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# Weekend Forecast

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Friday AM Showers 66°/53°



#### Saturday

Few Showers 68°/51°



#### **Sunday**

Partly Cloudy 65°/51°



# Spartan Girls Advance in CIF



The South High girls' volleyball team had a fantastic three-victory surge last week to qualify for the CIF Semi-Finals for the third year in a row. At the quarter-final, in a packed and spirited Spartan gym, South defeated Rancho Cucamonga 3-0 to earn the right to play #2 Oaks Christian in the semi. Photos by Shelley Kemp. For more photos see page 6 or visit www.ShelleyKempPhotography.com.

# **Capital Budget Partially Adopted**

By Dylan Little

On November 19, the Torrance City Council approved a capital budget plan that only included items taking advantage of outside funding after a trio of high-profile community projects were deferred due to a lack of funding. A contingent of Torrance residents spoke out about problems concerning the neighborhoods on Bluff Street, Del Amo Boulevard east of Crenshaw Boulevard and Madrona Avenue between 224th Street and 229th Street. Measures to address these problems were included in the budget, but unlike the majority of projects they did not meet the criteria for outside funding. Without outside funding, these solutions would therefore potentially significantly impact the general fund.

The issue affecting Bluff Street is a mysterious stream of algae-ridden water that residents say is unsightly, damages property and poses a safety risk to residents. Bluff Street resident Joe Luttrell said City intervention is needed. "It's a constant source of frustration," said Luttrell. "Property values have been diminished and there is nothing we can do."

While City staff mentioned a work-around to create an alternate drainage method for the water, Mayor Frank Scotto called on the Bluff Street neighborhood to make repairs to the apparent source of the discharge, which is located on private property and outside the City's scope of authority. "I would think as neighbors, you should get together and try remediate that problem in that backyard," said Scotto.

The Del Amo Boulevard neighborhood was hoping to see the median on the street receive a makeover. The City came up with a plan to make improvements to the street, including upgrades to the median. However, the plan to make comprehensive repairs is costly. The common sense solution is to just tackle the section the community is asking

for--the median. However available funding is restricted to road maintenance, and median upgrades would be outside that scope. Torrance resident Lee Ybarra spoke on behalf of the area to ask for the City's help in improving the area, especially in the face of the setbacks it has faced. "It's been 50 years since there's been anything on Del Amo," said Ybarra. "We've survived the Mobil spill that dropped our property values and then the opening of [the] Del Amo [extension]. I think it's time for improvement. It's been a long time coming."

Residents living on Madrona Avenue south of Sepulveda Boulevard have been putting up with a vacant lot across the street from their homes that they saw has attracted weeds, debris and discarded furniture for years. The land was originally acquired as part of a plan to extend Madrona through Sepulveda Boulevard all the way to Lomita Boulevard, but that plan was derailed by objections by nearby residents. Since then, other solutions such as a bike path were attempted--but each in time was killed by objections from the community. Torrance resident Krishna Nand spoke on behalf of his neighbors to ask the City to make some improvements to the lot to remedy the eyesore as well as keep trash and dirt from blowing across the street and into their homes. "The Madrona residents strongly believe that lowmaintenance plants should be planted on the strip and a walking path should be created with low-maintenance plants on either side," said Nand. "The land has been consistently neglected. It is not uncommon to see used See City Council, page 3

## **Test Scores Stay Strong in TUSD**

By Dylan Little

Despite a minor dip in California Standards Test (CST) scores, the Torrance Unified School District (TUSD) is still exceeding the median score of districts in Los Angeles County. Chief Academic Officer Tim Stowe broke down last year's testing results in his yearly student achievement presentation for the Torrance School Board at the Nov. 18 meeting.

Overall, the District saw a decline in Academic Performance Index (API) scores, which ended Torrance's run of improvement. Stowe said that this was typical for most of the districts in the state. "Torrance's numbers have consistently gone up," said Stowe. "Since the inception of the API, our numbers have gone up. We did go down nine points this year--a fraction of a percent--as did the rest of

the state. Most districts in the state did see a slight decline in both English and math for their students."

Still, while not exceeding last year's scores, Stowe said the District has been doing remarkably well given the climate of severe budget cuts. While California's mandated goals for the District have been increasing every year, it hasn't been an issue--as Torrance hasn't had an API under 800 in nearly a decade. "Our API number of 860 is well above the state target of 800," said Stowe. "We're very proud of the work we have been able to continue to do in spite of significant budget cuts in the last couple of years."

Along with the lowered API score, the District saw most of its subgroup scores fall between three and seven points,

See School Board, page 7

# The Mattucci Project

A section of 190th Street has improved immensely because of the Mattucci Project, a brainchild of Mattucci Real Estate's Aurelio Mattucci, who found a way to personally get involved to clean and improve curb appeal in the community. Six volunteers recently spent

three hours on a Saturday morning whacking weeds, picking up garbage and carting away the waste. If you would like to get involved, go visit www.mattucciproject.org for more information. Photos provided by the Mattucci Project.



Before Photo: A stretch of 190th Street before the cleanup.



The Torrance Tribune's Charlene Nishimura also lent a hand.



Sergio Mortara, recently elected to the Hawthorne School Board, made time to clean up.



Aurelio Mattucci and William Ho get ready to clean up the street.

# After Photo: A much-needed improvement. Lots better!

William Ho, Les Grundhaus and Hunter Gaspar were part of the Mattucci Project's hard-working crew.

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A message from Sheri Schrier, founder of Happy Hats for Kids, Torrance

"In 1991, after the losses of my younger brother, father, mother and grandmother to cancer, I wanted to help hospitalized children with cancer. I watched helplessly as the physical pain of the disease and the emotional trauma of hair loss devastated my loved ones. As a hat designer and manufacturer by profession, I set out on a mission to design whimsical hats that would uplift the spirits and bring back smiles to the faces of these precious children suffering with this devastating illness.

These unique creations would not be glamorous, but would have a personality of their own to simply divert the young patient's attention away from anxiety and fear to having a little fun during their hospital stay and beyond. Not only did these whimsical hats bring smiles to the children, but to their family's faces as well. All of our programs serve children of all ages, ethnic backgrounds and economic levels and are free of charge to children in 46 hospitals, four ERs and Providence TrinityKids Care Hospice. Our programs serve the Greater Los Angeles and Orange County areas, as well as throughout California and the Nation. Happy Hats for Kids became a nonprofit organization in 1992." •



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# <u>Calendar</u>

- · Beach Cities Republicans Monthly Meeting, 7 p.m., (6 p.m. no host dinner), Sizzler Restaurant, 2880 Sepulveda Blvd. For more information contact Patti at (310) 753-4159 or plagrelius@aol.com.
- South Bay Ostomy Support Group Meeting, 7:30 p.m., Torrance Memorial Medical Center off Lomita Blvd., West Tower parking structure on #B on second floor in connecting building. For more information call Carol at (310) 378-5331 or Anne Marie at (310) 548-8558

#### Saturday, November 23

- Faith School Ministries, 7 p.m., Holiday Inn, Harbor Room, 19800 S. Vermont Ave. For more information call (424) 263-4276.
- Torrance Art Museum Annual 2013 South Bay Focus Exhibition Opening Reception, 6 -9 p.m., Joslyn Center, 3320 Civic Center Drive. Exhibition open Nov. 26 – Dec. 21

#### Monday, November 25

 Annual State of the Region Luncheon with Congresswoman Maxine Waters and Congressman Henry Waxman, 12 p.m., Doubletree by Hilton Torrance - South Bay. For reservations call our office at (310) 543-3113 or visit www.TorranceChamber.com.

#### Tuesday, November **26**

• City Council Meeting, 7-10 p.m., City Hall Chambers, 3031 Torrance Blvd.

Friday, November 29

• The Y's Men's Club Christmas Tree Lot, 1 p.m., Madrona Ave. at Del Amo. Proceeds support Y programs. For more information call (310) 328-3670.

#### UPCOMING

- Torrance Memorial 30th Annual Holiday Festival, 10 a.m.-9 p.m. Dec. 3-5, 7, 10 a.m. to 4 p.m. Dec. 8, Torrance Memorial Medical Center, 3330 Lomita Blvd. For information call the Torrance Memorial Health Care Foundation at (310)-517-4703. For recorded general event information call (310) 517-4606.
- Bach's Lunchtime Recital Featuring AlmaNova, 12:15 p.m. Dec 6, First Lutheran Church of Torrance, 2900 W. Carson Street.
- Downtown Torrance Marketplace. every Thursday, 3-8 p.m., on El Prado Street, from Sartori to the Buffalo Fire Department. •

#### **Remedy Pharm Ribbon-Cutting Event**

The Remedy Pharm, located at 23811 Hawthorne Blvd., near the intersection of PCH, celebrated its 6th anniversary with a cake celebration and ribbon cutting hosted by the Torrance Area Chamber of Commerce. Several city dignitaries, as well as chamber members and customers, attended to congratulate the staff of the Remedy Pharm, which promotes itself as an eco-friendly, full-service compounding pharmacy with products and services for people who want to live healthy, pure and organic lifestyles – inside and out. Photos by Brandon Smith.



