of common mistakes business leaders, freelancers and service providers make when they are trying to attract high-quality clients. Avoiding these mistakes can mean the difference between struggling or running your business smoothly, with a steady stream of clients willing to pay you what you are worth.



money, and so is the work you do. A lot of new service providers give away far too much in terms of free information and their time. Free samples are not really needed - you have your portfolio to show what you can do.

You should also avoid long consultation calls. In an effort to be helpful and prove you are the right person for the job, you would probably give away far more information than you should. Then they really have no reason to hire you, because you have already told them what to do.





ASE Blue Seal of Excellence

Certified Auto is the only ASE Blue Seal shop within 10 miles of Glendora. What does that mean? Our company has gone the extra mile to ensure our customers get the best car care possible from extremely qualified technicians. Many shops are ASE certified, which means at least one person in the shop has at least one certification. Our Blue seal shop recognition means over 75% of all employees are ASE certified in all 10 available test areas.

Consumers were recently surveyed and asked if the auto repair shop they frequented used certified technicians. The vast majority didn't really know but said they assumed that they were. The shop you use may have certified people, but the reality is there is no mandatory certification required to own or operate an auto repair shop in California. To be an auto shop owner, you must have a state license which any person can apply for and receive with no automotive experience at all.

To apply and receive an automotive repair dealer's license (ARD), just show up to the Bureau of Auto Repair (BAR) with \$200.00, a name for the company and a tax ID. Like magic, you're in the automotive repair business, no proof of insurance, no tools and no experience nec-



essary. It is that easy!

This is one part of our industry that I don't understand. Someone who cuts hair or finger nails is required to be state certified, but a mechanic who works on tires, engines or brakes doesn't need a single day of training or any tools to do so. Many people on our highways are driving vehicles that have been serviced or repaired by technicians with no certification whatsoever. The only certification system we have is voluntary, with the exception of being a smog station. Smog technicians are licensed by the state and require continuing education.

Automotive Service Excellence (ASE) offers a series of tests that a technician can take to be certified in many different areas of the car. All tests are voluntary, not required. At my shop, I require all staff to be ASE certified and I know many other shops do as well. AAAApproved auto shops employ ASE certified technicians and they must have a minimum set of tools for the cars they work on. I recommend using an AAA approved shop for all your automotive service and repair needs because of their tough standards and you have a voice through the arbitration system.

In these uncertain times saving a few dollars is always something to consider, but don't get caught up with a low price that will end up costing you more than you bargained for down the road. Have a knowledgeable certified technician perform the service or repairs on your car; it will save you time and money in the long run. Before you agree to have any work performed, ask if the technician working on your car is certified. If you wonder sometimes why someone is lower in price than everyone else, there's usually a reason.

Ask if your shop is ASE Blue Seal certified or visit www.ASE.com to find a Blue seal shop near you.

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

Not Distinguishing between **Price and Value?**

Many businesses worry about price, and are willing to sell their products and services for less than their competition. The trouble is that you can get locked into the cheaper price, and find it difficult to raise it in the future and may be forced to compromise on quality. In addition, the lower price might attract only bargainbasement clients, rather than quality ones you could have a long-term relationship with. Top business people might actually dismiss you for being too cheap. And to that point there have been many instant's that by raising a price on a certain product and or service got the deal.

Then there's a question of value. Value and Price are not the same. Your value will be in how good you are with your work, how reliable you are, and how well you are able to stick to your deadlines. Your value is also determined by your experience. If you are a real pro at WordPress, for example, then you are more valuable than a person charging the same amount who isn't, because you are bringing your knowledge and experience to every project.

Recently I went to an auto body repair company for paint-less dent repair and was willing to pay to have a good job performed quickly. Not only was an appointment made right away with an estimate but after the job was done in a few hours the price was discounted because the repair company was not satisfied with the outcome (I couldn't see any problem) so to say the least I will refer business to this company. Not Being Clear about What

You Offer?

The San Gabriel Valley Lexaminer

Michael Allawos

Make a list of everything that you are good at that you could offer to your clients. Then narrow it down to things that you enjoy and can do quickly. Next, decide how closely related they are to each other. Can you offer a number of services that cover many of the basics that busy business owners would find it useful to hand over to others? They might include customer service, email marketing, uploading content to a blog, and so on.

