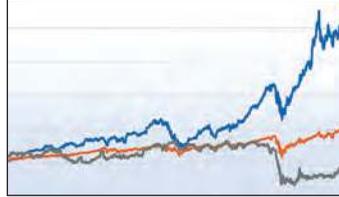




Afghan American's impressions of his home country [▶ PAGE 4](#)

**COVID-19 surge continues, but positivity rate falls** [▶ PAGE 3](#)



**How diversified are you? Really.** [▶ PAGE 6](#)

## Guess who's coming to Claremont?

It has been over 18 months since we've seen the hustle and bustle of students marching around the Claremont Colleges, running or skateboarding to class, ignoring traffic, studying in the parks, or just being a constant presence in the Village. This week also included plenty of tours for new students and parents like this group below, who were touring Pomona College. The fall Claremont College semester starts on August 30. COURIER photos/Matt Weinberger



Get the latest Claremont news on Thursday from our email newsletter



# Next steps for COURIER's nonprofit newsroom

Now that the COURIER has successfully received nonprofit status from the state of California and the IRS, we have been working on setting up a business model to increase our ability to qualify for local news grants, while being able to accept tax deductible donations. This column is also part of our effort for transparency, as we adjust to a new normal as a nonprofit.

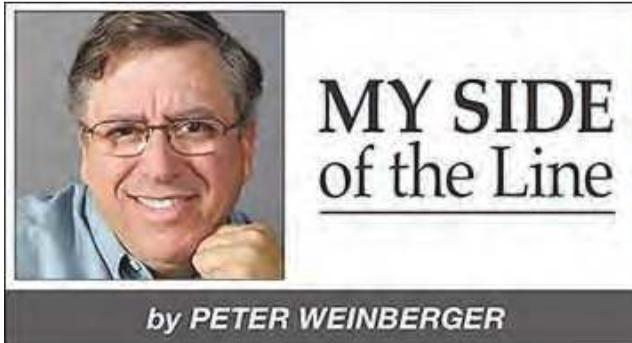
We consider ourselves fortunate, not only because of the continued support from our readers, but also from other groups and organizations at the national level. The federal government understands how local news impacts our democracy—all the way down to the city level—and wants to help by giving tax credits to advertisers and subscribers.

It's great to see Google and Facebook support local news, especially Google with new initiatives that help train newspaper and digital startup staffs about the nuances of increasing their online readership. It's a science. Of course, these huge IT companies contribute to the problems facing local newspapers in the first place, as they freely publish news stories from companies like the COURIER without providing any compensation. I receive a list from Google several times a week of stories they have reposted on the web. It's almost all of them.

But other challenges lie ahead, especially operating in an economy where prices are up, and the future is unpredictable. COURIER advertising is still down, reaching all the way to classifieds and legal notices. The price of producing a weekly newspaper continues to rise with the price of newsprint increasing over 60 percent this year alone. Last week I received a call from our printer who was concerned about a newsprint shortage caused by the pandemic impacting distribution channels. Fortunately, it will not impact us, but shortages do remain an issue. All this continues while our readership is at an all-time high.

Currently the COURIER charges only \$68 for a yearly subscription (\$6 per month), giving readers access not only to our print edition, but our website, newsletters, video and podcasts. Our mission to provide more local content will continue, especially online where we currently serve about 9,600 unique users every week.

It's also clear, given the facts above, even with ad-



vertising and paid subscriptions, \$6 a month is simply not enough to support the COURIER in the future. This is our new normal—one in which readers and residents will be asked to further support us via donations. And we are making plans for a donation drive similar to other nonprofits in Claremont.

So will our rates skyrocket? Absolutely not. It's critical that our information reaches as many people as possible, and that starts with reasonable rates for subscriptions and advertising. But we will also need your continued help to keep local citizens informed.

### The COURIER's impact

We have not conducted a specific report on the exact impact of the COURIER on the Claremont community. But there are numerous reports documenting costs to the public when a community newspaper leaves town. By the third year after an exit, public finances take a hit, as the cost of government goes up. Wages, deficits, taxes and payrolls increase. Objective reporting about municipal bonds for roads, schools and yes, police stations, not only helps the

public make informed decisions, but reporting on city finances actually decreases risk of default. At the very least, it can lower borrowing costs to the tune of hundreds of thousands of dollars.

A local newspaper and website have the same impact regarding crime information. Reductions in crime reporting influence public opinion, affecting how police departments focus their resources. This is especially true for older cities, where residents are avid news readers with many interested in politics. Sound familiar?

We are dedicated to providing your local news. My wife Betsy and I elected to take a more challenging road by creating the COURIER nonprofit because it was best for its health and longevity long after we have left the business. We want to create a path that others can follow. And we are fortunate the COURIER has a staff that can make it happen.

### Help for nonprofits

The COURIER has been putting the word out to Claremont nonprofits that we will double the size of your print ad for free. Pay for a quarter page ad, get a half page at no additional cost. We have several nonprofits taking advantage of this special pricing, in fact that includes the Claremont Heritage ad in today's paper.

One of our goals is to help nonprofits market themselves so our community can decide how to get involved. As I've mentioned in this space before, nonprofits are having a difficult time now because of the challenges with staging events to help raise money. One could say Claremont is the City of Nonprofits, but we are just happy to help.

After all, as a nonprofit, the Claremont community now owns this one-of-a-kind special newspaper and website. And there's no doubt of the important contributions the COURIER has made to help shape the city we live in today.

On the upper left corner of our website's homepage is a link to make a donation. Your tax deductible contribution is greatly appreciated!

Finally, even with all these changes, I want to assure readers the Weinbergers remain committed to keeping the COURIER a robust local news source...both in print and online.

## A website built to **connect** Claremont.

# Claremont Courier

A LOCAL NONPROFIT NEWSROOM

### TIP#1

The new website is open to the public. **There's no need to login.** We will notify when the policy changes.

### TIP#2

Our payment page is secure and accepts most payment types. **Paying online also helps the COURIER.**

### TIP#3

**Be sure to check the headlines under the main photo on the homepage.** Those are the latest news updates.

[www.claremont-courier.com](http://www.claremont-courier.com)

## COVID-19 surge continues, but positivity rate falls

by Steven Felschundneff  
steven@claremont-courier.com

The summer surge of the coronavirus in Los Angeles County continues with public health reporting a staggering 9,379 new cases over the first three days of this week and nearly 25,000 in the past seven days.

On Tuesday Los Angeles County Department of Public Health announced that masks will be required at all outdoor events with crowds in excess of 10,000 people, regardless of vaccination status. Masks are required to be worn by everyone at all times except when actively eating or drinking at these events.

The startling number of cases can partially be explained by an increase in testing which coincided with the delta variant's arrival in Southern California.

However, there is some good news—the test positivity rate, which is the best measure of how widespread the outbreak has become, has been in steady decline from 6.1 percent two weeks ago to just 3.6 percent on Sunday. This is an indication that the new masking ordinances may be working as people are choosing to wear masks in indoor settings.

On Wednesday, Los Angeles County Department of Public Health reported 4,046 new cases and 34 deaths. Cumulative totals for the county are

1,359,672 positive cases and 24,967 deaths.

Of the 34 new deaths reported Wednesday, six were over the age of 80, 13 were between 65 and 79, eight were between 50 and 64, six were between 30 and 49, and one person between the ages of 18 and 29.

The county is reporting 60 new cases in Claremont since the COURIER's report last Thursday, for a cumulative total of 2,566. Sadly, one more city resident has died, bringing the total to 61.

Claremont's vaccination rate has risen somewhat with 66.6 percent of residents over the age of 12 receiving at least one dose as of August 12. Countywide about 72.3 percent of eligible residents have received one dose, with 63 percent fully inoculated.

Hospitalizations in the county appear to have reached a plateau with about 1,600 COVID-19 pa-



A man wearing a face covering leaves the Metrolink station during a recent morning commute in Claremont. Los Angeles County Public Health expanded its mask requirements this week, extending the order to include outdoor gatherings of 10,000 people or more. COURIER photo/Steven Felschundneff

tients in L.A. County hospitals daily for the past five days. The number fluctuates with 1,653 hospitalizations on Monday, and 23 percent in ICU.

## Start-up launches community college students' political careers

by Steven Felschundneff  
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When Claremont Mayor Pro Tem Jed Leano needs help with the many chores of his office, living in Claremont has its advantages with many ambitious college students eager to gain some experience working for an elected official.

The students at the Claremont Colleges have another advantage when seeking an internship or volunteering for a political campaign—many have the socioeconomic privilege of free time. That luxury is beyond the grasp of the students at our local community colleges who tend to be older, have families and full-time jobs. They may aspire to participate in politics but cannot afford to miss hours at work by taking unpaid internships.

A start-up right here in Claremont wants to change that dynamic by providing community college students a chance to learn about campaigning, meet political professionals and the possibility of a stipend if they land an internship.

Community Groundwork, co-founded by Mike Ceraso, offers students a 20-hour course in grassroots politics including campaign organizing, data management and analysis, communications, digital storytelling, advertising, legislative policymaking and implementation. Once the students complete the coursework they are each matched with a mentor who works in the field that student wishes to pursue. The mentors are tasked with introducing the students to “professional opportunities with the prospect of gainful employment.”

No stranger to Claremont politics, Mr. Ceraso ran for city council twice, including a second-place finish in District 5 last November. Before that, Mr. Ceraso worked as the New Hampshire state director for presidential candidate, Pete Buttigieg. During a previous election he was the California state director for Bernie Sanders. He is founder and executive director of the political consulting firm Winning Margins.

“From my last presidential campaign I saw a lot of four-year students, a lot of Ivy League students getting job opportunities but I wasn't seeing resumes from two-year students,” Mr. Ceraso said. “You come through our 20-hour workshop, you are going to meet



Lizeth Hernandez, right, listens to the introductory remarks of Community Groundwork Executive Director Mike Ceraso during a mixer for the nonprofit last Thursday in Claremont. Ms. Hernandez is one of 17 students who aspire to become an elected official. COURIER photo/Steven Felschundneff

a dozen or more folks from various backgrounds. If you are interested in something, we are going to make it easy for you to connect with that person. And you are going to build those relationships, because politics and government is all about networks. It's all about relationships.”

The seed for what would become Community Groundwork sprouted in 2019 when Mr. Ceraso raised \$6,000 through a GoFundMe campaign for a pilot program with 22 students at Cerritos and Long Beach community colleges.

“The pilot program was a huge success but we did not have the infrastructure, we did not have the nonprofit status,” Mr. Ceraso said.

Community Groundwork is now in its first year with Mr. Ceraso serving as executive director, and his cofounder Elizabeth Emerald as program director.

“All of the fundraising, all of the coordinating, all of the political stuff goes through me. Elizabeth puts the curriculum together and matches the mentors up with students,” Mr. Ceraso said.

The first 17 students completed the program this spring. Three program graduates now work for Mr. Ceraso at Winning Margins, including California State Los Angeles political science major Lizeth Hernandez.