Remedy Pharm's 6th anniversary was celebrated by (back row, L to R) Simone Spadoni, Jillian Francis, Tim Stelly and (front row, L to R) April Barci, Dr. Connie Kim and Store Manager Lauren Spiglanin. Photos by Brandon Smith.



#### **Torrance Memorial Honors** Long-Time Physician, Richard B. Hoffman

More than 100 staff, family and friends came together to celebrate Torrance Memorial Medical Center's renaming and dedication of its Health Conference Center in honor of the late Richard B. Hoffman, M.D. during a ceremony on Tuesday, Nov. 5, 2013. Hoffman spent more than five decades with Torrance Memorial and experienced countless medical breakthroughs in the field of radiology.

The long-time Rolling Hills resident, Hoffman joined Torrance Memorial in 1973 as a staff radiologist and later became the director of the radiology department, where he shaped the interventional radiology program. He served as the Healthcare Foundation president, raising funds to continually keep the hospital on the cutting edge of care. Hoffman helped Torrance Memorial become one of the first hospitals to offer ultrasounds. Through his work, the hospital became the 3rd in Southern California to offer PET CT, detecting tumors that radiologists weren't able to before.

Dr. Hoffman passed away Nov. 3, 2011 and since then, donors have raised more than \$1.5 million in his name. •

# <u>Entertainment</u>

#### **Reel Review**

Short, sweet and brutally honest.

#### By Liana Whitehead Ender's Game: 1,000 Turns, **One Giant Twist**

Before I dig into the scrumptious plot that is Ender's Game, I have to admit that I (A) haven't read the novel, (B) am not a science fiction fan and (C) had no desire to see the film. Since I was already 0 for 3 and hoping Harrison Ford et al would change this sci-fi newbie into a fanatic of futuristic films, I took a chance.

Mission accomplished - I've been transformed. And this is my unasked-for opinion. Please don't shun me just yet. I already feel unworthy of writing a column on such a classic sci-fi novel that I've yet to enjoy.

(Side note: After seeing it, I was told that the novel covers a span of years, while the movie shoved years of plot into what seemed like a few months. I can see why fans of the book might feel gypped).

Allow me to, without spoilers, set the scene for the film remake of author Orson Scott Card's 1985 novel. The year is 2086 (I know, right? A futuristic 80s novel that wasn't set in close-by 2000). Earth is under attack. It survives. Years later, it will see another galactic war in which adolescent Earthling Andrew "Ender" Wiggin is commander. Through extensive mental and physical training - and emotional discomfort - Ender and his team of fellow juveniles train in preparation for another devastating attack on Earth, seemingly comparable to our Sept. 11 in their references to "terrorism" and "never forgetting." Although it's a military science fiction novel/film, it's not your everyday boots and fatigues. It's a mind game - on screen and in the audience.

And did I mention there's a wonderfully executed twist in the plot? I am gung-ho about people seeing this movie, so I'm zipping my lips for the good of potential viewers. If you've read the book, you know to what I'm referring. So, inching away from plots and toward protagonists: for the most part, it was a well-appointed cast with veterans like Harrison Ford, who was convincing as a warmonger, though I believe his character learned a valuable lesson in the end. Also starring were blossoming beginners like Abigail Breslin (Little Miss Sunshine) and, as Ender, Asa Butterfield, an English actor who appeared in The Boy in Striped Pyjamas. Disney Channel actor Moises Arias (Suite Life of Zack and Cody) played a commander - an OK role. Just OK. Maybe it was the character and not Arias whom I found annoying. All in all, for a cast of notso-big names, it was a good fit.

Now, I've heard and read what people consider plot shortcomings: "It was a CliffNotes version of the book," and "too many brief glimpses of few characters; too much/not enough story." Maybe it's because I haven't read the book and haven't fallen love with the original story, as I did with books and films like Lord of the Flies and To Kill a Mockingbird. Even so, Ender's Game was a cornucopia of mixed emotions. At the end, I wasn't sure if I was an adult merely accepting the inevitable faces of war, or if my inner child had resurrected and humanity had failed.

It's a film that'll make you think, and above the awesome graphics and obvious stroke of imagination, it's impossible to ignore one of its many themes: our world, whether it's 300 years ago or 3,000 years from now, will always suffer consequences at the hands of its inhabitants.

But one can always hope. •

#### City Council

plastic bags and newspapers on the empty

City Manager LeRoy Jackson warned that fixing this problem would require extensive work. He said the City recognized the need to a solution, but said there wasn't enough funding for the project. He added that creating what Nand asked for would probably cost as much as Seaside Heroes Park. "We are not recommending this project at this point and time--we have no funding source for it," explained Jackson. "It's a very substantial project to step out and deal with this strip of land. It would require a significant refurbishing of the soil to make it viable for property use for living items. It would be a very substantial investment to create a viable park setting, even low-maintenance, and then

Overall the Council was sympathetic to the needs of these constituents, going as far as

#### from front page to delay the approval of all projects in the

strip of land. It looks really bad."

the responsibility of maintenance after that."

capital budget that rely on general funds in the hope that a cost-effective solution to these issues could be found. However, this doesn't mean that all these issues will be addressed in the near future.

One project that will definitely be addressed in the next two years is a plan to make improvements to 186th Street near Columbia Park. Like the other issues, these improvements had at least one vocal supporter--in this case, Jim Tarbin spoke in favor of the project. "I think it'll do a lot to improve parking along that area, especially on the weekends with the AYSO soccer," said Tarbin. "Also it will be great to improve pedestrian and vehicular safety on 186<sup>th</sup> Street, which can get really overwhelming." Scotto agreed that the project is in the best interest of the city. "It's one of those projects we're all excited to see done," he said. •





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LOS ANGELES

# Politically Speaking

#### **One Man's Opinion**

#### **By Gerry Chong**

The senior staff at the Hospital of Universal Mercy has gathered at the bedside of the patient in the ICU. He has aged a decade in the last month. His eyes are closed and multiple IV lines dangle like spaghetti strands. In the quiet of the darkened room, there are few remaining visitors since former old friends named Clinton, Feinstein, Landreau, Rockefeller and Baucus have left his side..... nay, not just left, but have demanded he rise up and resurrect his Liberal legacy before they are all dragged down by it. But the patient is too weak.

In the Nov. 13 Quinnipiac poll, the patient's approval has fallen to 39-54 percent disapproval, a 15 point negative spread! He is viewed as dishonest and not trustworthy by 52-44 percent, about the same as Richard Nixon.

The defining work of his life is viewed positively by 39 percent but negatively by 55 percent. By a 73-20 percent margin, the public wants his politically strong-armed work postponed. Only 29 percent believe his life's work can be corrected by his self-imposed deadline of Nov. 30, while 61 percent don't buy it.

Critically, only 19 percent believe his crowning achieve will ever improve America while 43 percent believe it will make matters worse. By any measure, more people will lose insurance coverage than gain coverage.

There is no easy answer to the question of how he can make amends for the biggest lie in American politics. It would be difficult to delay the law since all premium quotations in insurance exchanges are predicated on an April 1, 2014 start date.

Any delay beyond that date would invalidate all the quotations provided to insurance applicants, putting all proposals back to square one.

It would be difficult to simply reinstate all cancelled policies because all such policies were filed and approved by state insurance departments. Reinstatement would take months, during which time policy cancellations will have become effective and millions of people will be uninsured.

In the meantime, CGI, the firm that created the technological bungle has been given a new contract to fix the problems they created. Moreover, now they are working on fixing a law that will probably be changed to accommodate the "big lie," thus re-invalidating their work.

The incompetence of his signature law has dragged into his standing on other critical national matters. On foreign policy his polling has dropped to 38-53. On immigration it is 35-53. On the national budget it is 32-62 (An astonishing negative 30-point spread!). On the economy it is 38-59.

When the government shut down ended, Republicans and Democrats had agreed to establish a skeletal framework for a government budget by Dec. 13. However since negotiators have met only once, prospects for progress are remote. We will therefore continue marching toward another budgetary crisis in January.