For example, if you are able to do email marketing and you also have a health background, this might be worth mentioning in some cases, but not in others. A person interested in finance, for example, might not think you were the right person for them.

Not Choosing a Niche?

Service providers who choose a particular niche to work in often find that it is easier to get work, because they start to build up a reputation as an expert in that niche. The top three niches are health, finance and self-help. If your services are too broad the potential customer may get lost in your offerings and choose to deal with the company that focus is narrower.

Not Having a Well-Constructed Portfolio?

Your portfolio should give examples of each of the services you wish to offer, if at all possible. Give items a title, link to them, and if there are many samples, group them according to the category of services being offered.

Giving Away Too Much for Free to Make the Sale?

It's great to want to prove that you are a talented worker who can deliver the goods, but time is

Not Marketing Yourself Enough?

Once you are a service provider, you need to tell the world you are available for work. This is not a time to be shy. Chambers of Commerce, E-Marketing, and the plethora of social media opportunities are but just a few outlets to get your message out. If you really feel bold you may join professional business groups that rely on referrals to help with the messaging.

Not Marketing Yourself in the Right Places?

Determine where your highend prospective customers are likely to spend most of their time. Then come up with marketing material that speaks to their needs, offering real solutions at an affordable price. And don't forget your "elevator speech".

Not Asking Happy Customers for Referrals?

Word-of-mouth marketing is the key to a successful business. Happy customers spreading the word about how reliable and professional you are can make all the difference between a full calendar of regular assignments, that sale, and you having to chase all over trying to get new gigs or sell that product. Don't be bashful, send a friendly note to a satisfied customer(s) asking for referrals, if you don't ask you won't get.

Allawos & Company has helped countless individuals and companies alike reach their goals and discover new potential.

ALLEY/SENIC

Around the Valley & Senior News

AZUSA Volunteer Drivers Needed

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

TOPS Meeting

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

ARCADIA Bingo And Lunch

Arcadia Senior Services is having a fun event of BINGO and lunch on Friday, November 15. It will take place at the Arcadia Community Center, 365 Campus Drive starting at 10am. Cost is \$10 and includes a 10 pack of BINGO sheets, pizza and salad served during intermission plus great gift card prizes. The final game of "Cover All" is a \$50 prize. A professional BINGO board is used. Daubers are available for \$1. This program is for individuals age 50 and over. Tickets are on sale now and can be purchased at the Community Center. For additional information, please call Arcadia Senior Services, 626.574.5130.

Arcadia Senior Card

Newport Beach

Spend a relaxing evening under the stars cruising Newport Bay aboard a fully decorated parade ship on Thursday, Decem**ber 6** from 2:30 pm - 8:30 pm. Experience all of the holiday activities and décor centering around the boat parade in this 75 minute tour. With all of the holiday décor, music, activities and amazing light displays, you don't want to miss out on this! Walking distance from the Balboa Pier with many restaurants and quick food stops in the area. Limited tickets! Tickets are \$30 for Baldwin Park Resident Seniors, \$35 for Non-Resident Seniors, \$40 for Non-Seniors. For more information, please visit the Julia Mc-Neill 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 **Community Garden** Parcels

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

DUARTE **Duarte Museum Needs Docents**

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

Volunteering Does Your Heart Good!

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

Senior Lunch

The Senior Center serves hot lunches Monday through Friday to individuals over 60 years, or the spouse of someone over age 60, and must check in by 11:45 a.m. for lunch. Reservations are requested by calling 357-3513, 24 hours in advance, and 48 hours, in advance, for a choice day. The suggested donation is \$3. The Duarte Senior Center is located at 1610 Huntington Drive.

<u>GLENDORA</u> **Genealogy Group**

The Glendora Genealogy Group meets Tuesday, November 26 at La Fetra Center, 333 E. Foothill Blvd., Glendora. Pat Chavarria leads a refresher class at 6:00 pm. The business meeting is at 7:00 pm, followed by the program: "Using the National Archives Website," by Gena Phillibert-Ortega, genealogist and author. For questions about our group or this meeting, please call Pat Chavarria at 909-592-4030.