The 21-year-old La Puente resident went through both Citrus and Mount San Antonio colleges before

continued on page 4

## Local Lens: Afghan American's impressions on his home country

by Andrew Alonzo

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When Nangy Ghafarshad and his wife Fahima were watching the news late one night and saw pictures of the Afghanistan people under siege by the Taliban, all they could do was weep.

Having resided there previously, Mr. Ghafarshad described his homeland as one of the most beautiful and comfortable places to live, saying it was "peaceful but extremely primitive." Primitive in the sense that things were done decades behind, he explained.

Known in Claremont since 1973 as the owner of Walter's Restaurant, Mr. Ghafarshad shared his thoughts on Wednesday about the current state of Afghanistan now that the Taliban has taken over. By no means is Mr. Ghafarshad an official spokesperson for the country; however, as a self-described Afghani American and an American advisor on Afghanistan between 2009 and 2010, he's well aware of the issues that have historically and currently plague the country, including the Taliban.

Comparing Afghanistan during the time the Taliban first took over [from 1996 to 2001] versus the years of progress since, Mr. Ghafarshad said the difference is like night and day.

"First of all...the media has progressed in that country like you can't believe. If you watch an Afghan broadcast, you would think you were watching an American one," he said. "From the point of education, the Afghan girls and boys and adults go to school 100 times more than the time of the Taliban. The freedom for women is enormous... All of these things are progress."

However, on August 6, all that progress seems to have come to a screeching halt. That Friday, the Taliban walked back on a deal they made with President Joe Biden when U.S. troops left the area and officially seized control of the Afghanistan province of Nimroz. On August 15—not even 10 days later—contrary to projections that Kabul could outlast the Taliban fighters for 90 days, the capital city fell into Taliban hands. Despite the Afghanistan military being well equipped with weapons and training to repel the Taliban, Mr.

Ghafarshad explained that the country's soldiers did not have the morale or conviction to fight their enemy.

"They [soldiers] never thought they were fighting for themselves, they thought they were fighting for the salary we gave them. And that's such a shame," he said. "[if] Somebody gives them more money, they'll go on that side...They're extremely vicious fighters and patriots, but they have to believe in the fight."

Mr. Ghafarshad was unable to explain why the Afghanistan military gave up the fight so quickly after losing Kabul.



The COURIER spoke with Nangy Ghafarshad, owner of Walter's Restaurant, to get his thoughts about the current state of Afghanistan. COURIER photo/Andrew Alonzo

"It is such a mystery to me that how in the world an army of 300,000 people, who are trained, and they're all going to surrender to Taliban. And the intelligence service of Afghanistan and the CIA, did not have any intelligence about it?" He added, "It doesn't make me believe that they just went [left], there was some type of agreement...something. Because starting with the president and his whole clique, [then] the whole army surrendered and they escaped with money. It doesn't make sense to me."

Mr. Ghafarshad also said that it did not help when other countries like the United States set a mandatory evacuation date for its citizens, sending floods of people out of the city and to the airport. "That gave the launch for the Taliban to say, 'oh they're leaving, so we'll go in, there's no one

to fight us.'"

Asked if the new Taliban regime can be trusted given their [brutal] past, Mr. Ghafarshad said absolutely not, since they broke their promises to not attack Kabul or other cities with force.

"They are doing this to get an assurance from the West so they recognize them," he said. "To me the real personality of the group doesn't change. They will do some, very little changes."

Explaining the origins of the Taliban, Mr. Ghafarshad said that Afghanistan used to train six- to seven-year-old child soldiers to fight against the former Soviet Union by sending them to religious schools. It was at these institutes where "all they learned was...the most fundamental system of Islam. Actually in my eyes, it's not Islam."

They grew up to learn how to kill and they all became the leaders today...They were brainwashed while they were there to conquer their country and that is the worst thing you can do to an Afghan," he said.

Asked why Mullah Abdul Ghani Baradar was back in Afghanistan, Mr. Ghafarshad said that, "he's saying that he wants to get all the other [Taliban] factions together and bring a balanced government." He added "That has to be seen." Baradar was described by Mr. Ghafarshad as "probably a little more moderate than the rest of" the other political members of the Taliban. Baradar is

the co-founder of the Taliban and was released from a Pakistani prison in 2018 as a means for peace talks between the Trump administration and the Taliban to proceed.

With much of the country under siege and officials focused on evacuation efforts, Mr. Ghafarshad said donations to help right now may be a tricky thing since there's no way to tell where the money's going.

"The leaders are the ones who should distribute it but they just put it in their own pocket," he said.

Even with harsh sanctions by other countries, he said the Taliban and Afghan citizens who do remain there will most likely adapt to their situation. Coupled with their resilience, Mr. Ghafarshad said, "those people have learned to live without things and it's very difficult to put sanctions on them for things unless they've learned [a lesson]."

## Community college students interested in politics

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transferring to Cal State L.A. She started working on campaigns about two years ago, including a stint for Josh Newman's successful bid to win a state senate seat in Orange County. She is interested in working on more senatorial campaigns and plans to run for office in the future.

"Working on Senator Newman's campaign, seeing an elected [individual] as a person, was a different experience, so I look up to him as well because he just cares a lot for his constituents," Ms. Hernandez said. "I imagine myself running one day for a congressional seat in the area I grew up in. I just want to build that community back up. I also want to do legislative policy change work and make sure everyone's rights are secured."

Going through the program she built on the skills from Senator Newman's campaign, including how to communicate with elected official to advance one's priorities. This also included how to raise money, network and to pitch an idea. "I learned a lot of stuff I did not learn working on campaigns," she said.

Ms. Hernandez admires Representative Alexandria Ocasio-Cortez of New York because she put

herself through college and "comes from people like us."

She really fights tooth and nail to be heard and to make sure her constituents are heard. Someone like that who does the work even if it is thankless is someone I could admire a lot," Ms. Hernandez said.

Last Thursday Community Groundwork hosted a mixer at Walter's Restaurant, which included elected officials from the San Gabriel and Inland valleys.

The event featured speeches from Mr. Ceraso, Ms. Emerald and Mayor Pro Tem Leano as well as community college student Tanner Marston. Following the presentations there was an opportunity for the students to mingle with the electeds.

During his remarks Mr. Marston recalled how a fellow Mt. Sac student who was very passionate about his political science program announced he was switching to a business major because he did not see any future in politics—a conundrum that Mr. Marston says is common.

"That is why organizations like Community Groundwork are amazing. Going through the program I learned so much about what actually happens [in politics] I learned how the struggles on a daily

basis can change the world. I am so thankful to Mike and Elizabeth and the entire team at Community Groundwork for this opportunity," Mr. Marston said.

Thursday's event was also an opportunity for Mr. Ceraso to increase his fundraising reach which is currently focused solely on individual donors. He has raised \$25,000 this year, a quarter of which came from Claremont residents, which he attributes to his familiarity within the community from the two runs for council.

"A lot of the most valuable experience in politics that is unpaid essentially is only reserved for the people who are independently wealthy, they can afford to work for free 10 to 15 hours a week," Mr. Leano said. "For a lot of community college students the time they would be interning, that's the time they need to make their rent or buy food...to support their families."

"So what I really love about what Mike is trying to do, he's not only connecting two-year community college students with political opportunities, but he is also trying to help fund them and give them stipends so they don't have to choose between paying the rent or getting valuable political experience."

**POLICE BLOTTER**

By Mick Rhodes

**Tuesday, August 10**

Claremont Police Department officers conducted an 11:51 p.m. traffic stop on a Honda Odyssey driven by Tony Farias, 37, from Rancho Cucamonga, after a records check indicated the car was possibly linked to a recent catalytic converter theft. Another records check also revealed an unrelated outstanding felony Pomona Police Department warrant, and Mr. Farias was arrested, booked, and held at the Claremont Police Station before being picked up and transported to the Pomona jail by PPD officers.

**Wednesday, August 11**

Claremont police on patrol at 11:18 p.m. near San Jose Ave. and Indian Hill Blvd. say they saw a man lying in the parking lot of the office building at 678 S. Indian Hill Blvd. They conducted a welfare check on Edward Keeton, 34, from Pomona, who said he was okay. A subsequent search though allegedly turned up a rock of methamphetamine and a pipe, and Mr. Keeton was arrested for possession of a controlled substance and possession of drug paraphernalia, both misdemeanors. He was then booked and released with a citation to appear in Pomona Superior Court.

A 30-year-old unhoused man was arrested on a felony burglary charge after a resident called police to report he had ridden his bike into the garage of a home in the 200 block of E. Oak Park Dr., taken a bottle of water, and rode off. Claremont police caught up with the man a short time later nearby, and arrested him on the felony charge. He was booked and held in the Claremont jail before appearing for his arraignment in Pomona court on August 13.

**Friday, August 12**

Phillip Borunda, a 39-year-old Pomona man, was arrested for being under the influence of a controlled substance, suspected to be methamphetamine, after Claremont PD received a 4:56 a.m. call regarding a suspicious person at the Metrolink station, 200 W. First St. Arriving officers determined Mr. Borunda was high on a central nervous stimulant, and placed him under arrest. He submitted to a urine test at the station, was booked, and then spent the remainder of the morning detoxing in the Claremont jail before being released with a citation to appear in court.

Claremont PD received a 9:11 p.m. call regarding an elderly man who allegedly backed into a car at the Spot Café, 435 W. Foothill Blvd., then over a curb, and drove away from the scene. Police caught up with Stephen Stellar, 69, from South Pasadena, at Chase Bank, 805 W. Foothill Blvd. They then conducted a field sobriety test that allegedly indicated Mr. Stellar was drunk, and he was arrested for DUI and hit and run, both misdemeanors. He spent the rest of the evening and early morning sobering up in the Claremont jail before being released in the wee hours with a citation to appear in Pomona court.

**Saturday, August 13**

Claremont Police received a 7:51 a.m. call from a resident of the Plum Tree Apartments, 284 N. Carnegie Ave., who said a man was under a car in the building's parking area apparently attempting to remove a catalytic converter. By the time police arrived the suspect had fled in a white Ford F150 truck. After a search police located the truck in La Verne, and made a traffic stop. A records check revealed the truck had been reported stolen, and the driver, an unhoused 40-year-old man, had a no-bail parole violation warrant out of San Bernardino County. A search of the truck allegedly turned up three 7.65 millimeter bullets, and the man was arrested on three felony counts:

car theft, possession of a stolen vehicle, and being a felon in possession of ammunition; and two misdemeanor counts of vehicle tampering (for attempting to remove the catalytic converter back in Claremont), and driving on a suspended license. He was arrested and booked, then spent the next few days in the Claremont jail before appearing August 16 in Pomona Superior Court.

Police arrested 30-year-old Victor Morales-Carbajal for misdemeanor DUI after receiving a 12:53 p.m. call regarding a non-injury one-car accident at Pepper Tree Square, Arrow Hwy. and Indian Hill Blvd. Police conducted a field sobriety test, and Mr. Morales-Carbajal was arrested, booked and spent the afternoon in the Claremont jail before being released with a citation to appear in court.