With studied frowns, the gathered hospital doctors agree to submit this case to the Washington D.C based IPAB death panel, recommending further treatment as contrary to good policy. "Pull the plug," they say. RIP, Mr. President. •

## **Another Man's Opinion**

## New Law to Protect Against Wiretapping

#### By Cristian Vasquez

Early in October, Governor Jerry Brown signed into law a bill authored by Senator Ted W. Lieu that will mandate that reporters and their news organizations are given five days notice of any subpoenas of their records held by others. Sen. Lieu introduced SB 558 after reports showed that federal government secretly collected the phone records of the Associated Press by going after third-party groups such as phone companies, Internet service providers, hotels and car rental firms.

The law intends to protect freedom of the press by ensuring that the government's scope and reach be limited with regards to wiretapping. However, the passage of this law highlights a bigger problem than the one addressed by Sen. Lieu and that is that we are very vulnerable to the secret wiretappings of the federal government. The recent NSA wiretapping scandal is a perfect example that private citizens, as well as news agencies, are at the mercy of the federal government's spying efforts.

The new law provides a five-day shield for law enforcement agencies to obtain records, but it doesn't directly address the issue of illegal wiretapping. Granted in a court of law, such information should be dismissed on the basis that it was obtained without the approval of warrants. Yet the fact remains that anyone is vulnerable to wiretapping.

I am not a conspiracy theorist, nor do I think that Big Brother is out to get us. However, it's disturbing that the powers and actions born from the Patriot Act have become the foundation for wiretapping. This act was created in the fear and panic following 9-11 as a way to protect Americans from future attacks. Today, based on the foundation laid by the Patriot Act, the federal government has become more intrusive without the notion of a real commitment to safety.

Has the world always operated with spies? Yes. Has wiretapping helped solve crimes and remove dangerous people from the streets? It definitely has. Wiretapping does help keep people safe, yet when the ability to wiretap and spy on people is carried out without any clear purpose, then we have given up too many of our freedoms. The federal government argues that it was done in the name of national security, but the truth is that it's no more than an excuse used to gain support for its actions.

Sen. Lieu's bill represents more than an attempt to protect freedom of the press. It should be used as a blueprint to protect the average American citizen from the criminal actions of a federal government that finds it necessary to read our emails and buy our phone records. We have the right to speak on the phone without having to worry about some federal employee reading through transcripts from my conversations. Do I have something to hide? No. Are most Americans involved in illegal activities that the federal government needs to know about? No. Every American has the right to be left alone and we are now in a position where we have to fight to be left alone.

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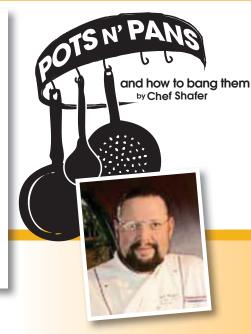
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ell, we are rounding the corner and Thanksgiving is getting close. This is when you have to start planning for festivities. We all have our favorite way of roasting the royal bird, but this is my favorite next-day leftover concoction.

The Chef



# **Leftover Turkey Hash**



- 1 onion diced
- 2 ears of corn off the cob
- 1 pound of sliced mushrooms
- 1 pound of leftover turkey meat, chopped 1/8 cup vegetable oil
- 1 cup heavy cream
- 2 cups chicken broth
- Salt and pepper to taste
- 6 english muffins or biscuits cut in 1/2 and toasted
- 12 poached eggs

In a hot saucepan, sauté the onions, corn and mushrooms in the vegetable oil. Add the turkey, cream and chicken stock and simmer for about 10 minutes. Season with salt and pepper.

Place the muffins on a plate.

Pour the turkey hash over them and top with a poached egg.

Happy holidays from The Depot! •

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# Sports

# Witnessing Greatness

By Adam Serrao

Many of the great players in the game of baseball have long since retired. After fantastic careers, the appropriate amount of time has been given to appreciate and respect the body of work that those players have amassed and contributed to the game so that fans could recognize just how great they actually were. Babe Ruth, Mickey Mantle, Hank Aaron -- the list could go on and on, but these are just a few of the players who have wowed fans and onlookers of baseball over the years.

Well, now it has become very easy to add another name to that list. With his second Cy Young Award in three years, Clayton Kershaw has cemented his name among the greats and created a legacy as not only one of the greatest pitchers of our time, but perhaps of all time. Because of his immense talent, that happens to be on display every five days or so out of the baseball season in sunny California, it is important to appreciate his work and not take the skill that is displayed before us for granted before it becomes too late. Kershaw still has a long career ahead of him, but with the way things are going now and with his talent level only increasing, the greatness that Kershaw exhibits may not ever be able to be witnessed again.

With 16 wins on the year, a 1.83 ERA and a 0.92 WHIP (combined walks and hits per inning pitched), Clayton Kershaw has become the first Dodger player since the great Sandy Koufax to receive the Cy Young Award on more than one occasion in his career. The voting wasn't even close. Kershaw received 29 of the 30 first place votes this year after finishing in second place last year and winning the award for the first time in 2011. A pitcher who is obviously dominating the Major Leagues in every way, Kershaw has led the National League in ERA and WHIP the last three years running and is showing absolutely no signs of slowing down at all. The last pitcher to lead the league in ERA for three consecutive seasons was Greg Maddux from 1993-1995. Other than Kershaw and Maddux, Lefty Grove (1929-31) is the only other pitcher in Major League history to have done it.

Kershaw is in elite company indeed. His 1.83 ERA was the lowest mark by any Major League starter since Pedro Martinez posted a 1.74 ERA with the Red Sox in the 2000 season. "The guys I've seen," expressed Kershaw's manager, Don Mattingly, "it's hard to say anybody's better than that guy." Mattingly's right. At the ripe young age of 25, Kershaw not only led the league in strikeouts and WHIP this past season, but also ranked among the top three in wins, innings pitched, complete games, shutouts, pickoffs and opponents' batting average. If that's not a complete pitcher, then one doesn't exist.

"I'm a little biased," said Dodgers' catcher A.J. Ellis. "But I think I have the best seat, catching the best pitcher in baseball." If any other pitcher is better, then they certainly have been in hiding over the past three years as Kershaw has been establishing his dominance. Not only his numbers, but also his age, skill level and presence on the mound are enough to explain that Kershaw is the best pitcher in the world right now.

Kershaw winning another Cy Young isn't surprising. Chances are he's going to do it again next year as well as the Dodgers only continue to beef up his supporting pitchers and the lineup that gives the young hurler runs with which to work. The only surprising thing was that the vote wasn't unanimous. St. Louis Cardinals' pitcher Adam Wainwright finished second in the voting to Kershaw and came away with one first place vote. The Cardinals did beat the Dodgers in this year's Championship Series, so Dodger fans can most likely let that one vote slide. "Whether you expect to win or you don't, just to hear your name called--it does something to you," Kershaw explained. "I'm not big on individual stats or awards or anything like that, because ultimately I think we play this game to win the World Series. No ifs, ands or buts about that. That's the goal." It's a goal that Kershaw certainly came close to achieving this year, and maybe even expected to win, given his dynamic team. If he doesn't want the awards, though, he better get used to it. Something in the air says that there are many more to come in his not-so-distant future.

Such a young and dynamic pitcher doesn't come around often--that much is obvious. For that reason and that reason alone, the Dodgers should be focusing all of their attention on extending Kershaw's contract, which expires in 2014. The way things are going for the young southpaw, he should expect to be made a very wealthy man at the hands of Stan Kasten, Magic Johnson and the rest of the Dodger ownership group if he wishes to remain in Los Angeles for the remainder of his career. The Dodgers will undoubtedly be willing to shell out the money and the amount of years necessary to make him a Dodger for life. That being the case, fans here in L.A. can rest easily knowing that they have the world's best pitcher taking the mound 30 times a year right here in their very own backyard. If you're a fan of baseball and you're a fan of pitching, don't let the opportunity go by to witness one of the very best who has ever done it as he works magic right in front of your very eyes. Clayton Kershaw is a rare talent that should not be missed, should not be taken for granted and will one day go down in Major League Baseball history. •

## Up and Adam

# **Warriors Fight Past Round 1**

By Adam Serrao

The West High Warriors are at it again, and, this year, they are looking surprisingly similar to the way they looked last year. In the 2012 season, the Warriors started strongly, winning their first five games. Similarly this season, the Warriors also won five games in a row before

at 35-27. Starting quarterback for the Warriors Zach Heeger enjoyed having his favorite receiver back from an ankle injury and hit him as Craig Knaus hauled in a 60-yard touchdown off of a flea-flicker to bring the score to 35-20 in the Warriors' favor. After Aspay brought the game to within one score, the Cowboys had

"After their first round playoff victory, the Warriors will now host fourth-seeded Palmdale this Friday night."

falling victim to a rough patch directly in the middle of the year. Losses to Mira Costa and Palos Verdes bumped West slightly off track, while last year it was Mira Costa, Palos Verdes and Redondo serving up the only losses of the season for the Warriors. Both seasons being almost exactly analogous is not such a bad thing for head coach Greg Holt and his team, though. After making it through their rough stretch last year, the Warriors went on to win their last three games of the season and eventually made it to the championship game of the playoffs where they were unfortunately defeated. This year, West has won three out of its last four games of the season and by beating the Canyon Cowboys in the first round of the playoffs last Friday night by a final score of 35-27, Holt and company hope to maintain the parallels to last year until they are finally able to avenge their loss in the CIF championship game.