Glendora After **Stroke Center**

A non-fee program for stroke survivors and their families. This supportive program offers relearning (reading, writing, speech), caregiver support, current events, card games, snacks, resocialization, exercise, music, speakers, day field trips, and stroke support. For more information, please call Toni Levyssohn at 909-843-5239. The program is Wednesdays 8:30 a.m - 12:00 pm.

proceedings. Lastly, refreshments are provided by VFW Post 12034 to conclude the service. 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 **Convivio de Familia**

Monroe Elementary School will host a Convivio de Familia from 5:30 to 7 p.m. on Friday, Nov. 15 at Monroe Elementary School, 402 W. Colorado Blvd., Monrovia. The Convivio de Familia serves as a cross-cultural event, where students and families participate in a potluck, salsa contest and learn a traditional dance.

Senior Blood **Pressure Screenings** The Department of Commu-

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

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

Caring Crafters

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

SAN DIMAS San Dimas Toastmasters Club

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

WEST COVINA **College Financial Aid** Info Night

West Covina Unified's Edgewood High School will hold a financial aid information night for students and families, providing presentations on the process and assistance with financial aid applications from 6 to 8 p.m. Wednesday, Nov. 20 in the Pride Café, 1625 W. Durness St., West Covina.

Go West Shuttle Service

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

West Covina Unified's **Early College Academy** to Hold Info Sessions

WEST COVINA - West Covina Unified's Mt. SAC Early College Academy will hold an information session at 6 p.m. Thursday, Nov. 7 and at 9 a.m. Thursday, Nov. 21, providing families with details about the benefits of attending West Covina Unified's flagship dual-en-

Covina Senior Center, Cameron Community Center, and many more. For questions on the location of shuttle stops, assistance in locating the stop closest to you, and route schedules please call (800) 425-5777. The fixedroute service operates Monday through Friday from 6:30 a.m. to 7:00 p.m. The fare is only \$1.00 each way. No Service on Holidays.

TOPS Meeting

TOPS (Take Off Pounds Sensibly) meets each Saturday at 9 a.m. at the Cortez Senior Center, located at 2501 E. Cortez St in the back classroom building. Visitors are always welcome and your first meeting is free. Come now and learn about nutrition, portion control, food planning, exercise, motivation, and more every week. This group has motivated members from all over the San Gabriel Valley. For details, call Erika Hernandez at 6 2 6 - 3 8 4 - 0 5 0 2 (ehernandez57@aol.com).

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.

Academy students can earn a high school diploma and up to two years of free, transferable college credit simultaneously.

Students from Los Angeles, San Bernardino, Riverside and Orange counties are eligible to apply. Mt. SAC Early College Academy is at 2226 E. Rio Ver-

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 Winter Billiards Tournament

The Julia McNeill Senior Center will be hosting its Winter Billiards Tournament on Thursday, November 21 from 8:00 am -12:00 pm. The tournament will be held in the Esther Synder Community Center. All those who wish to participate must register at the: Julia McNeill Senior Center. Last day to register is Tuesday, November 19. For more information, please visit the Julia McNeill Senior Center or call (626) 813-5245, Ext. 323 **Christmas Holiday Lights Cruise in**

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

Blood Pressure Checks

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

ter at (626) 357-3513.

Meals on Wheels

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

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.

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)9148email 8235, or at jmarkel@ci.glendora.ca.us.

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

LA VERNE **Veterans Memorial** Ceremony

On Monday, November 11 at 11:00 a.m., La Verne will be hosting an event to honor the services and sacrifices made by our veterans. The ceremony will take place at Veterans Hall (located on the corner of Bonita and Wheeler). The commemoration begins with a "Call to Assemble" by Master of Ceremonies, Dan Harden. The event includes prayers, a color guard ceremony, a flag raising ceremony, and other dignified

Exercise Class

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

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

To Advertise In The San **Gabriel Valley** Examiner CALL 626-852-3374



The San Gabriel Valley

How Americans Get Enough Protein While Eating Less Meat

If you're eating meat on a daily basis, it appears you may be in the minority-according to new research. A survey of 2,000 Americans examined respondents' eating habits and found that less than half (47 percent) said meat is a major part of their diet.