**Saturday, August 14**

Claremont resident Vincent Cuevas, 26, was arrested on a DUI charge after police say they saw him making an unsafe lane change in his silver Nissan Ultima near Arrow Hwy. and Cambridge Ave. at 2:05 a.m. After a traffic stop and field sobriety test, Mr. Cuevas was arrested for misdemeanor drunk driving, booked, and spent the morning sobering up in the Claremont jail before being released in the morning with a ticket and court date.

Police ran a records check on a 60-year-old unhoused man walking in the area of Radcliffe and Loyola drives at 8:43 a.m. and found two outstanding misdemeanor arrest warrants out of San Bernardino County. A search then allegedly turned up methamphetamine and a meth pipe, and he was arrested on the two misdemeanor drug charges, and for the warrants. He was then booked and released with a citation to appear on both sets of charges.

**Sunday, August 15**

A man who had apparently fallen asleep at the wheel of his Honda Accord in the middle of the Baseline Rd. and

Monte Vista Ave. intersection got picked up for DUI after police woke him and determined he had been driving while under the influence of alcohol. Chris Duran, 50, from Fontana, was roused at 2:21 a.m. and given a field sobriety test, the results of which indicated he was drunk, police say. He was arrested, booked, and spent the early morning in the Claremont jail before being released in the morning with a notice to appear on the misdemeanor DUI charge.

Claremont police say they found Pomona resident Allen Perez, 47, lying face down in the grass area at Extra Space Storage, 525 W. Arrow Hwy., at 11:40 a.m. They determined Mr. Perez was a danger to himself and others, and arrested him on one misdemeanor charge of drunk in public. He spent the afternoon in the Claremont jail before being released with a citation to appear in Pomona court.

**Monday, August 16**

Raymond Figueroa, a 66-year-old Hemet man wanted for allegedly torching his Claremont apartment in the 100 block of S. Indian Hill Blvd., made it easy for Claremont police when he walked into the station at 3:14 p.m. to complain someone had broken into the apartment in question, from which he'd understandably been evicted. Police ran a routine records check on Mr. Figueroa and found an outstanding felony warrant from Pomona Superior Court on the arson charge, and he was arrested. He spent a day in jail before appearing before a judge August 17.

**Tuesday, August 17**

Police on patrol at 1:50 a.m. on Oak Park Dr. just east of Indian Hill Blvd. noticed a man standing beside a 2013 Ford Edge, and questioned him. A records check revealed the man, 51-year-old San Bernardino resident Memphis Huff, had an outstanding felony warrant out of San Bernardino County. He was arrested, booked, and transported to West Valley Detention Center in Rancho Cucamonga

**Some city offerings delayed due to pandemic**

In the recently published Claremont COURIER Almanac, the section "City of Claremont," listed several Claremont Senior Program offerings,

including walking, bicycle and exercise groups, social mixers for the newly-retired, educational topics, course auditing at the Claremont Colleges, trips throughout Southern California, com-

puter learning and more.

Some of the aforementioned services are in fact on pause due to the pandemic.

To find out about current offerings, both virtual and in-person, go to [www.claremontca.org](http://www.claremontca.org),

navigate through government/departments-divisions/human-services/seniors, and subscribe to The Clicks, contact the Senior Program by phone at (909) 399-5488, or email [joslyncenter@ci.claremont.ca.us](mailto:joslyncenter@ci.claremont.ca.us).



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# How diversified are you, really?

From an early age we are admonished, “don’t keep all your eggs in one basket,” especially where investments are concerned. A diversified investment portfolio holds many assets rather than just one or a few, greatly reducing the chances that all your eggs go Humpty-Dumpty at once.

For example, it’s a lot less risky to own an S&P 500 index fund, which spreads your risk across 500 companies, than to keep your whole portfolio in one stock. Notice I am not saying the diversified portfolio will necessarily do better than the single stock.

Imagine that you invested \$1,000 at the start of 2016 and held on for five years. If you put it all in the broadly diversified S&P 500, your stake would have grown to about \$2,000. Putting it instead in a single stock could lead to a very different outcome. For example, if you concentrated it all in Apple, you’d have a whopping \$5,000 at the end. Conversely, if you bet on United Airlines, you’d have only \$900. Alas, we know this only after the fact. And as obvious as everything seems in hindsight, I can assure you that the consensus expected return on both



## MONEY AND INVESTING

by DONALD GOULD

### Layers of Risk

Stock risks are broken down into two general categories. The first is “idiosyncratic” risk, which is specific to a single company. If you diversify sufficiently, you can avoid idiosyncratic risk because it is random by nature. For every United there will be an Apple in the portfolio to balance things out.

Boeing’s recent safety issue with its 737 Max aircraft is a case of idiosyncratic risk. The problem was specific to Boeing, though it did ripple to some airlines and Boeing subcontractors. Even so, Boeing did not pull the whole market down with it.

The second type of stock market risk is called “systematic” risk, the risk that the whole market goes down at once. We saw systematic risk at work when the market dropped 34 percent in the early days of the pandemic. But even systematic risk in one asset category (such as stocks or bonds) can be mitigated if you diversify across asset categories. Modern Portfolio Theory (MPT) is a framework that

helps investors get more precise about how many categories to own and how much to hold in each.

MPT considers the correlation between the returns of the assets you own. Ideally, you own assets whose returns don’t move together—X zigs when Y zags. For example, bonds and gold don’t usually move much in sync

with stocks. Real estate is another form of diversification, though both real estate and stocks are vulnerable to a general economic downturn. In theory, with MPT you can construct an “optimal” portfolio—one that gives you the highest available expected return for the level of risk you are willing to take on.

### Hidden Risks

Other less obvious forms of correlation can sneak into our lives and expose us to significant financial risk. Suppose, for example, that you have a good paying job with a successful company. A big part of your compensation might come in the form of company stock which could represent a large and growing percentage of your total assets over time.

Correlation Table 2016-2020	
Asset Pair	Correlation
Stocks & Bonds	0.01
Stocks & Gold	0.02
Bonds & Gold	0.55

Stocks: S&P 500 Index; Bonds: Bloomberg Barclays Aggregate; Gold: Gold continuous contract (\$/oz). Correlation ranges from 1.00 (perfect correlation) to -1.00 (perfectly inverse correlation).

The problem? Your job security and your portfolio both depend on the company’s continued success. If the company stumbles, you could find yourself unemployed and your savings diminished when you can least afford it. The Texas energy company Enron was a glaring case study—employees held most of their company-sponsored retirement plan assets in Enron stock. When Enron collapsed amid scandal, employees lost both their livelihoods and their assets. Enron employees who held diversified portfolios at least had something to fall back on while they searched for new opportunities.

Similarly, investors who focus on real estate may feel diversified by owning several different rental properties. But if the properties are all in the same general vicinity and close to one section of the San Andreas fault, they share a highly correlated risk. A single earthquake could devastate all the properties at once.

This story ends as it began—don’t keep all your eggs in one basket. Spread them across many baskets made of a variety of materials and carried by different people on different days of the week. With a little luck, when the weekend arrives, you’ll be able to enjoy an omelet.

**Don Gould is president and chief investment officer of Gould Asset Management of Claremont.**



stocks was about the same five years ago.

The takeaway is that the diversified portfolio was considerably less risky. The investor was assured of closely matching the market’s overall performance, without the risk of hugely underperforming the market as did United Airlines.

## Health care documentary featuring WesternU leaders now streaming free

“The Healthcare Cure,” a Nicholas Webb and Dr. Ray Power film produced and directed by Chad Murdock, premiered to a sold-out crowd and received an Audience Choice Award for “Most Impactful Film” at the Sedona International Film Festival.

Now, the filmmakers are inviting a worldwide audience to view the film and engage in an important dialogue about shaping the future of health care. The film is available free to anyone who wishes to view it at [www.the-healthcarecure.com](http://www.the-healthcarecure.com).

“Our goal is to have a positive impact in supporting the doctor-patient relationship, health care equity and prevention over intervention,” Webb said.



Nicholas Webb, Western University of Health Sciences’ Chief Innovation Officer, serves as one of the primary filmmakers of “The Healthcare Cure.”

The film brings together patients and doctors from both the U.S. and Ireland to discuss the incredible importance of shifting from a “treatment centric” model to one of prevention and wellness. Nicholas Webb serves as Western University of Health Sciences’ Chief Innovation Officer, and the film also features interviews with WesternU Senior Vice President and Provost David Baron, DO, MEd, WesternU Center for Innovation Executive Director Miary Andriamiarisoa, EdD, and WesternU College of Osteopathic Medicine of the Pacific Associate Professor David Redding, DO ’93.

## Mountain View School Supply Drive ending soon

The Claremont Presbyterian Church is hosting their annual drive to help the students of Mountain View School by supplying them with much needed school materials and necessities.

According to the church, they are seeking help with donations of the items such as: boxes of crayons (24 count), watercolor paint sets, pens, pencils, Play-Doh, sharpies, colored highlighters, dry-erase markers, hole-punched lined paper, reams of white 8 1/2" X 11" paper, baby wipes, glue

sticks, white boards, erasers, binders, pencil pouches, desk supply boxes, rulers, spiral notebooks, dividers, and two-inch to three-inch long three-ring binders.

In addition, the church wrote on their website, "New on the needs list this year include washi tape for student book publishing and ear buds." Parishioners who wish to make a monetary donation to the drive are required to assign the donation toward the "Deacon School Drive."

Any school supplies can be dropped

off in a box in the narthex on the Sundays up until August 22, the day the drive concludes. The church posted that the week before school begins is when the boxes of supplies will be dropped off at Mountain View school.

For more information on the drive and how to donate, call the Claremont Presbyterian Church at 909-624-9693. The church is located at 1111 North Mountain Avenue.

### ADVENTURES IN HAIKU

*Delta Variant!  
Covid deaths are increasing  
Put your masks back on!*  
— Carol Willner

Haiku submissions should reflect upon life or events in Claremont. Please email entries to editor@claremont-courier.com.

## Foothill Family Shelter accepting food donations at its location

Foothill Family Shelter, which has been "providing housing and hope since 1984," is hosting a food drive at its 1501 W. 9th St., Up-

land location from 9 to 11 a.m. Wednesday, September 25.

The nonprofit is accepting canned and non-perishable food items such as canned vegetables and fruit, fruit cups,

instant potatoes, instant oatmeal, macaroni and cheese, instant ramen and noodles, canned Chef Boyardee products, Rice-a-Roni, pasta sauce and noodles, canned protein, beans and soup, beef

jerky and other snack items.

The shelter asked only that donations are not expired.

More information is available by emailing raquel@foothillfamilyshelter.com.