The Warriors got off to a fast start in the first half of last Friday night's first round game, putting up seven points in the fourth quarter and another 14 in the second to take a 21-13 lead going into the break. West's rushing defense held Canyon at bay all night, allowing only six total yards. That means that the Cowboys did all of their damage through the air, including three touchdowns from Cade Aspay, the last of which brought the game to its closest margin since the start of the game

the ball in the waning seconds of the game looking to score again. Curtis Guelff was the hero on defense, however, and recovered a fumble (in addition to having an interception on the night) to halt Canyon's final drive of the game and secure the eight-point victory for the Warriors.

After their first round playoff victory, the Warriors will now host fourth-seeded Palmdale this Friday night. Coach Holt and his team will need two more victories if they wish to get back to that championship game and take a shot at avenging last year's heartbreaking loss.

#### North High

The North High Saxons got the short end of the stick without even knowing it when they finished the year off in second place in the Pioneer League standings and drew the Bishop Diego Cardinals in the first round of the playoffs. Bishop Diego is a perennially strong school when it comes to football, making it to the CIF playoffs almost every year and shocking fans when they don't make it as far as the championship game or at least the semifinals. This year, Bishop Diego was especially motivated in the first round of the playoffs. In last year's CIF playoff semifinal game, it was North High that knocked Bishop San Diego out of competition with a 28-14 loss. After almost a year of letting that loss sink in, the Saxons had their hands full, to say the least.

See Sports, page 7



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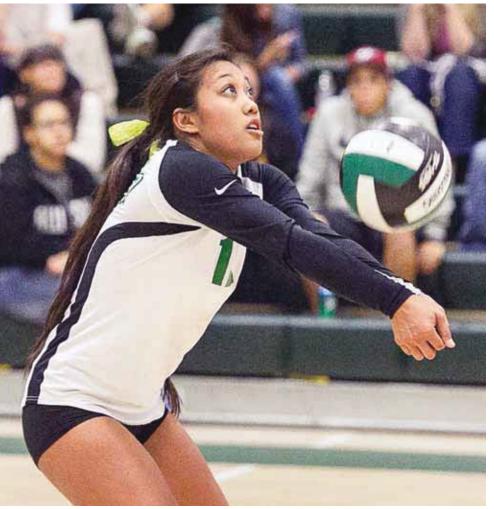
South High Lady Spartans defend the net and qualify for CIF Semi Finals. Photo by Shelley Kemp.

# SOCKS

Sports from page 6

With seven points in the first quarter and seven points in the second quarter, it was tough to say whether the Cardinals' offense or defense was playing a better game. A 14-0 lead at halftime looked like child's play after the third quarter was done with, though. Twenty points in the third quarter blew the game wide open and it stayed that way as Todd Croce and his team were not able to get anything at all going on the night. Starting quarterback for the Saxons Chris Kauaea threw four interceptions (three in the first half, three returned for touchdowns) and his offense was tackled nine times for a loss as it became clear that Bishop Diego was simply having its way on the night. "They outplayed us and they were definitely the better team," Croce said. "We're going to be hurting for a while and that's not the way you want to go out." Not only did their defense hold strong, but the Cardinals were able to run all over the Saxons at any point and time that they so chose. Anthony Carter carried the ball eight times for 112 yards and two touchdowns against North, while Abel Gonzalez tallied 138 yards on 10 carries with two touchdowns. In all, 10 players were able to gain positive yardage on the ground against North, totaling 384 yards and five touchdowns. Some might say that the Saxons never had a chance from the start.

All in all it was a successful season for the Saxons, who followed a winning season of a year ago with yet another this year. Croce and his team were able to overcome many



South High Defensive Specialist Miya Palompo returns Righetti serve. Photo by Shelley Kemp.

departures from a year ago to shoot right back up to the top of the Pioneer League standings where the team finished in second place at 6-5 and 4-1 in league play. Certainly, Croce and company will be looking for a first place finish and a string of playoff victories next year to avenge the team's early departure from the playoffs this season.

#### **Torrance High**

The Torrance Tartars have seemingly come out of nowhere to be one of the Pioneer League's best teams this season. A third-place finish in league standings meant nothing to Rock Hollis and his team when they took the field last Friday night against the Azusa Aztecs in the first round of the playoffs. For all the Aztecs knew, they were taking on the first place team in the Pioneer League. Hollis' Tartars certainly played as if they were a top-ranked team. With 21 points in the first quarter alone, it was clear that Hollis had his squad mentally prepared to face Azusa. A 35-13 lead at the half had the Tartars feeling confident that this night belonged to them. Holding the team to just 42 yards rushing all night, the Tartars basically forced Azusa to challenge their defense through the air. Three interceptions later, the Aztecs were only able to muster two offensive touchdowns on the night as they were beaten badly by the Tartars by the final score of 42-20. Torrance will have a much bigger challenge ahead of them as they face second-seeded Nordhoff in Friday's second round. •

# <u>Police Reports</u>

The crimes listed are crimes where a report was taken by a law enforcement agency and submitted for investigation. The outcome of the investigation or any criminal court proceedings are not considered when reporting crimes. The crimes listed are as follows: arson, simple assault, aggravated assault-weapon, Auto: Theft: Auto: burglary, Commercial: burglary, Residential: burglary, homicide, strong-arm robbery, robbery with weapon, Theft:, and Vandalism:. The City of Torrance, or its employees or agents, shall assume no liability for: 1. Any errors, omissions, or inaccuracies in the information provided regardless of how caused; or 2. Any decision made or action taken or not taken by reader in reliance upon any information or data furnished hereunder.

#### November 9

Battery 3700 BLOCK GARNET ST Suspect grabs victim by the leg and threatens to beat him.

Theft 600 BLOCK ACACIA AVE Suspect(s) takes property from victim's purse/ cash

Theft 18500 BLOCK KINGSDALE AVE Suspect(s) takes property from victim's unlocked bedroom/ cash, champagne

Burglary- Residential 2100 BLOCK AR-LINGTON AVE Suspect(s) removes screen and attempts to force open window/ no entry, no loss

#### November 8

Burglary-Commercial 1700 BLOCK OAK ST Suspect(s) enters unlocked door to business under construction and takes property / power tools

Theft 1300 BLOCK ENGRACIA AVE Suspect borrows victim's property and flees with same/ cell phone

Burglary- Residential 2500 BLOCK 166TH ST Suspect(s) enters unlocked door, ransacks and takes property/ laptop, travel bags, jewelry boxes, jewelry, watches, cash, passports, purse

Vandalism 4100 BLOCK TORRANCE BLVDSuspect(s) slashes victim's vehicle's tire Burglary 1200 BLOCK ENGRACIA AVE

Suspect(s) enters vehicle by unknown means and takes property/ purse

Auto Theft 2400 BLOCK 208TH ST Stolen vehicle: '05 Ford utility truck

#### November 7

Robbery- Weapon 200 BLOCK VIA BUENA VENTURA Suspect knocks on door, forces his way into victim's residence, claims to have a gun, demands safe, takes away the gun the victim has armed himself with, pistol whips the victim and flees/handgun

Burglary-Auto 4200 BLOCK REDONDO BEACH BLVD Suspect(s) enters vehicle by unknown means and takes property/ laptop, credit cards

Theft 19800 BLOCK HAWTHORNE BLVD Suspect(s) takes unattended property off of table inside location/ cell phone

Burglary-Auto 4200 BLOCK REDONDO BEACH BLVD Suspect(s) punches door lock for entry and takes property/amplifier, speakers

Vandalism 17100 BLOCK ARDATH AVE Suspect(s) attempts to take victim's vehicle's catalytic converter

Burglary-Auto 4200 BLOCK REDONDO BEACH BLVD Suspect(s) punches door lock for entry, ransacks/ no loss

Theft 19300 BLOCK HAWTHORNE BLVD Suspect(s) attempts to take unsecured property from loading area/ bales of cardboard, wooden pallets

Vandalism 24700 BLOCK MADISON ST Suspect(s) slashes victim's two vehicles' tires

#### November 6

Burglary-Auto 2700 BLOCK CABRILLO AVE Suspect(s) enters possibly unlocked vehicle and takes property/ purse

Burglary-Auto 1900 BLOCK 190TH ST Suspect(s) pries open window latch for entry and takes property/ third row seat, equipment bag, tools

Theft 21200 BLOCK HAWTHORNE BLVD Suspect(s) takes victim's vehicle's catalytic converters

Theft 21300 BLOCK HAWTHORNE BLVD Suspect(s) takes unattended property from patio table/ wallet, passport

Theft 182ND ST & DORMAN AVE Suspect(s) takes property from post office mailbox/ mail

Theft 19300 BLOCK HAWTHORNE BLVD Suspect(s) takes unsecured property from loading area/ bales of cardboard, wooden pallets

See Police Reports, page 9

#### School Board

with white students and English-language learners showing 13- and 16-point losses respectively. One group that did improve was the District's students with disabilities, who showed a 19-point increase in their API ranking. Stowe tempered the lower results by pointing out that all these subgroups were already performing far beyond the goals set for them. "Even for the groups that went down slightly, it's a small drop--most of those groups were already well above the state target of 800," said Stowe. "We are very proud of the diverse population that we have here in Torrance and the high achievement of those students collectively."