Instead of chowing down on pork and beef for dinner, 71 percent of respondents are open to including more plant-based foods in their diet, with 25 percent choosing to follow a flexitarian dieta semi-vegetarian diet that focuses on healthy plant proteins and other whole, plant-based foods but encourages meat and animal products in moderationaccording to the survey commissioned by Herbalife Nutrition.

The change in diet isn't a huge surprise, as beef and pork consumption has been steadily falling since 1975, according to the USDA.

What Are Americans Eating?

For those who don't consume meat as a major part of their diet, they shared that they supplement their protein intake with shakes and protein bars (65 percent), as well as by eating food known to be a high source of protein (56 percent)-foods such as soy, peas, beans and rice.

Many dietitians agree that the USDA's minimum recommended daily consumption of protein is just that, a minimum, and not enough for optimal performance. Instead, multiplying one's weight by .7, will get individuals closer to their actual daily protein needs in grams. For example, a 100 pound person should consume 70 grams of protein a day.

"Protein is an important component of every cell in the body, helping to support healthy bones, muscles and organs," says Susan Bowerman, registered dietitian and senior director of Nutrition Education and Training at Herbalife Nutrition. "So, whether you obtain your protein from shakes, bars, animals or plants, your focus should be on the quality of the source, to help ensure your body is receiving maximum benefit."

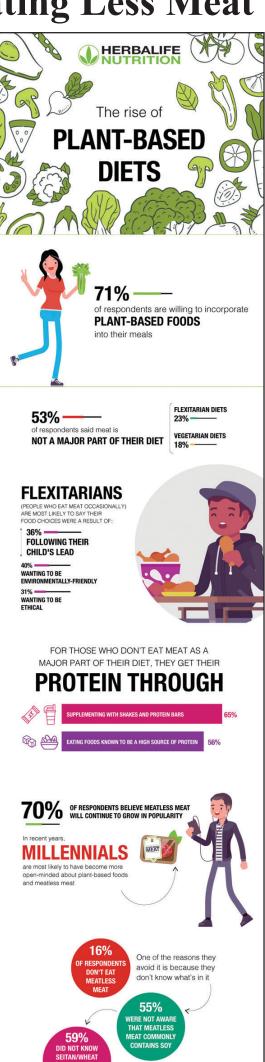
In recent years, additional plant-based protein options, such as "meatless meat," have been growing in popularity and have become mainstream. The trend, according to the study, is driven by Millennials and accepted equally all generations.

"For those who want to eat more plant foods but don't want to give up the taste of meat, there are plenty of 'meatless meat' options," continues Bowerman. "While bean and grain-based burgers have been around for some time, there are newer products made with plant protein powders that provide the taste and texture that meat eaters crave."

Why Are People Changing Their Diet?

There are numerous reasons people make changes to their diet. According the study findings, those who identified as flexitarians stated that their food choices were a result of wanting to be healthier (52 percent), wanting to be environmentally-friendly (40 percent) and ethical (31 percent).

Youth are helping drive the change to more plantbased meals; as 36 percent of flexitarians said they follow the lifestyle because their child(ren) had requested the change.

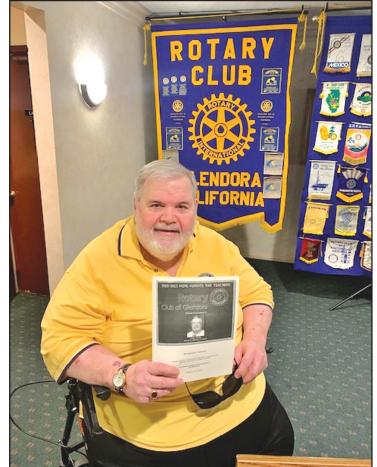


Mini-Grants for Glendora Teachers

GLENDORA - Every year something special happens in our Glendora classrooms. It's special because it creates bonds between teachers and students; it builds a bridge connecting the learning experience. These unique things happen because of a simple, yet powerful, idea known as Mini-Grants for Glendora Teachers, sponsored by the Glendora Rotary Club.

Glendora teachers use these mini-grants to support activities in their classrooms that without this funding would simply not happen. Since its inception 35 years ago, the Mini-Grants for Glendora Teachers program has helped hundreds of teachers provide teaching aids for thousands of students. The grant levels are \$300 for an individual teacher project and \$600 for a multiple teacher grant. Of course, any amount would be greatly appreciated.