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**Across**

- 1. Genre
- 4. Lucy of "Kill Bill"
- 7. Austin time, abbr.
- 10. Automated web assistant
- 13. Old French money
- 14. Ticket abbr.
- 15. Zodiac sign
- 16. Where Christ the Redeemer stands
- 17. Yours and mine
- 18. Revelatory
- 20. Internet provider, for short
- 21. Pet
- 23. The Chamber's largest event of the year, goes with 57 across
- 25. Online publication
- 26. Islamic leaders
- 27. "\_\_\_ we forget"
- 29. Walk nonchalantly
- 33. Gone by
- 36. Small and charmingly spritely
- 39. Rock group from the 70s
- 40. Shirt part
- 41. Old autocrats
- 42. Propel a boat, manually
- 43. Chinese dynasty
- 44. Very beginning
- 45. "Pirates of Penzance" heroine
- 47. For her and him
- 49. Aussie greeting

51. Moving

- 54. Common contraction
- 57. See 23 across
- 59. Problematic situations
- 61. Rocky hill
- 62. Mideast expert, maybe
- 64. Prefix with lingual or lateral
- 65. Vienna's land, abbr.
- 66. Well-rehearsed
- 67. Executive
- 68. Recipe measurement, for short
- 69. Denver clock setting, abbr.
- 70. Roar of a Spanish crowd
- 71. Admiral's org.
- 72. "You betcha!"

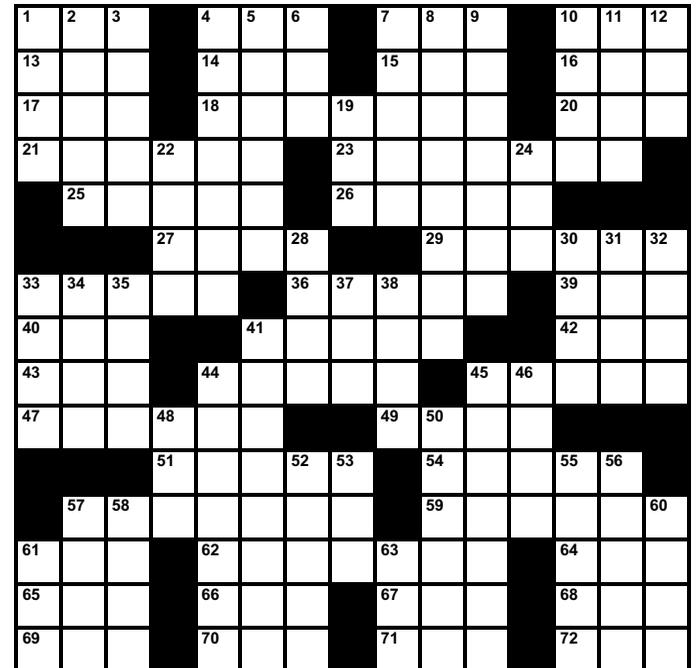
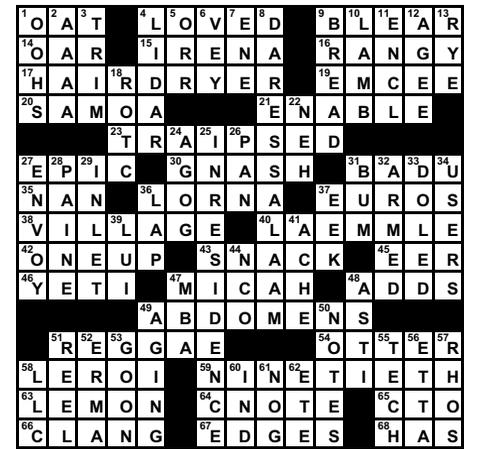
**Down**

- 1. Avoided serious injury
- 2. HBO sitcom, Lucky \_\_\_
- 3. "Apocalypse Now" colonel
- 4. Approached dusk
- 5. Dunne and Cara
- 6. Web address
- 7. Allegation
- 8. Offer on Amazon with no guarantees
- 9. Collector of road fees
- 10. Prison on the Black Pearl?
- 11. River that joins the Seine
- 12. Uppermost
- 19. Year in Nero's reign

22. Money drawer

- 24. "A Midsummer Night's Dream" character
- 28. Feeler
- 30. Basil, e.g.
- 31. Skin cream additive
- 32. Long, dismal cry
- 33. Home to Honolulu
- 34. Drescher of "The Nanny"
- 35. Hotel chain name
- 37. Dawdle behind
- 38. Kermit's species
- 41. Relating to the feel of a surface
- 44. "Casablanca" villains
- 45. Pomona College's \_\_\_ Quad
- 46. Yes votes
- 48. Clemente or Mateo lead-in
- 50. Places for toasting
- 52. Storming
- 53. Southern soldier
- 55. Eccentric
- 56. To the point
- 57. French you
- 58. Once, long ago
- 60. Small drinks
- 61. \_\_\_ O'Shanter
- 63. Hosp. section

**Answers to puzzle #634**



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# Ettore Nicola Piraino

A man of integrity, kindness, generosity, with a wonderful sense of humor

**E**ttore Nicola Piraino, age 88, died March 23, 2020 peacefully of natural causes at home, Claremont. His parents, Italian immigrants, were founders of the Italian Pentecostal Church.

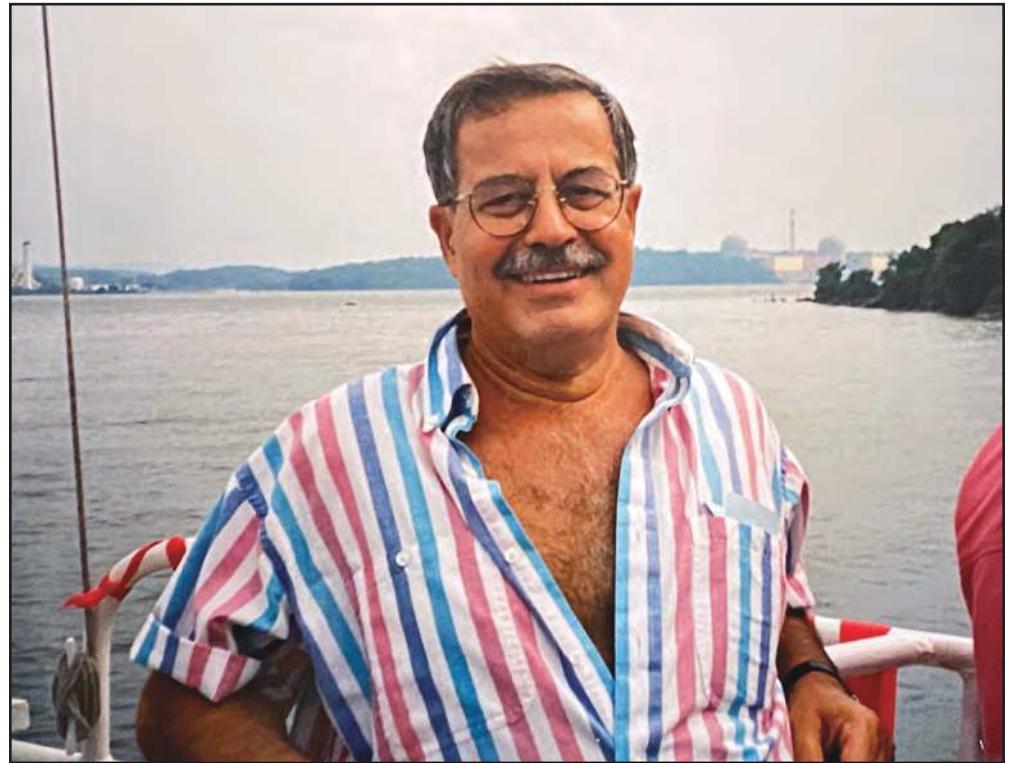
Ettore received his early education in the public schools of New York and received his Bachelor of Arts degree in medieval history from Bowdoin College in 1954. Also, he was named a James Bowdoin Scholar. At Bowdoin, he was a member of Alpha Tau Omega, was active in the college orchestra and was instrumental in organizing the first Music Library.

Ettore served a tour of duty in the United States Army Security Agency and worked as a Russian translator after graduating from the Army Language School in Monterey, California. After his tour of duty in the Army, he continued his education at Columbia University earning a Master of Arts degree in history in 1959. In 1960 he married Clara Baron. Later, he was awarded a fellowship by the Italian Ministry of Foreign Affairs to continue his historical studies into the origins of Socialism in Italy; and was awarded the Laurea degree at the University of Naples. He went on to receive his Ph.D degree in counseling psychology from Fordham University in 1974, winning a prize for his dissertation on the effectiveness of peer counseling.

After his return from Italy, Dr. Piraino began a long and distinguished career in education. He taught history and later became a guidance counselor in various schools in Westchester County, New York. He was elected president of the County Personnel and Guidance Association and served as editor of the association's newsletter. Dr. Piraino was instrumental in introducing

an open plan guidance office which made counselors more accessible to students. He was an adjunct professor at Fordham University, and a presenter at numerous local and national conferences.

Dr. Piraino retired from the Eastchester Schools, New York in 1984 and began a second career as a psychotherapist and educational consultant. He was tireless in advocating for the rights of handicapped children for a free and equal education in the public schools. He enjoyed many years of Manhattan living before moving to Claremont in 1996. Dr. Piraino was a member of the American Counseling Association, the American Psychological Association, and was a certified clinical mental health counselor. Aside from his professional career, he was active in the University Club serving on the board of directors, education and program committees. He also became a member of the Great Books reading group at the Claremont Colleges. Dr. Piraino was an avid gardener, and classical music buff.



Dr. Piraino's wife predeceased him. He is survived by his brother Daniel in San Diego, many nieces and nephews, and by his loving adopted Lee family. His family, friends and relatives will always remember him as a man of integrity, kindness, and generosity, with a wonderful sense of humor.

## KGI announces L.A. Care Scholars in Community Medicine Program

With the start of the 2021-2022 academic year right around the corner, Keck Graduate Institute's (KGI) inaugural cohort of 22 students in the brand-new Master of Science in Community Medicine (MSCM) program—the first degree offered in KGI's innovative School of Medicine—are about to begin their journeys toward becoming qualified health professionals.

Representing diversity in age, race, and gender, these students will be L.A. Care Scholars, thanks to a generous \$5 million grant from L.A. Care Health Plan's Elevating the Safety Net, an initiative to address a looming physician shortage in Los Angeles County.

"KGI's School of Medicine has recruited a diverse group of scholars who will serve as a pipeline for physicians into the L.A. County safety net. Ultimately, they will help to advance health equity in communities that are currently underserved," said John Baackes, L.A. Care CEO. "Our commitment is an exciting addition to our Elevating the Safety Net initiative, and we are honored to support this program."

The MSCM program will prepare these L.A. Care Scholars in community medicine to become future health-care providers. They will gain the skills necessary to engage hard-to-reach communities, foster strong positive relationships, and understand their health priorities. Additionally, these students will empower the communities where they serve to increase accessibility and utilization of quality health interventions and programming.

"I am incredibly grateful for L.A. Care's generous scholarship, as it helps reduce the financial barriers on my path to medical school," said L.A. Care Scholar Jessica Abrolat. "This scholarship allows my wife and I to live off a single income and enables me to fully invest myself in this master's program without the burden of additional debt. I am so appreciative to be given this opportunity to be a part of the KGI MSCM program and I will pay this generosity forward through the rest of my future career in community medicine."

All courses in the MSCM program will be taught online, and students will be able to work in their local communities during their capstone community experience. Many students in the MSCM program will continue to medical school or obtain healthcare positions within their communities immediately following graduation.