Despite this year's dips in achievement, Torrance is still beating the state average. However, Stowe said that beating other districts isn't what TUSD uses to measure its success. Instead, the District looks to surpass its own achievement, even if it means in this instance falling short. "We're well ahead of the state in most categories," said Stowe. "As we compare ourselves to others, we don't necessarily look at the state. We really try to look at ourselves and compare with ourselves."

One area that Torrance did see gains in was math in grades two through seven. According to Stowe, while the rest of the state saw this subject decline along with English language arts and advanced math, Torrance actually had an additional percentage point of students score proficient or advanced in math. "In grades two through seven, our students have improved and this slightly bucked the state trend--most districts did go down and we went up overall in all our grades," said Stowe.

#### from front page

In addition to CST data, Stowe also touched on other markers of academic success in Torrance. The number of students leaving TUSD having completed their University of California prerequisites has increased by about two percent each year since 2010. Also, the number of students enrolled in AP classes increased by nearly 300, while more than 100 more students are passing the tests. Stowe pointed out that even those students who failed their AP exams are better prepared for the future having attempted them. "Even those that did not pass the AP exam, the fact that they've taken a college level course and gone through that rigorous curriculum in high school will serve them well as they enter college and the workforce," said Stowe.

This year's Student Achievement Presentation will be the last one given using CST data. Instead, this year will have most of Torrance's students participating in a beta test of the new Measurement of Academic Performance and Progress (MAPP). Superintendent George Mannon said the CST should have ended sooner, as forcing teachers to learn about new standards and methods of teaching while being judged by the only standards was only inhibiting progress.

"I thought it was a worthless move for any CST test to be given once we made the decisions that we have statewide," said Mannon. "I believe it puts teachers in a very difficult position when we're asking them to try something new, to be flexible, to work with the national Common Core Standards and at the same time be accountable to a test that has no relevance whatsoever with what they are doing in the classroom." •





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# TerriAnn in Torrance

# **Marking the Day**



President John F. Kennedy (Photo by NASA).

#### By TerriAnn Ferren

Fifty years is a long time. If you are a bit older, you will remember a significant, emotional event that marked your life 50 years ago. And if you are younger, you probably remember studying the event or hearing about it from a parent or grandparent. The event? It was the assassination of President John F. Kennedy in Dallas on Nov. 22, 1963, five decades ago that shocked our nation and the world.

One of my friends, who has lived in Torrance for over 35 years, told me a story not long ago that I won't forget about his memories of Nov. 22, 1963. He happened to be stationed in Washington, D.C., at the time on military assignment. He and his family lived the usual lives of military families who were privileged enough to have special access to Andrews Air Force Base, the airfield of the President of the United States. Remember, this was before Sept. 11, and times were different as far as access to our political leaders was concerned. It wasn't uncommon for my friend to rally his children early in the morning, load them in the car and head to the airstrip to wave goodbye to the President and his family as they boarded Air Force One. And that is exactly what he did on Friday, Nov. 22, 1963.

It was a perk of the office he held and one that his family especially relished and enjoyed. After all, airplanes are exciting to begin with, and witnessing the President and his family depart was extra special. Behind the chain-linked fence, my friend and his family watched and waved goodbye and smiled as the First Family waved and smiled back, making their way across the tarmac. Yes, both groups came to know each other through that very porous fence that was merely there to keep well-wishers a safe distance from the planeas not to get hurt. I can imagine the children peeking through the chain-link fence, making sure to wave at President Kennedy and Mrs. Jacqueline Kennedy as they smiled and made their way up the stairs to Air Force One.

The family on the ground waited until the door of the plane was closed and the stairs were rolled away before heading toward their car. Then, they watched as the plane taxied and took off into the sky toward Dallas. It was another bon voyage morning to the leader of the Free World.

My friend told me he started the car and headed back home, as he always did from this special morning ritual. The kids got ready for school on this particular Friday, and my friend got ready for work, just like he did every day.

At this point, he told me the day went by like any other, and it wasn't until much later he heard about the horrible, devastating news echoing all over Washington that the President of the United States, John F. Kennedy, had just been assassinated while in Dallas. He told me that D.C. was in chaos and anyone who knows, knows that was true. No one was prepared for this – no one.

The violent, sudden death of the President of the United States reverberated around the world with horror and shock. My friend didn't tell me much of what he did during the day, but he told me that later, he received a phone call instructing him to bring an ambulance to the airfield to pick up the body of the President of the United States. They needed somebody they could trust and asked my friend for help. Knowing him as I do, they (he never told me who they were) couldn't have chosen a more capable man. He was supposed to be at the field when Air Force One landed back in D.C. from Dallas with the body of the President. My friend went into action. At this point, I don't remember exactly how he got to the airfield with the ambulance, but he did.

The platform carrying the President's casket, Jacqueline Kennedy and others, was lowered from the back of Air Force One. The casket was moved off the platform into the ambulance. My friend told me that Jacqueline Kennedy was still wearing the same pink suit she wore when she waved goodbye to him and his family earlier that morning – the same pink suit she wore when her husband was so brutally murdered, and the same pink suit now stained with her husband's blood. The photographs taken that day, at that moment, are captured forever. What isn't shown, and would be revealed if the shot were wider, is

my friend witnessing this historic event – right there on the tarmac, witnessing history.

How could he know that on the day he chose to take his family to see off the President of the United States for a routine flight, that he would be back to witness our leader being carried out of that same plane in a coffin?

My friend told me he hadn't thought about that event in a long time. After he told me the story, I was silent. Then I told him that he should share his observations of this historic event. Many people for the first time in our country's history watched the funeral procession of a president on television, marking the sights and sounds and preserving them for posterity. We have all seen them. The 'riderless black horse' in the funeral procession, the brave salute of three-year-old John F. Kennedy, Jr., the elegant and composed dignity of the widow Jacqueline Kennedy, and the lighting of the eternal flame in Arlington National Cemetery are all documented and part of our history.

Four presidents have been assassinated in the United States: Abraham Lincoln in 1865, James Garfield in 1881, William McKinley in 1901, and John F. Kennedy in 1963. Those tragic lessons of history came back to me as I thought about this 50th anniversary of the assassination of John F. Kennedy.

See TerriAnn, page 9



Three-year-old JFK Jr. salutes his slain father (Photo by Bettmann-CORBIS).



Jacqueline Kennedy reaching for the handle of the ambulance. Notice her bloodstained dress and stockings (Photo from AP).

TerriAnn

#### **Police Reports**

#### from page 7

#### from page 8

#### November 5

Auto Theft 23300 BLOCK HAWTHORNE BLVD Stolen vehicle: '01 Mercedes Benz S300

Theft 20100 BLOCK HAWTHORNE BLVD Suspect(s) conducts fraudulent refunds during the course of his employment

Burglary- Commercial 5000 BLOCK PACIFIC COAST HWY Suspect(s) cuts chains and locks to enter storage container and takes property/ bags filled with plastic and aluminum recyclables

Burglary- Residential 3200 BLOCK WHIFFLETREE LANE Suspect(s) enters residence by unknown means and takes property/ handbags, jewelry, tablet, laptops, game console, controllers

Burglary-Auto 2200 BLOCK DEL AMO BLVD Suspect(s) enters unlocked vehicle, ransacks and takes property/ sunglasses, Bible

#### November 4

Auto Theft 6100 BLOCK PACIFIC COAST HWY Stolen vehicle: '08 Kawasaki M/C

Theft 2800 BLOCK OLIVE ST Suspect(s) takes unsecured property from front yard/

Vandalism 2700 BLOCK 234TH ST Suspect(s) cracks victim's residence's window/ no entry, no loss

Theft 20400 BLOCK VICTOR ST Suspect(s) cuts lock securing property and takes same from rack/ bicycle