Please make checks payable to Glendora Rotary Charities and send your contribution to: Glendora Rotary Club (Attn:



Thom Hill Mini-Grant Chair Person Mini-Grants), 255 S. Glendora website Ave #776, Glendora, CA, www.rotaryofglendora.org to 91741. You may also visit our contribute via credit card.

at:

These Behaviors Make You A Scam Target

If you spend a lot of time on social media sites or looking for great online deals, you may wear a bullseye when it comes to scammers hunting for prey, according to groundbreaking fraud research from the FINRA Investor Education Foundation, **BBB** Institute for Marketplace Trust and the Stanford Center on Longevity.

Researchers surveyed more than 1,400 Americans and Canadians who were targeted by scammers and reported the fraud to the Better Business Bureau (BBB), which tracks scams. Nearly half of those surveyed did not engage with the fraudster. However, 30 percent engaged to some degree but ultimately did not lose money, while 23 percent engaged with the fraudster or offer and lost money.

What separates victims from non-victims? "The path to victimization



A recent study found nearly half of America is likely to interact with fraudsters-but you can protect yourself.

only slightly lower: 81 percent of consumers in the study who were exposed to a fraud via a website said they engagedand 50 percent lost money.

Other factors heighten the likelihood of falling for a fraud. Consumers were more likely to be victimized if they were isolated and didn't have anyone to discuss the offer with, according to the study. Consequently, those who engaged scammers and lost money were Knowing about scams and less likely to be married and more likely to be widowed or divorced. "Sadly, loneliness and fraud victimization seem to go hand in hand," noted Walsh.

Do an Internet search to see if the website or pitch has been flagged as fraudulent or potentially fraudulent by news organizations or members of the public.

• Focus on your financial health and literacy. Individuals under financial strain and those with lower levels of financial literacy may be more susceptible to scammers.

• Knowledge is power.

Plant-Based Proteins: A Sustainable Alternative According to Food and Agriculture Organization of the United Nations, raising livestock for meat, eggs and milk generates 14.5 percent of global greenhouse gas emissions, the second highest source of emissions and greater than all transportation combined.





Plant-based diets are growing in popularity.

Furthermore, the American Society of Clinical Nutrition states that worldwide shortages of cropland, fresh water and energy resources already require most people to live on a plant-based diet.

Consuming plant-based protein is something

that's already widespread. More people now understand that plantbased diets are not devoid of protein-in fact, plant-based proteins, as opposed to animal protein, are naturally cholesterolfree and they are relatively low in saturated fats.

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From a sustainability standpoint, plant-based proteins-especially soy-are the smart way to go because when comparing the amount of protein produced between soy crops and livestock, the soy uses less water than pork or beef, requires less land and produces less carbon pollution. (NAPSI)

begins with engagement," said FINRA Foundation President Gerri Walsh. "Social media and website scams are flourishing. Every time you respond to a friend request from someone you don't know or click through to an unfamiliar website, you run the risk of being exposed to a scam."

Your chance of falling victim to a scam varies by typefor instance, online purchase scams, tech support ploys, fake check or sweepstakes fraudsand by the method in which you are exposed to the offer. For those exposed to a scam through social media or a website, the numbers are chilling. When exposed to a scam on social media, 91 percent engaged and 53 percent lost money. The odds of losing money to website scams were

You're also more likely to engage and lose money if you're feeling financial strain, or have low levels of financial literacy, the study found.

Protect Yourself

Take these steps to protect yourself from fraud:

• Ask for input from others. Scammers try to isolate their victims. Don't be afraid to contact a friend, or a company or organization you trust for advice. It also helps to do additional research before sending any money. One easy action:

scammer tactics can be your best defense in successfully reducing the effect of scams. Keep up with the latest frauds by subscribing to consumer newsletters and seeking out information on current scams.

One-third of consumers who were targeted by a scammer, but did not engage with the offer, already knew about the specific type of scam. In addition, consumers who understood the tactics and behaviors of scammers tended not to engage with fraudsters.

To learn more about how to protect your money, visit www.FINRA.org/LearnMore. (NAPSI)



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HORALY STOLL and Tree Lighting

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Tree Lighting in the Plaza 6:30 pm

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