"It's so important to train providers to truly address the needs of their patients, so patients feel their life is valued," said Dr. Monique Williams, KGI's MSCM Founding Program Director. "I'm excited that our inaugural class of L.A. Care Scholars will know their communities on a deeper level, allowing them to make a direct impact on the lives of patients."

"I have seen the prevalence of health inequity on local, national, and global scales, and I wanted to be in a program that would help me to become a socially competent physician," said L.A. Care Scholar Oluwatobi Theresa Uwe. "The MSCM program will expose me to different healthcare populations, so I am well-equipped to treat patients from various backgrounds."

For a complete list of scholars go to [claremont-courier.com](http://claremont-courier.com) and search for "KGI."

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# Nonprofit to hold National Day of Service on Sept. 11

Local nonprofit AgingNext will mark the 20th anniversary of the September 11, 2001 terrorist attacks with a National Day of Service event at its offices, 141 Spring St., Claremont, on Friday, September 10.

The outdoor event will begin at 9 a.m. with a Lifestream Blood Drive and community partner booths, including a disaster preparedness workshop presented by the Service Center for Independent Life.

A remembrance ceremony will take place at 11 a.m., with an invocation led by Frank Munoz, retired U.S. Air Force chaplain and supervisor of spiritual care at Pomona Valley Hospital Medical Center.

In addition, Claremont Mayor Jennifer Stark will join, and the names of Southern California victims will be read. Miss Lillie Knauls will sing "God Bless America," and the Claremont Kiwanis will provide lunch.

The purpose of the National Day of Service is to transform the anniversary of 9/11 from a day of tragedy into a day of doing good, and an opportunity to honor victims by keeping alive the spirit of unity and service that arose in the aftermath of the attacks.

AgingNext will offer all attendees the opportunity to "do good" at the event by

making "vials of life," one for themselves and one to donate to a local senior. The vials contain important medical information that can assist emergency personnel in administering the proper medical treatment.

Since 1975, AgingNext has been a go-to resource for aging adults and their families, especially those who want to continue living independently at home. The broad collection of programs and resources include transportation options, companionship programs, volunteer opportunities and an adult day program for those with memory impairment, offering the necessary solutions to support older adults along every step of the aging journey.

"It's hard to believe it's been 20 years since 9/11, but AgingNext is proud to be honoring the day with this event and providing the opportunity for the community to come together," said Floy Biggs, AgingNext CEO. "We look forward to people joining us. This last year and a half has shown us that we need one another, and this event is a great way to get involved and feel good about giving back."

All are welcome to attend the festivities, but sign up is required to donate blood or for the disaster workshop. Time slots for blood donations are available

# Pomona-Pitzer construction continues



Construction at Pomona College continues right into the fall semester with the building of the Center for Athletics, Recreation and Wellness on Sixth Street in Claremont. The \$57 million renovation project will be the home for several shared programs with Pitzer and Pomona College. The building will be home for all Pomona-Pitzer athletics including space for physical education and wellness classes. Completion is scheduled for 2022. COURIER photo/Peter Weinberger

every 15 minutes between 9 a.m. and 1:45 p.m.

Please visit the website at [www.agingnext.org](http://www.agingnext.org)

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An estimated 10 to 30 percent of COVID-19 survivors are experiencing post-COVID-19 health issues lasting for months after recovery. Shortness of breath, persistent fatigue, cognitive "brain fog" issues, difficulty eating and drinking, speech and language problems, cardiac issues, plus the anxiety or depression often associated with these challenges, can affect almost every aspect of life and make resuming previous activities harder than expected.

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T.S. No. 19-30211-BA-CA Title No. 1052202 A.P.N. 8375-026-028 NOTICE OF TRUSTEE'S SALE. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 11/23/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, (cashier's check(s) must be made payable to National Default Servicing Corporation), drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state; will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made in an "as is" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: Jesse G Obregon Jr, Yolanda Obregon Duly Appointed Trustee: National Default Servicing Corporation Recorded 01/03/2008 as Instrument No. 20080008502 (or Book, Page) of the Official Records of Los Angeles County, CA. Date of Sale: 09/08/2021 at 9:00 AM Place of Sale: By the fountain located at 400 Civic Center Plaza, Pomona, CA 91766 Estimated amount of unpaid balance and other charges: \$143,282.04 Street Address or other common designation of real property: 2821 N White Ave La Verne, CA 91750 A.P.N.: 8375-026-028 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The requirements of California Civil Code Section 2923.5(b)(2923.55(c) were fulfilled when the Notice of Default was recorded. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (916) 939-0772 or visit this internet website: <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1800283929. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction if conducted after January 1, 2021, pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (916) 939-0772, or visit this internet website: <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1800283929 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid, by remitting the funds and affidavit described in Section 2924m(c) of the Civil Code, so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee or the Mortgagee's attorney. Date: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916)939-0772NPP0384762 To: CLAREMONT COURIER 08/13/2021, 08/20/2021, 08/27/2021

involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (916) 939-0772 or visit this internet website: <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1800283929. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction if conducted after January 1, 2021, pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (916) 939-0772, or visit this internet website: <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA1800283929 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid, by remitting the funds and affidavit described in Section 2924m(c) of the Civil Code, so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee or the Mortgagee's attorney. Date: First American Title Insurance Company 4795 Regent Blvd, Mail Code 1011-F Irving, TX 75063 First American Title Insurance Company MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916)939-0772NPP0384762 To: CLAREMONT COURIER 08/13/2021, 08/20/2021, 08/27/2021

T.S. No.: 2021-00249-CA A.P.N.: 7351-012-033 Property Address: 1514 WEST 207TH STREET B, LOS ANGELES, CA 90501

**NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a) and (d), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.** NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/20/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Trustor: SARAH HEO, a single woman Duly Appointed Trustee: Western Progressive, LLC Deed of Trust Recorded 01/04/2007 as Instrument No. 20070015656 in book ---, page--- and of Official Records in the office of the Recorder of Los Angeles County, California, Date of Sale: 09/23/2021 at 09:00 AM Place of Sale: VINEYARD BALLROOM, DOUBLETREE HOTEL LOS ANGELES-NORWALK, 13111 SYCAMORE DRIVE, NORWALK, CA 90650 Estimated amount of unpaid balance, reasonably estimated costs and other charges: \$ 462,044.77 NOTICE OF TRUSTEE'S SALE THE TRUSTEE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, A SAVINGS ASSOCIATION OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: All right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described as: More fully described in said Deed of Trust. Street Address or other common designation of real property: 1514 WEST 207TH STREET B, LOS ANGELES, CA 90501 A.P.N.: 7351-012-033 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$ 462,044.77. Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary of the Deed of Trust has executed and delivered to the undersigned a written request to commence foreclosure, and the undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE OF TRUSTEE'S SALE NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not

automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on this property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (866)-960-8299 or visit this Internet Web site <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx> using the file number assigned to this case 2021-00249-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE OF TRUSTEE'S SALE NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction, if conducted after January 1, 2021, pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (855)-976-3916, or visit this internet website: <https://tracker.auction.com/sb1079>, using the file number assigned to this case 2021-00249-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid, by remitting the funds and affidavit described in Section 2924m(c) of the Civil Code, so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Date: July 22, 2021 Western Progressive, LLC, as Trustee for beneficiary C/o 1500 Palma Drive, Suite 237 Ventura, CA 93003 Sale Information Line: (866) 960-8299 <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx>

**Trustee Sale Assistant WESTERN PROGRESSIVE, LLC MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.** PUBLISH: August 13, 20 and 27, 2021

T.S. No.: 2021-00301-CA A.P.N.: 5686-010-028 Property Address: 1834 CHICKASAW AVENUE, LOS ANGELES, CA 90041

**NOTICE OF TRUSTEE'S SALE PURSUANT TO CIVIL CODE § 2923.3(a) and (d), THE SUMMARY OF INFORMATION REFERRED TO BELOW IS NOT ATTACHED TO THE RECORDED COPY OF THIS DOCUMENT BUT ONLY TO THE COPIES PROVIDED TO THE TRUSTOR.** NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 12/13/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Trustor: MARIA DONIS and JOSE HECTOR DONIS, wife and husband as joint tenants Duly Appointed Trustee: Western Progressive, LLC Deed of Trust Recorded 12/26/2006 as Instrument No. 06 2860257 in book ---, page--- and of Official Records in the office of the Recorder of Los Angeles County, California, Date of Sale: 09/10/2021 at 09:00 AM Place of Sale: VINEYARD BALLROOM, DOUBLETREE HOTEL LOS ANGELES-NORWALK, 13111 SYCAMORE DRIVE, NORWALK, CA 90650 Estimated amount of unpaid balance, reasonably estimated costs and other charges: \$ 896,843.60 NOTICE OF TRUSTEE'S SALE THE TRUSTEE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, A SAVINGS ASSOCIATION OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE: All right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described as: More fully described in said Deed of Trust. Street Address or other common designation of real property: 1834 CHICKASAW AVENUE, LOS ANGELES, CA 90041 A.P.N.: 5686-010-028 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$ 896,843.60. Note: Because the Beneficiary reserves the right to bid less than the total debt owed, it is possible that at the time of the sale the opening bid may be less than the total debt. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary of the Deed of Trust has executed and delivered to the undersigned a written request to commence foreclosure, and the undersigned caused a Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE OF TRUSTEE'S SALE NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one

highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on this property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (866)-960-8299 or visit this Internet Web site <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx> using the file number assigned to this case 2021-00301-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE OF TRUSTEE'S SALE NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction, if conducted after January 1, 2021, pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (855)-976-3916, or visit this internet website: <https://tracker.auction.com/sb1079>, using the file number assigned to this case 2021-00301-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid, by remitting the funds and affidavit described in Section 2924m(c) of the Civil Code, so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. Date: July 19, 2021 Western Progressive, LLC, as Trustee for beneficiary C/o 1500 Palma Drive, Suite 237 Ventura, CA 93003 Sale Information Line: (866) 960-8299 <http://www.altisource.com/MortgageServices/DefaultManagement/TrusteeServices.aspx>

**Trustee Sale Assistant WESTERN PROGRESSIVE, LLC MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.** PUBLISH: August 13, 20 and 27, 2021