Theft 21500 BLOCK HAWTHORNE BLVD Suspect(s) enters open office and takes property from employee's cubicle/ cell phone •

Theft 21500 BLOCK HAWTHORNE BLVD Suspect(s) enters open office and takes property from purse in employee's cubicle/ wallet

Burglary- Residential 18200 BLOCK BU-RIN AVE Suspect(s) cuts window screen, but flees before making entry/ no loss

Theft 19800 BLOCK HAWTHORNE BLVD Suspect(s) takes property from unsecured locker/ jewelry

Burglary-Residential 4300 BLOCK 182ND ST Suspect(s) enters unlocked door and takes property/ jewelry, bank card

Auto Theft 3300 BLOCK ANTONIO ST Stolen vehicle: '93 Nissan P/U

Theft 1600 BLOCK CABRILLO AVE Suspect(s) takes unattended property off of counter/cell phone

#### November 3

Theft 3700 BLOCK 224TH ST Suspect(s) takes property from residence without permission while there with permission/jewelry, cash •

On this somber and half-century mark of the tragedy of the assassination of President John F. Kennedy, may it be a time to reflect and remember the man, his presidency and the

contributions he left behind. History is being

made this moment and we are all witnesses. My friend will forever remain a living testament to history, having played a part in the fabric of that tragic day in November 1963. A day he won't soon forget. And neither will I...

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#### **PUBLIC NOTICES**

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Fictitious Business 2013227818

The following person(s) is (are) doing business as TAX SOLUTIONS. 408 SAPPHIRE ST, REDONDO BEACH, CA 90277-4276, Registered Owner(s): Terry L Butler, 408 Sapphire St, Redondo Beach CA 90277-4276. This business is being conducted by an Individual. The registran commenced to transact business under the fictitious business name listed October 1, 1992. Signed: Terry L Butler Sole Proprietor. This statement was filed with the County Recorder of Los Angeles County on November 04, 2013.

NOTICE: This Fictitious Name Statement expires on November 04, 2018. A new Fictitious Business Name Statement must be filed prior to November 04, 2018. 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 14400 ET SEQ., Business and Professions Code). Torrance Tribune: November 21, 28, 2013 and December 05, 12, 2013. HT-1009.

#### Fictitious Business Name Statement 2013238744

following person(s) is (are) business as VIOLET MUSE ENTERPRISES. 446 MAIN STREET, EL SEGUNDO, CA 90245. 1913 RUHLAND AVE #B, REDONDO BEACH, CA 90278 Registered Owner(s): Yuchih Liou, 1913 Ruhland Ave #B, Redondo Beach, CA 90278. This business is being conducted by an Individual. The registrant commenced to transact business under the fictitious business name listed: N/A. Signed: Yuchih Liou. Owner. This statement was filed with the County Recorder of Los Angeles County on November 19, 2013.

NOTICE: This Fictitious Name Statement expires on November 19, 2018. A new Fictitious Business Name Statement must be filed prior to November 19, 2018. 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 14400 ET SEQ., Business and Professions Code). El Segundo Herald: November 21, 28 2013 and December 05, 12, 2013. **H-1010** 

#### Fictitious Business 2013227701

The following person(s) is (are) doing business as CALL CENTER SERVICES. 909 N. Sepulveda BOULEVARD, 6<sup>TH</sup> FLOOR, EL SEGUNDO, CA 90245. Registered Owner(s): Mazarine Enterprises, Inc., 909 N. Sepulveda Boulevard, 5th Floor, El Segundo, CA 90245. This business is being conducted by a Corporation. The registrant commenced to transact business under the fictitious business name listed N/A. Signed: Daryl Okimoto, Corporate Secretary. This statement was filed with the County Recorder of Los Angeles

County on November 04, 2013. NOTICE: This Fictitious Name Statement expires on November 04 2018 A new Fictitious Business Name Statement must be filed prior to November 04, 2018. 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 14400 ET SEQ., Business and Professions Code). El Segundo Herald: November 14, 21, 28, 2013 and December 05, 2013, H-1005.

#### Order to Show Cause for Change of Name Case No. YS025460

LOS ANGELES
Petition of: JAMES HALE GACK by KRISTAL LYNNE TRAPANI for Change

TO ALL INTERESTED PERSONS:

JAMES HALE GACK to JAMES HALE

The Court orders that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed, the court may grant the petition without a hearing.

Notice of Hearing:
Date: 12/23/13, Time 8:30, Dept. M. Room: N/A

The address of the court is 825 MAPLE AVE, TORRANCE, CA 90503 A copy of this Order to Show Cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed

MARK S ARNOLD Judge of the Superior Cour Torrance Tribune

## Superior Court of California, County of

Petitioner JAMES HALE GACK by KRISTAL LYNNE TRAPANI filed a petition with this court for a decree changing

TRAPANI GACK

in this county: LOS ANGELES Date: NOVEMBER 8, 2013

Pub. 11/21, 11/28, 12/5, 12/12/13

Fictitious Business 2013228345

The following person(s) is (are) doing business as A&J DUMP TRUCK SERVICES. 4740 W. 133<sup>RD</sup> ST, HAWTHORNE, CA 90250. Registered Owner(s): Jose Henriquez, 4740 W, 133rd St, Hawthorne, CA 90250. This business is being conducted by an Individual The registrant commenced to transact business under the fictitious business name listed: November 4, 2013, Signed Jose Henriquez, Owner. This statemen was filed with the County Recorder of Los Angeles County on November 04, 2013. NOTICE: This Fictitious Name Statement expires on November 04 2018 A new Fictitious Business Name Statement must be filed prior to November 04, 2018. 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 14400 ET SEQ., Business and Professions Code). Hawthorne Press Tribune: November 14 21, 28, 2013 and December 05, 2013, HI-

#### Fictitious Business Name Statement 2013222784

THE HOPE CHURCH. 2. business as 1 SEND ME I'LL GO. 628 E TURMONT ST, CARSON, CA 90746. PO BOX 689/10736 W. JEFFERSON BLVD, CULVER CITY, CA 90230. Registered Owner(s): Favor of God (FOG) Ministry Inc., 628 E Turmont St, Carson, CA 90746. This business is being conducted by a Corporation. The registrant commenced to transact business under the fictitious business name listed: October 13, 2013. Signed: The Favor of God FOG Ministry Inc, Gail Elder, Secretary. This statement was filed with the County Recorder of Los Angeles County on October 25, 2013. NOTICE: This Fictitious Name Statement expires on October 25, 2018. A new Fictitious Business Name Statement must be filed prior to October 25, 2018. 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 14400 ET SEQ., Business and Professions Code)

#### Fictitious Business Name Statement 2013236095

Inglewood News: November 21, 28, 2013 and December 05, 12, 2013. HI-1008.

The following person(s) is (are) doing business as TICO SUPER STORE. 4717 W 152<sup>ND</sup> ST, LAWNDALE, CA 90260. Registered Owner(s): Ernesto Uiueta. 4717 W 152nd St, Lawndale, CA 90260. This business is being conducted by an Individual. The registrant commenced to transact business under the fictitious business name listed: October 23, 2013. Signed: Ernesto Ujueta, Owner. This statement was filed with the County Recorder of Los Angeles County on November 14, 2013.

NOTICE: This Fictitious Name Statement expires on November 14, 2018. A new Fictitious Business Name Statement must be filed prior to November 14, 2018. itself authorize the use in this state of a Fictitious Business Name in violation of the rights of another under Federal, Sta or Common Law (See Section 14400 ET SEQ., Business and Professions Code). Lawndale Tribune: November 21, 28, 2013 and December 05, 12, 2013. HL-1006.

#### 2013223230 STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS

NAME

Current File #2013097175 The following person has abandoned the use of the fictitious business name: BOULANGERIE, 4841 W. 96TH ST, INGLEWOOD, CA 90301. The fictitious business name referred to above was filed in the County of Los Angeles ON MAY 10, 2013. Registrants: SERGIO MAGALLANES, 4841 W. 96TH ST INGLEWOOD, CA 90301. This business was conducted by an INDIVIDUAL. Signed: SERGIO MAGALLANES, OWNER. This statement was filed with the County Clerk of Los Angeles County on OCTOBER 28, 2013.