**NOTICE OF TRUSTEE'S SALE UNDER A NOTICE OF DELINQUENT ASSESSMENT AND CLAIM OF LIEN** Order No: 05942778 TS No: T20-10083 YOU ARE IN DEFAULT UNDER A NOTICE OF DELINQUENT ASSESSMENT AND CLAIM OF LIEN, DATED 08/11/2020. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. NOTICE is hereby given that Witkin & Neal, Inc., as duly appointed trustee pursuant to that certain Notice of Delinquent Assessment and Claim of Lien (hereinafter referred to as "Lien"), recorded on 08/21/2020 as instrument number 20200981861, in the office of the County Recorder of LOS ANGELES County, California, and further pursuant to the Notice of Default and Election to Sell thereunder recorded on 12/1/2020 as instrument number 20201550785 in said county and further pursuant to California Civil Code Section 5675 et seq. and those certain Covenants, Conditions and Restrictions recorded on 7/11/1987 as instrument number 84-829505, WILL SELL on 08/26/2021, 10:00AM, Behind the fountain located in Civic Center Plaza, 400 Civic Center Plaza, Pomona CA 91766 at public auction to the highest bidder for lawful money of the United States payable at the time of sale, all right, title and interest in the property situated in said county as more fully described in the above-referenced Lien. The purported owner(s) of said property is (are): JOHN MANNHEIM REITZELL, BETTY LOU CURTIS. The property address and other common designation, if any, of the real property is reported to be: 2050 VIA ESPERANZA, SAN DIMAS, CA 91773, APN 8448-034-041. The undersigned trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of this Notice of Sale is: \$12,355.75. The opening bid at the foreclosure sale may be more or less than this estimate. In addition to cash, trustee will accept a cashier's check drawn on a state or national bank, a check drawn on a state or federal credit union or a check drawn on a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the California Financial Code and authorized to do business in this state. If tender other than cash is accepted, the trustee may withhold issuance of the Trustee's Deed Upon Sale until funds become available to the payee or endorsee as a matter of right. In its sole discretion, the seller (foreclosing party) reserves the right to withdraw the property from sale after the opening credit bid is announced but before the sale is completed. The opening bid is placed on behalf of the seller. Said sale shall be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Lien, advances thereunder, with interest as provided in the Declaration or by law plus the fees, charges and expenses of the trustee. THIS PROPERTY IS BEING SOLD IN AN "AS-IS" CONDITION. If you have previously received a discharge in bankruptcy, you may have been released from personal liability for this debt in which case this notice is intended to exercise the secured party's rights against the real property only. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one

mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER AND ALL OTHER INTERESTED PARTIES: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether this sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call 916-939-0772 or visit this Internet Website: [www.nationwideposting.com](http://www.nationwideposting.com) using the file number assigned to this case: T20-10083. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (916) 939-0772 or visit this internet website: [www.nationwideposting.com](http://www.nationwideposting.com) using the file number assigned to this case T20-10083 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. IMPORTANT NOTICE: Notwithstanding anything to the contrary contained herein, the sale shall be subject to the following as provided in California Civil Code Section 5715: "A non judicial foreclosure sale by an association to collect upon a debt for delinquent assessments shall be subject to a right of redemption. The redemption period within which the separate interest may be redeemed from a foreclosure sale under this paragraph ends 90 days after the sale." Dated: 07/23/2021 Witkin & Neal, Inc. as said Trustee 5805 SEPULVEDA BLVD., SUITE 670 SHERMAN OAKS, CA 91411 (818) 845-8808 By: SUSAN PAQUETTE, TRUSTEE SALES OFFICER THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE. NPP0384658 To: CLAREMONT COURIER 08/06/2021, 08/13/2021, 08/20/2021

**NOTICE OF TRUSTEE'S SALE T.S. No.:** 2021-2866 Loan No.: CUEVAS APN: 8448-056-014 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 08/22/2017. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale. Trustor: VINCENTE CUEVAS, A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY Duly Appointed Trustee: American Default Management Recorded 09/06/2017 as Instrument No. 20171010385 in book //, page // of Official Records in the office of the Recorder of LOS ANGELES County, California, Date of Sale: 09/07/2021 at 10:00AM Place of Sale: Behind the fountain located in Civic Center Plaza, 400 Civic Center Plaza, Pomona CA 91766 Amount of unpaid balance and other charges: \$658,124.33 Street Address or other common designation of real property: 1043 VIA ROMALES (VACANT LAND) SAN DIMAS, CA 91733 A.P.N.: 8448-056-014 The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (916) 939-0772 or visit this Internet Website: [www.nationwideposting.com](http://www.nationwideposting.com), using the file number assigned to this case 2021-2866. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale. Date: 08/04/2021 American Default Management 433 N. Camden Drive, 4th Floor Beverly Hills, California 90210 Automated Sale Information Line: (916) 939-0772 TERRE CENICEROS, SR., TRUSTEE SALE OFFICER NPP0384939 To: CLAREMONT COURIER 08/13/2021, 08/20/2021, 08/27/2021

TSG No.: 8740621 TS No.: CA1800283929 APN: 8383-021-004 Property Address: 1025 W CIENEGA AVE SAN DIMAS, CA 91773-2435 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/09/2012. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 09/23/2021 at 10:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed of Trust recorded 10/17/2012, as Instrument No. 20121564350, in book , page , of Official Records in the office of the County Recorder of LOS ANGELES County, State of California. Executed by: GENE E. HART AND LUCINDA S. HART, HUSBAND AND WIFE AS JOINT TENANTS, WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or other form of payment authorized by 2924h(b), (Payable at time of sale in lawful money of the United States) Behind the fountain located in Civic Center Plaza, 400 Civic Center Plaza, Pomona CA 91766 All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 8383-021-004 The street address and other common designation, if any, of the real property described above is purported to be: 1025 W CIENEGA AVE, SAN DIMAS, CA 91773-2435 The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$ 466,571.13. The beneficiary under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all sums secured thereby immediately due and payable, and has caused a written Notice of Default and Election to Sell to be executed. The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks

# CLASSIFIEDS

## Rentals

### For Lease

CLAREMONT four-bedroom, two-bathroom, one-story house with pool. \$3,500 monthly. Geoff@GeoffHamill.com. 909-621-0500. DRE# 00997900, WSSIR.

### Office Space for Rent

TWO office availabilities in Claremont, located at 105 Spring St. Call or text Alexis Tarros, Quackenbos-Bell. 909-373-6938, tarroscre@gmail.com.

## Real Estate

### Want to Buy

YOUNG family looking for a three or four-bedroom home near parks. \$650k to \$850k range. Geoff@GeoffHamill.com and 909-621-0500. DRE#00997900, WSSIR.

## Employment

### Caregiver

LICENSED caregiver available with 20 years experience. 760-620-6125.

### Help Wanted

NEED assistance to and from physical therapy. Twice weekly, with total of 10 appointments. \$200. 909-624-3446.

## Marketplace

### Bicycles

OLD Schwinn bicycles, any model. Please text or call 323-493-2547.

### Free

VOTE NO on the recall September 14, 2021. Yard signs available at no cost. Email request to zepye@twc.com. Paid for by The Inland Communities Democratic Headquarters PAC.



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Running or not. Foreign & domestic. Porsche, Mercedes, Ford, Chevy.



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## Cal-Scan

### Announcements

**THE difference in winning and losing an election** is how campaign dollars are spent. Get the best ROI by using our deep relationships in every community in California. Our on-the-ground knowledge is indispensable to campaigns that want results. For more info on multi-market ethnic and non-ethnic solutions call Cecelia at 916-288-6011 or cecelia@cnpa.com. (Cal-SCAN)

**THE difference in winning and losing market share** is how businesses use their advertising dollars. We deliver the largest consortium of trusted news publishers in California and beyond. For more info on multi-market solutions call Cecelia at 916-288-6011 or cecelia@cnpa.com. (Cal-SCAN)

**DONATE your car to kids.** Fast, free, pick-up. Running or not. 24 hour response. Maximum tax donation. Help find missing kids! Call 1-888-491-1453. (Cal-SCAN)

**THE difference in winning and losing market share** is how businesses use their advertising dollars. Mark Twain said, "Many a small thing has been made large by the right kind of advertising." So why spend your hard-earned dollars on social media where you already have an audience? For more info call Cecelia at 916-288-6011 or cecelia@cnpa.com. (Cal-SCAN)

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**THE difference in winning and losing market share** is how businesses use their advertising dollars. CNPA's Advertising Services' power to connect to nearly 13 million of the state's readers who are an engaged audience, makes our services an indispensable marketing solution. For more info call Cecelia at 916-288-6011 or cecelia@cnpa.com. (Cal-SCAN)

### Bulletins

AT&T Internet. Starting at \$40 monthly with 12 month agreement. Includes 1 TB of data monthly. Get more for your high-speed internet thing. Ask us how to bundle and SAVE! Geographical and service restrictions apply. Call us today 1-855-397-7909. (Cal-SCAN)

ELIMINATE gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off entire purchase. 10% Senior & Military discounts. Call 1-855-424-7581. (Cal-SCAN)

DIRECTV NOW. No satellite needed. \$40 monthly. 65 channels. Stream breaking news, live events, sports and On Demand titles. No annual contract. No commitment. Call 1-855-404-2509. (Cal-SCAN)

APPLYING for Social Security Disability or appealing a denied claim? Call Bill Gordon & Associates. Our case managers simplify the process and work hard to help with your case. Call 1-844-998-1460 for FREE consultation. Local attorneys nationwide. Mail: 2420 N. St. NW, Washington, D.C. Office: Broward Co., FL (TX/NM Bar). (Cal-SCAN)

BECOME a published author. We want to read your book! Dorrance Publishing - Trusted by authors since 1920. Book manuscript submissions currently being reviewed. Comprehensive Services: consultation, production, promotion and distribution. Call for your free Author's Guide, 1-877-538-9554 or visit <http://dorranceinfo.com/Cal>. (Cal-SCAN)

### Donations

DONATE your car or truck to Heritage For The Blind. Free three-day vacation, tax deductible, free towing, all paperwork taken care of. Call 1-844-491-2884. (Cal-SCAN)

**DONATE your car, boat or RV** to receive a major tax deduction. Help homeless pets. Local, IRS recognized. Top value guaranteed. Free estimate and pickup. LAPETSALIVE.ORG 1-833-772-2632. (Cal-SCAN)

### Financial

ARE you behind \$10k or more on your taxes? Stop wage and bank levies, liens and audits, unfiled tax returns, payroll issues and resolve tax debt FAST. Call 1-855-970-2032. (Cal-SCAN)

SAVE big on HOME INSURANCE! Compare 20 A-rated insurance companies. Get a quote within minutes. Average savings of \$444 yearly. Call 1-844-410-9609! (Monday to Friday, 8 a.m. to 8 p.m. Central). (Cal-SCAN)

OVER \$10k in debt? Be debt-free in 24 to 48 months. No upfront fees to enroll. A+ BBB rated. Call National Debt Relief, 1-888-508-6305. (Cal-SCAN)

### Health

LOWEST prices on Health Insurance. We have the best rates from top companies! Call now! 1-888-989-4807. (Cal-SCAN)

### Help wanted

RETIRED couple, money for business purpose Real Estate loans. Credit unimportant. V.I.P. Trust Deed Company. [www.viploan.com](http://www.viploan.com). Call 1-818-248-0000. Broker-principal DRE 01041073. No consumer loans. (Cal-SCAN)

### Looking to Buy

WANTED! Old Porsche 356, 911, 912 for restoration by hobbyist. 1948 to 1973 only. Any condition, top money paid! Please leave message. 1-707-339-5994. Email: [porschesteration@yahoo.com](mailto:porschesteration@yahoo.com). (Cal-SCAN)

FREON wanted: we pay \$\$\$ for cylinders and cans. R12, R500, R11, R113, R114. Convenient. Certified professionals. Call 312-291-9169 or visit [RefrigerantFinders.com](http://RefrigerantFinders.com) (Cal-SCAN)

## Pet of the Week

Adorable 5-month old GINA is as sweet as possible. She loves people and seeks attention; she gets along with other cats. Gina and her siblings were rescued as tiny, stray kittens. She had an eye infection as an infant but she can see just fine. Gina is spayed, microchipped and up to date on her vaccines.



**HELP!**  
We are in great need of kitten food—both canned and dry. Please donate if you can—Purina, Fancy Feast, Iams, or any type. Thank you!

**The Orphanage/Priceless Pet Rescue**  
665 East Foothill Boulevard, Claremont  
hours: T-F 12-7pm; Sat-Sun 12-5pm  
Closed Mondays

## Are your Apple products running slowly?

Malware/Virus Scanning

Basic Troubleshooting

Software Install/Update

Email/Social Media Set-Up

— Current COURIER computer IT tech —

Call or text for appointment

**909-788-4381**

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**NOTICE OF PETITION TO ADMINISTER ESTATE OF JUDITH T. NELSON AKA JUDITH THOMPSON NELSON AKA JUDITH NELSON CASE NO. 21STPB06168**  
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the WILL or estate, or both of JUDITH T. NELSON, AKA JUDITH THOMPSON NELSON, AKA JUDITH NELSON  
A PETITION FOR PROBATE has been filed by DIANE E. COLLINS in the Superior Court of California, County

of LOS ANGELES.  
THE PETITION FOR PROBATE requests that DIANE E. COLLINS be appointed as personal representative to administer the estate of the decedent.  
THE PETITION requests the decedent's WILL and codicils, if any, be admitted to probate. The WILL and any codicils are available for examination in the file kept by the court.  
THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however,

the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.  
A HEARING on the petition will be held in this court as follows: 10/05/2021 at 8:30 a.m. in Dept. 9 located at 111 N. HILL ST., LOS ANGELES, CA 90012  
IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the

hearing. Your appearance may be in person or by your attorney.  
IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) four months from the date of first issuance of letters to a general personal representative, as defined in section 58(b) of the California Probate Code, or (2) 60 days from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code.  
Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with

an attorney knowledgeable in California law.  
YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.  
Attorney for Petitioner  
Kathleen B. Flannery - SBN 76412  
P.O. Box 358, Claremont, CA 91711  
909-624-4551  
PUBLISH August 20 and 27 and September 3, 2021

# SERVICES

## Acoustical

QUALITY Interiors. Acoustical contractor, specializing in acoustic removal, texture, painting, acoustic re-spray and drywall repairs. Lic. 602916. 909-624-8177.

## AC/Heating

**STEVE'S HEATING & AIR CONDITIONING**  
Serving your area for over 25 years. Repairs all makes/models. Free service call with repair. Free estimate on new units. MC/Visa. 100 percent financing. Senior discounts. Lic.744873  
**909-985-5254**

## Asian Arts



Zoom Shodo classes are being offered on Sundays from 4-6 pm. Email the instructor, Susan Perry at perry@aiki.com, for an invitation. Donation requested. Sponsored by Aiko Institute, a non-profit educational institute. Aikoinstitute.org

## Bathroom Remodeling

A Bath-Brite authorized dealer. **Bathtubs and sinks.** Showers, tile, countertops. **Refinish - Reglaze Restore** Porcelain, ceramic, fiberglass. Quick and affordable. Please call 909-945-7775. www.bath-brite.com

## Caregiver

In need of a caregiver? Call Blanca at 909-471-0454. We provide 24/7 care, excellent references and experience.

## Carpentry

SEMI-RETIRED rough to finish remodeler. Kitchens, porches, doors, decks and painting. Lots more! Paul, 909-919-3315.

## Carpet Service

ANDERSON Carpet Service. Claremont resident serving Claremont since 1985. Powerful truck-mounted cleaning units. Expert carpet repairs and stretching. Senior discounts. 24-hour emergency water damage service. Please call 909-621-1182.

## Chimney Sweep

**Gash Chimney Sweep**  
Dust free chimney cleaning. Repairs, chimney covers, dryer vent cleaning, masonry and dampers. BBB accredited. **Please call 909-467-9212.**

## Computer Help

**Are your Apple products running slowly?**  
Malware/Virus Scanning  
Basic Troubleshooting  
Software Install/Update  
Email/Social Media Set-Up  
\* Current COURIER computer IT tech \*  
Call or text for appointment **909-788-4381**

## Contractor

WENGER Construction. 25 years experience. Handyman services, plumbing, cabinetry, doors, electrical, drywall, crown molding. Lic.707381. 951-640-6616

**KOGEMAN CONSTRUCTION**  
OVER 30 YEARS EXPERIENCE  
New Home Construction. Room additions. Kitchen/bath remodeling. Custom cabinets. Residential/commercial. **909-946-8664**  
Lic.B710309  
KogemanConstruction.net  
**Visit us on Facebook!**

## Drywall



THOR McAndrew Construction. Drywall repair and installation. Interior plaster repair. Free estimates. CA Lic.742776. Please call 909-816-8467. ThorDrywall.com.

## Educational Consulting



College Searching and Applying takes time. I Help You Maximize Your Time! Contact me today, Class of 2023 and 2024. It's not too early! www.RandlesEducational-Consulting.com

## Electrician

**MOR ELECTRIC & HANDYMAN SERVICES**  
Free estimates and senior discounts. **909-767-0062**  
Residential • Industrial • Commercial. We do it all. No job too big or small! 24/7 emergency services.



**Serving Claremont Since 1995.**  
**Residential, Commercial.** Recessed LED lighting and design, breaker replacement, service panel upgrades, ceiling fans, troubleshooting, landscape lighting, EV Chargers, rewires. Free estimates. 24-hours emergency service. References. **909-900-8930**  
**909-626-2242**  
Lic.806149

## Garage Doors

GARAGE door won't close? Spring broken? 40 years experience, Claremont. Reasonable prices, quick repair. 909-450-5215.

## Gardening

MAPLE Tree Service. General cleanup. Tree trimming and removal and stump grinding. Low prices and free estimates. Please call 909-239-3979. Lic.#1050206.

## Garden Maintenance

Hand-pull weeding, mowing, trimming, sprinkler work, monthly service, cleanups and junk removal. Free estimates. **David, 909-374-1583**

## Girl Friday

I'M here to help! Housekeeping, shopping, errands. Senior, pet, house sitting. Jenny Jones, 909-626-0027, anytime!

## Glass



**909-626-1535**  
Repair all broken Windows, Mirrors, Shower Doors, Tabletops. Doing business in Claremont for over 50 years. Lic #860465

## Handyman



Local • Reliable  
Professional • Affordable  
**Discounts for seniors & veterans**  
**Free Estimates • 20 years Experience**  
909-660-0705  
icanhandyman2@gmail.com

WENGER Construction. 25 years experience. Handyman services, plumbing, cabinetry, doors, electrical, drywall, crown molding. Lic.707381. 951-640-6616.

**CLAREMONT HANDYMAN SERVICE**  
Carpentry, doors, locks, lighting, painting projects. Odd jobs welcome! Free Consultations. **909-921-6334**



STRACK CONSTRUCTION Handyman services available. No job too small. Licensed contractor. Quality-Affordable 909-292-5781. Lic#988284.

## House Cleaning

COMPLETE CLEANING. 25 years experience, licensed, bonded, references upon request, weekly, bi-weekly. Robyn, 909-244-6434.

20 YEARS experience. Free estimates. Excellent references. Tailored to your individual needs. Call Lupe, 909-236-2236.



ROSIE'S Spic Span Cleaning Service. Residential, commercial, vacant homes, apartments, offices. COVID-19 compliant, we will safely sanitize your home and office. Free estimate. Licensed. 909-277-4215.

JESSICA'S Professional & Affordable Full Service Housekeeping & Windows. TLC for Your Home or Business. Jessica McClain 909-693-0958

**HOUSE CLEANING**  
Reliable, safety-conscious professional  
20+ years of experience  
References  
Best price in town  
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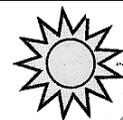
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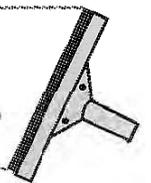
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**ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME**  
FILE NO: 2021181056  
Current File No: 2019250519  
The following person(s) has/have abandoned the use of the fictitious business name DANCE STREET WEST, located at 509 EAST RTE. 66, GLENDORA, CA 91740. The fictitious business name referred to above was filed on SEPTEMBER 17, 2019 in the County of Los Angeles. Registrant(s): 1. SHANNON LANCASTER, 1502 EAST COLVER PLACE, COVINA, CA 91724. The business was conducted by an individual. This statement was filed with the Registrar-Recorder/County Clerk of Los Angeles County on AUGUST 13, 2021. I declare that all information in this statement is true and correct. (A registrant who declares as true information, which he or she knows to be false, is guilty of a crime.) /s/ Shannon Lancaster Title: Owner PUBLISH: August 20 and 27 and September 3 and 10, 2021

**NOTICE OF PETITION TO ADMINISTER ESTATE OF MARY DROPKIN**  
CASE NO. 21STPB07729  
To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both, of MARY DROPKIN: A PETITION FOR PROBATE has been filed by LESTER DROPKIN in the Superior Court of California, County of Los Angeles. THE PETITION FOR PROBATE requests that LESTER DROPKIN be appointed as personal representative to administer the estate of the decedent. THE PETITION requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept by the court. The PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant

the authority. A HEARING ON THE PETITION WILL BE HELD IN THIS COURT AS FOLLOWS: Date SEPTEMBER 10, 2021 Time: 8:30 A.M. in Dept. 9 Room: located at: Superior Court of California, County of Los Angeles, 111 North Hill Street, Los Angeles, CA 90012, Stanley Mosk Courthouse IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney. IF YOU ARE A CREDITOR or a CONTINGENT CREDITOR OF THE DECEDENT, you must file your claim with the court and mail a copy to the personal representative appointed by the court within the later of either (1) **four months** from the date of first issuance of letters to a general personal representative, as defined in section 58 (b) of the California Probate Code, or (2) **60 days** from the date of mailing or personal delivery to you of a notice under section 9052 of the California Probate Code. **Other California statutes and legal authority may affect your rights as a creditor. You may want to consult with an attorney knowledgeable in California law.** YOU MAY EXAMINE THE FILE KEPT BY THE COURT. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk. Petitioner: LESTER DROPKIN 456 Hathaway Road, White River Junction, VT 05001 Ph# (909) 518-3059 Publish: August 13, 20 and 27, 2021

**FICTITIOUS BUSINESS NAME**  
File No. 2021162606  
The following person(s) is (are) doing business as: **THE BANDAIDE**, 204 Yale Avenue, Ste. B, Claremont, CA 91711. Registrant(s): **RIDE THE TIDE COLLECTIVE**, 204 Yale Avenue, Ste. B, Claremont, CA 91711. This business is conducted by a Corporation. Registrant commenced to transact business under the fictitious name or names listed above in N/A. I declare that all information in this statement is true and correct. /s/ KENT S. POMEROY Title: OWNER