INGLEWOOD NEWS: October 31. 2013 and November 07, 14, 21, 2013. HI-997

NOTICE OF APPLICATION FOR **CHANGE IN OWNERSHIP OF** ALCOHOLIC BEVERAGE LICENSE Date of Filing Application

October 29, 2013 To Whom It May Concern The Name(s) of the Applicant(s) is/ re: CALIFORNIA FISH GRILL INVESTMENTS LLC

The applicants listed above are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at:

730 S. ALLIED WAY STE. H EL SEGUNDO, CA 90245-5503 Type of license(s) Applied for: 41-ONE-SALE BEER AND WINE **EATING PLACE** Department of Alcoholic Beverage

Department of Alcoholic Beverage Control 3950 PARAMOUNT BLVD STE 250 LAKEWOOD, CA 90712 (562) 982-1337

El Segundo Herald Pub. 11/14/13

#### 2013220724 STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

Current File #20081558894 The following person has abandoned the use of the fictitious business name: G AND D METAL FABRICATORS, 114 LOMITA ST. EL SEGUNDO, CA 90245-4113, The fictitious business name referred to above was filed in the County of Los Angeles ON OCTOBER 28, 2008. Registrant(s): GLEN F BERINGER JR, 114 LOMITA ST, EL SEGUNDO, CA 90245. This business was conducted by an INDIVIDUAL. Signed: GLEN F BERINGER JR, OWNER. This statement was filed with the County Clerk of Los Angeles County on OCTOBER 23,

El Segundo Herald: October 31, 2013 and November 07, 14, 21, 2013 . H-998

#### **Fictitious Business** Name Statement 2013228321

The following person(s) is (are) doing business as THINK DIFFERENTLY FITNESS. 859 PENN ST., EL SEGUNDO CA 90245. Registered Owner(s): Nelwood Entertainment Corp., 859 Penn St, El Segundo, CA 90245. This business is being conducted by a Corporation. The registrant commenced to transact business under the fictitious business name listed: September 30, 2013. Signed: Nelwood Entertainment Corp, Secretary, Sheila Miller-Nelson. This statement was filed with the County Recorder of Los Angeles County on November 04, 2013. NOTICE: This Fictitious Name Statement expires on November 04, 2018. A new Fictitious Business Name Statement must be filed prior to November 04, 2018 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 14400 ET SEQ., Business and Professions Code). El Segundo Herald: November 7, 14, 21, 28, 2013. **H-1001.** 

#### **Fictitious Business** Name Statement 2013229101

The following person(s) is (are) doing business as 1. EL SEGUNDO LOCKSMITH. 2. EL SEGUNDO LOCKSMITHS. 3. EL SEGUNDO LOCK AND KEY. 401 MAIN ST, EL SEGUNDO CA 90245. Registered Owner(s): Industrial Lock and Security, Inc, 401 Main St, El Segundo, CA 90245. This business is being conducted by a Corporation business under the fictitious business name listed: April 01, 2004. Signed: Elyse D. Rothsein, Owner. This statement was filed with the County Recorder of Los Angeles County on November 05, 2013. NOTICE: This Fictitious Name Statement expires on November 05, 2018. A new Fictitious Business Name Statement must be filed prior to November 05, 2018. 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 14400 ET SEQ., Business and Professions Code). El Segundo Herald: November 7, 14, 21, 28, 2013. H-1002.

#### Fictitious Business Name Statement 2013230543

The following person(s) is (are) doing business as NAX (USA), INC. 5343 W IMPERIAL HWY #100, LOS ANGELES, CA 90045. Registered Owner(s): Nakamura Air Express (U.S.A), Inc., 5343 W. Imperia Hwy #100, Los Angeles, CA 90045. This business is being conducted by a Corporation. The registrant commenced to transact business under the fictitious business name listed: 2003. Signed Nakamura Air Express (USA), Inc., Yumi Kimura Pegel, Treasurer. This statement was filed with the County Recorder of Los Angeles County on November 06, 2013. NOTICE: This Fictitious Name Statemen expires on November 06, 2018. A new Fictitious Business Name Statemen must be filed prior to November 06, 2018. 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 14400 ET SEQ. Business and Professions Code) 2013 and December 05, 2013. HI-1003.

#### **Fictitious Business** 2013221620

The following person(s) is (are) doing business as HACIENDA HOTEL & CONFERENCE CENTER AT LAX. 1. 525 N. SEPULVEDA BLVD., EL SEGUNDO, CA 90245 2. 2500 N. DALLAS PKWY, SUITE 600, PLANO, TX 75093. Registered Owner(s): Rubicon B Hacienda LLC, 1117 East Putnam Avenue, #481, Riverside, CT 06878. This business is being conducted by a Limited Liability Company. The registrant commenced to transact business under the fictitious business name listed: September 04, 2013. Signed: Vincent F. Cuce, Authorized Signer/Agent. This statement was filed with the County Recorder of Los Angeles County on October 24, 2013.

NOTICE: This Fictitious Name Statement

expires on October 24, 2018. A new Fictitious Business Name Statement must be filed prior to October 24, 2018. 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 14400 ET SEQ., Business and Professions Code). El Segundo Herald: November 7, 14, 21, 28, 2013. **H-1000.** 

#### Fictitious Business Name Statement 2013221483

The following person(s) is (are) doing business as EAGLERIDER. 11860 S. LA CIENEGA BLVD. HAWTHORNE. CA 90250. Registered Owner(s): J.C. Bromac Corporation, 11860 S. La Cienega Blvd. Hawthorne, CA 90250. This business is being conducted by a Corporation. The registrant commenced to transact business under the fictitious business name listed: N/A. Signed: J.C. Bromac Corporation, Jeff Brown, V.P. Operations. This statement was filed with the County Recorder of Los Angeles County on October 24, 2013. NOTICE: This Fictitious Name Statement

expires on October 24, 2018. A new Fictitious Business Name Statement must be filed prior to October 24, 2018. 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 14400 ET SEQ., Business and Professions Code). Hawthorne Press Tribune: November 21. 28, 2013 and December 05, 12, 2013.

#### **Fictitious Business** 2013220068

The following person(s) is (are) doing business as THE BUSINESS CENTER. 5757 UPLANDER WAY, SUITE 209, CULVER CITY, CA 90230. Registered Charles Copeland, Owner(s): Canterbury Dr. E217. Culver City. CA 90230. This business is being conducted an Individual. The registrant enced to transact business the fictitious business name listed: October 1, 2013. Signed: Charles Copeland, County Recorder of Los Angeles County on October 22, 2013. NOTICE: This Fictitious Name Statement

expires on October 22, 2018. A new Fictitious Business Name Statement must be filed prior to October 22, 2018. 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 14400 ET SEQ., Business and Professions Code) Inglewood News: October 31, 2013 an November 07 14 21 2013 HI-996.

#### Fictitious Business Name Statement 2013223898

The following person(s) is (are) doing business as #SLICE'D. 303 CULVER BLVD, PLAYA DEL REY, CA 90293. Registered Owner(s): Bobby J's LLC, 336 E Walnut Ave, El Segundo, CA 90245. This business is being conducted by a Limited Liability Company. The registrant commenced to transact business under the fictitious business name listed: N/A. Signed: Bobby J's LLC, Manager, William Delfino. This statement was filed with the County Recorder of Los Angeles County on October 29, 2013.

NOTICE: This Fictitious Name Statement expires on October 29, 2018. A new Fictitious Business Name Statement must be filed prior to October 29, 2018. 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 14400 ET SEQ., Business and Professions Code). El Segundo Herald: November 7, 14, 21, 28, 2013, H-999,

# **Classifieds**

The deadline for Classified Ad submission and payment is Noon on Tuesday to appear in Thursday's paper. Advertisements must be submitted in writing by mail, fax or email. You may pay by cash, check, or credit card (Visa or M/C over the phone).

Errors: Please check your advertisements immediately. Any corrections and/or changes in an ad must be requested prior to the following Tuesday deadline in order to receive a credit. A credit will be issued for only the first time the error appears. Multiple runs will only be credited for the first time the error appears. No credit will be issued for an amount greater than the cost of the advertisement.

Beware: Employment offers that suggest guaranteed out-of-state or overseas positions may be deceptive or unethical in nature. If you have any doubts about the nature of a company, contact the local office of the Better Business Bureau, (213) 251-9696. Herald Publications does not guarantee that the advertiser's claims are true nor does it take responsibility for those claims.

#### APARTMENT FOR RENT

El Segundo Studio apt. Spacious unit in priv. backyard. Walk to the beach or downtown. Priv. parking spot. Appliances & util. incl. \$1,200/mo. Call Laura (310) 980-0372.

#### APARTMENT FOR RENT

**1BD/1BA**. Large Apt. In ES quiet gated building. W/swimming pool, laundry facility, pond w/ water fall \$1,275/mo. No pets. Call Mike at (310) 322-7166.

#### **EMPLOYMENT**

Display Ad Sales Position. We need an experienced Display Ad Salesperson for Herald Publications. Territories include Torrance, El Segundo and Hawthorne. Full or part-time positions are available. 20% commission on all sales. If interested please email your resume to management@heraldpublications. com. No phone calls please.