This statement was filed with the Registrar-Recorder/County Clerk of Los Angeles County on 07/20/2021. NOTICE-In Accordance with subdivision (a) of section 17920, a Fictitious Name Statement generally expires at the end of five (5) years from the date on which it was filed in the office of the County Clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new Fictitious Business Name Statement must be filed before the expiration. Effective January 1, 2014, the Fictitious Business Name Statement must be accompanied by the Affidavit Of Identity Form. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq., Business and Professions Code). PUBLISH: August 6, 13, 20 and 27, 2021

**NOTICE**  
Extra Space Storage will hold a public auction to sell personal property described below belonging to those individuals listed below at the location indicated: 525 W Arrow Hwy. Claremont CA. 91711, September 9, 2021 @ 11:30 AM. Martha Yanamura, unit ap-pears to contain, car parts, helmet, clothing boxes, misc. items. The auction will be listed and advertised on www.storage-treasures.com. Purchases must be made with cash only and paid at the above refer-enced facility in order to complete the transaction. Extra Space Storage may refuse any bid and may rescind any purchase up until the winning bidder takes possession of the personal property. CN979698 09-09-2021 Aug 20,27, 2021

**FICTITIOUS BUSINESS NAME**  
File No. 2021157066  
The following person(s) is (are) doing business as: **GRACE REIKI GROUP**, 2502 N. Mountain Ave., Claremont, CA 91711 Registrant(s): **SARAH STOCK-HAM**, 2502 N. Mountain Ave., Claremont, CA 91711, **HEATHER NICHOLSON**, 2807 Mary Street, La Crescenta, CA 91214, **ANGELA JOHNSON**, 159 West Green Street, Unit 508, Pasadena, CA 91105. This business is conducted by a General Partnership.

Registrant commenced to transact business under the fictitious name or names listed above in N/A. I declare that all information in this statement is true and correct. /s/ Sarah Stockham Title: General Partner This statement was filed with the Registrar-Recorder/County Clerk of Los Angeles County on 07/12/2021. NOTICE-In Accordance with subdivision (a) of section 17920, a Fictitious Name Statement generally expires at the end of five (5) years from the date on which it was filed in the office of the County Clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner. A new Fictitious Business Name Statement must be filed before the expiration. Effective January 1, 2014, the Fictitious Business Name Statement must be accompanied by the Affidavit Of Identity Form. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq., Business and Professions Code). PUBLISH: August 6, 13, 20 and 27, 2021

**FICTITIOUS BUSINESS NAME**  
File No. 2021165939  
The following person(s) is (are) doing business as: **NEXTEPCTIONS**, 406 Charleston Dr, Claremont, CA 91711. Mailing address: 112 Harvard Ave., #399, Claremont, CA 91711. Registrant(s): **EMCDERMOTT, LLC**, 406 Charleston Dr, Claremont, CA 91711. This business is conducted by a Limited Liability Company. Registrant commenced to transact business under the fictitious name or names listed above in N/A. I declare that all information in this statement is true and correct. /s/ Eric McDermott Title: Managing Member This statement was filed with the Registrar-Recorder/County Clerk of Los Angeles County on 07/23/2021. NOTICE-In Accordance with subdivision (a) of section 17920, a Fictitious Name Statement generally expires at the end of five (5) years from the date on which it was filed in the office of the County Clerk, except, as provided in subdivision (b) of section 17920, where it expires 40 days after any change in the facts set forth in the statement pursuant to section 17913 other than a change in the residence address of a registered owner.

A new Fictitious Business Name Statement must be filed before the expiration. Effective January 1, 2014, the Fictitious Business Name Statement must be accompanied by the Affidavit Of Identity Form. The filing of this statement does not of itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under federal, state, or common law (see Section 14411 et seq., Business and Professions Code). PUBLISH: August 13, 20, 27 and September 3, 2021

**NOTICE TO CREDITORS OF BULK SALE (DIVISION 6 OF THE COMMERCIAL CODE)**  
Escrow No. 418485-21  
(1) Notice is hereby given to creditors of the within named Seller(s) that a bulk sale is about to be made on personal property hereinafter described.  
(2) The name and business addresses of the seller are: Ashni Inc. a California Corporation, 1194 Grand Avenue, Diamond Bar, CA 91765  
(3) The location in California of the chief executive office of the Seller is: 13068 Baltimore Court, Chino, CA 91710 (4) The names and business address of the Buyer(s) are: Toskana Enterprises, LLC 1194 Grand Avenue, Diamond Bar, CA 91765 (5) The location and general description of the assets to be sold are All furniture, fixtures, equipment presently owned by the Seller and used in the operation of the business, tradename, goodwill, inventory and stock in trade remaining at closing, if any, of that certain business located at: 1194 Grand Avenue, Diamond Bar, CA 91765 (6) The business name used by the seller(s) at that location is: Waba Grill (7) The anticipated date of the bulk sale is 09/08/21 at the office of Viva Escrow! Inc., 136 West Walnut Avenue, Monrovia, CA 91016, Escrow No. 418485-21, Escrow Officer: Rebecca Barasorda, CET. (8) Claims may be filed with Same as "7" above. (9) The last date for filing claims is 09/07/21. (10) This Bulk Sale is subject to Section 6106.2 of the Uniform Commercial Code. (11) As listed by the Seller, all other business names and addresses used by the Seller within three years before the date such list was sent or delivered to the Buyer are: "NONE" Dated: August 9, 2021 Transferees: Toskana Enterprises, LLC, a California Limited Liability Company S/ By: George Abdalialh, Managing Member 8/20/21 CNS-3502698# CLAREMONT COURIER

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**BEAUTIFUL MOUNT BALDY CABIN IN PICTURESQUE FOREST SETTING—\$575,000**  
 Just 15 minutes to the ski lifts and just 15 minutes to the Claremont Village & Colleges!



**MAGNIFICENT EQUESTRIAN PROPERTY**  
 Newer built estate in the foothills plus state-of-the-art barn structure. Over 4 acres in picturesque setting. Claremont schools.



**MAGNIFICENT MID CENTURY MODERN HILLSIDE HOME**  
 Spectacular mountain & Claremont Wilderness Park views.

Tell a Friend...  
**"Best Possible Price Achieved, Every Time!"**



**SELLERS:**  
**WANT MORE PRIVACY WHEN SELLING YOUR PROPERTY? WANT TO SELL "AS-IS"?**  
 Please contact me if you would like to learn more about the options of listing your home as "Off Market," "Pocket," "Whisper," "AS-IS," etc.

**BUYERS:**  
**WANT VIP ACCESS TO "OFF MARKET" (AKA, "COMING SOON," "POCKET," & "WHISPER") LISTINGS?**  
 Some Sellers want privacy, and their home may not ever be listed in MLS, Zillow, Redfin, Realtor.com, etc. Would you like more info on such VIP listings?

**What Geoff's clients are saying . . .**

"We worked with Geoff on the recent sale of our family home in the Claremont Village. There is no question that Geoff is the true market expert in Claremont. His local knowledge and disciplined marketing process resulted in multiple purchase offers on our property. Before listing the house for sale, Zillow's Zestimate indicated a property value of under \$950,000; the final sale price was 50% higher. The key is to anticipate the issues that are likely to arise during due diligence and to address them up front to avoid future problems with closing the sale. In this regard, Geoff's experience and relationships in the marketplace played a crucial role in achieving a successful outcome for us. We would highly recommend Geoff to anyone considering the sale of their home in the area."  
 —**Marc & Stephanie Selznick**

"The best Realtor in Claremont, he gives you realistic and objective advice whether you are trying to sell and/or purchase a home. He backs up his pricing with real data and comps. If you want someone who is professional, highly knowledgeable, and honest, Geoff is the Realtor to choose!"  
 —**Sanders Family**

**For more information, photos and virtual tours, please visit [www.GeoffHamill.com](http://www.GeoffHamill.com) or call 909.621.0500**



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# Real Estate is Life Happening™



## UPGRADED BEAUTY

Discover this incredible home with newer flooring, creating a welcoming invitation to each of the rooms, such as the chef's delight kitchen, huge bonus room featuring a cozy fire place with a bar area perfect for all occasions. Magnificent owners suite and impressive outdoor entertainment area, highlights the excellent lifestyle appeal. \$953,500. Laura Dandoy 909-228-4383 (E1532)



## ABSOLUTELY GORGEOUS CUSTOM

Bold architecture, and superior craftsmanship and appointments grace this residence in an enclave of homes designed by Doyle Barker. Gated entrance and 20-ft.-high ceilings and marble flooring lead to spacious areas including a gourmet kitchen! Amazing yard features pool, spa and lovely landscaping. \$1,695,000. Laura Dandoy 909-228-4383 (C779)



## CLEAN AND BRIGHT

This home is a great find in its family-friendly neighborhood. The open and bright space is unbelievable with gorgeous flooring, updated bathrooms and a fabulous remodeled kitchen with beautiful counters, upgraded appliances and chic center island that opens to the spacious family room. Hurry, this will be snapped up immediately! \$610,000. Laura Dandoy 909-228-4383 (D7662)



## CUL-DE-SAC CHARMER

Lovely home is in immaculate condition and ready for a new owner! Enter to find gleaming hardwood floors that flow from room to room. Find character in the cozy corner fireplace and enjoy the outdoors in the spacious yard, featuring large shaded trees, as well as an avocado tree. There is a two-car garage, plus covered parking area. \$700,000. Laura Dandoy 909-228-4383 (A728)



## SAN ANTONIO CUSTOM

Stunning custom home nestled in the foothills has everything the buyer could ever want! Soaring ceilings, travertine floors, generous rooms, luxurious master suite, and more! Above the garage find a separate living space, and a lift in the RV garage. Showstopping outdoors boasts pool, spa & outdoor kitchen. \$1,675,000 Laura Dandoy 909-228-4383 (M2390)



## MODERN CONTEMPORARY ESTATE

This home overlooking Victoria Club Golf course is a true beauty! Recently upgraded, with large windows spanning the back of the house for breathtaking views from all areas of the home. Entertain in style in the updated kitchen with large island, new appliances and quartz countertops. Call for a complete amenity list. \$1,888,000. Laura Dandoy 909-228-4383 (Q5100)



## CLAREMONT CHANTECLAIR ESTATE

Impressive northeast Claremont property is stunning with circular drive, accented by pavers and river rock. The opulence continues as you step through custom door to open spaces beautifully appointed with artful style and décor. Breathtaking yard with sparkling pool and spa and fabulous cabana. \$1,625,000. Laura Dandoy 909-228-4383 (N4226)



## A TRUE MASTERPIECE

Palatial estate is designed as a work of art with every appointment carefully crafted by skilled artisans. Inspiration meets lifestyle in this Italian villa boasting Venetian plaster, mosaic inlays, arched doorways and barrel ceilings, infinity pool and so much more! Call for a complete amenity list and your private tour. \$4,410,000. Laura Dandoy 909-228-4383 (T1075)

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FOR  
YOU!**



We'll work to find options to meet your specific needs and exceed all safety concerns.

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