#### GARAGE SALE

220 Sierra St. Sat. 11/30 & Sun 12/1, 8am-6pm. St. Anthony Church Xmas Bazaar. Jewelry, gifts, tools, , antiques, etc. We are also selling tables 20/day. Call Marie (310)

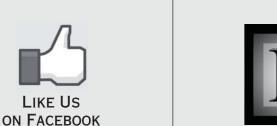
#### PET SITTING

Local HS student available for pet sitting, dog walking. Call Eleanor 310-709-3707.

#### **TUTORING SERVICES**

Former teacher available for math tutoring. Call Terry @ (310) 322-2223.

To appear in next week's paper, submit your Classifed Ad by Noon on Tuesday.





# KEEP IT LOCA

**RATES!** 

**PRICING 1X 2X 3X 4X** Up to 21 words: \$70 \$40 \$50 \$60 Up to 28 words: \$45 \$55 \$65 \$75 Up to 35 words: \$50 \$60 \$70 \$80 Up to 42 words: \$55 \$85 \$65 \$75 Up to 49 words: \$60 \$70 \$80 \$90



HERALD PUBLICATIONS

The deadline for Classified Ad copy and payment is at Noon on Tuesday. We reserve the right to reject, edit, and determine proper classification of classified ads. Herald Publications does not guarantee that the advertiser's claims are true nor does it take responsibility for those claims.

PLEASE NOTE: new email address. E-mail ad copy to: class@heraldpublications.com.

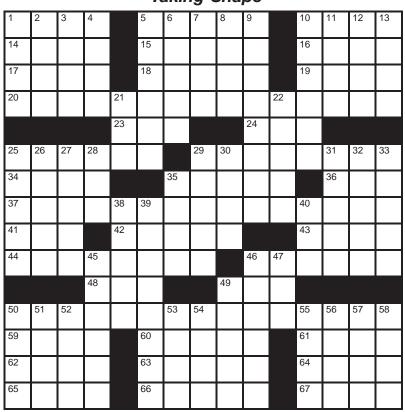
OVER 40 THOUSAND PAPERS DELIVERED WITHIN MILES OF YOUR HOME OR BUSINESS.

HOW TO PAY: CHECKS, CASH OR CREDIT CARDS. Include Visa or M/C number along with billing address, security code, expiration date, email address and phone number. **PAYMENT MUST BE RECEIVED BEFORE AD IS PUBLISHED!** 

Payment Type	○ CASH	○ CHECK	O (MasterCard)	VISA
Credit Card Bil	ling Informati	on		
Card Number			Security Code	Expiration Date
First Name on Ca	ard		Last Name on Card	
Address				
Addiooo				
City			State	Zip/Postal Code
Phone Number			Signature	
Ad Copy				
			COMMUNI	TIES COU

For your convenience you can fill out this form and fax it (310-322-2787), email (class@ heraldpublications.com) it or bring it into the office at 312 E Imperial Avenue, El Segundo.

#### WEEKLY CROSSWORD See Answers Next Week Taking Shape



#### Across

- 1. One who crosses the line?
- Draconian
- 10 Worn
- 14. Kashmir clan
- 15. Emulate Cicero
- 16. Sari-clad royal 17. Like some vaccines
- 18. Nephritic
- 19. Briefly unknown?
- 20. Where to get lost?
- 23. Monthly bill: Abbr. 24. Thickness
- 25. Tolerates
- 29. Decay
- 34. White-tailed eagle
- 35. Endorsement, e.g. 36. Where the buoys are
- 37. Way there and back 41. Ties
- 42. Something in the air
- 43. Baja bread
- 44. Act 46. Muffle
- 48. "There it is!" 49. Hindu month
- 50. Place in Central London
- 12. Hydroxyl compound
- 13. Navajo language 21. Beehive State native

59. Suspension

61 Keister

65. Stuff

Down

62. Importune

63. Of service

66. Illustrious

1. Patronizer

4. Comfort

6. \_\_\_ doozy

10. \_\_\_ nitrate

11. Confessed

7. Bluster

5. Lots

2. Guardianship

3. Gelatin substitute

8. Antares, for one

9. Place to take off and land

67. Those in favor

64. Start of a conclusion

60. Kind of bomb

- 22. Cover story?
- 25. Home with a view

- 26. Cheer type
- 27. Taken
- 28. Animal house 29. Gunk
- 30. Insect stage
- 31. Set, as a price
- 32. Followers
- 33. Big name in stationery
- 35. Boys in the 'hood
- 38. Russian retreat
- 39. Tryout
- 40. Fin. adviser
- 45. Rapids traveler
- 46. Topped cookies
- 47. Shingle abbr.
- 49. Dogsbody
- 50. Tough
- 51. Word waiters write
- 52. Chlorella, e.g. 53. Computer command
- 54. Rather 55. Organic compound
- 56. Unsubstantial
- 57. Vogue
- 58. Asteroid discovered in 1898

#### Last Week's Answers

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<sup>1</sup> P	² H	<sup>3</sup> A	<sup>4</sup> G	<sup>5</sup> E		<sup>6</sup> Р	<sup>7</sup> A	8W	9 S		10 E	<sup>11</sup> R	<sup>12</sup> N	<sup>13</sup> E	
14 R	Е	S	_	Ν		<sup>15</sup>	R	0	Ν		<sup>16</sup> R	0	-	L	
17 E	Х	Ρ	R	Е	<sup>18</sup> S	S	Υ	0	כ	<sup>19</sup> R	S	Е	١	F	
<sup>20</sup> F	Α	_	L		<sup>21</sup> O	Т	Α	L	G	_	Α				
<sup>22</sup> A	Ν	C		<sup>23</sup> A	Д	Е	Ν			<sup>24</sup> E	Т	<sub>25</sub> H	<sup>26</sup> O	<sup>27</sup> S	
<sup>28</sup> B	Е	S	<sup>29</sup> O	М				30C	<sup>31</sup> A	L	Z	0	Ν	Е	
			<sup>32</sup> A	В	<sup>33</sup> A	<sup>34</sup> N	35 D	0	Ν			<sup>36</sup> M	Е	L	
37 	38 M	<sup>39</sup> P	R	0	>	Е	Υ	0	כ	40 R	<sup>41</sup> S	Е	١	F	
42 M	0	0			<sub>43</sub> E	>	Е	Ν	S	כ	Р				
44 P	0	S	<sup>45</sup> T	<sup>46</sup> U	R	Е				<sup>47</sup> S	Α	<sup>48</sup> B	<sup>49</sup> E	<sup>50</sup> R	
<sup>51</sup> S	Т	Υ	Е	S			<sup>52</sup> S	<sup>53</sup> A	54L	Т		<sup>55</sup> A	٧	Е	
			<sup>56</sup> N	Α	<sup>57</sup> C	58 E	L	L	Е		<sup>59</sup> A	L	0	Е	
<sup>60</sup> F	<sup>61</sup> E	<sup>62</sup> N	D	F	0	R	Υ	0	כ	63 R	S	Е	١	F	
<sup>64</sup> O	R	Е	0		<sup>65</sup> A	G	Е	S		<sup>66</sup> P	Е	Е	٧	Е	
<sup>67</sup> P	Α	W	Ν		<sup>68</sup> T	0	R	S		<sup>69</sup> M	Α	Ν	Е	D	

٦.	TO Allowers									
	3	2	6	7	1	8	4	5	9	
	1	4	8	3	9	5	7	2	6	
	5	9	7	6	2	4	3	1	8	
	7	6	2	8	4	1	9	3	5	
	9	8	3	5	6	7	2	4	1	
	4	5	1	2	3	9	8	6	7	
	6	3	5	9	7	2	1	8	4	
	2	7	4	1	8	6	5	တ	3	
	8	1	9	4	5	3	6	7	2	

4				2	6	7	
5		8					
	3		1		8		
		7	3	6	1	5	
7		2		1		6	
6	4	5	8	9			
	6		7		2		
				4		3	
3	9	1				8	

Each Sudoku puzzle consists of a 9X9 grid that has been subdivided into nine smaller grids of 3X3 squares. To solve the puzzle each row, column and box must contain each of the numbers 1 to 9.

# PETSPETS PETSPETS

# Pets Without Partners

Ready for love? Adopt a "pet without a partner" and receive unconditional love when you give a homeless pet a second chance in life.



Davidson

Meet **Davidson**! This pretty little two-year-old Maltese/Poodle mix was found as a stray, and sadly, as is too often the case, he was not microchipped. His owners were never located. Davidson has since been in a foster home where it is reported that he is a no-issue houseguest. He is great with the other smaller dogs in his home and has play manners. What is most special about this little love bug is his endearing nature. He loves to jump on your lap for love and give you warm puppy kisses. As cute as a button, he is a bit of a clown when it comes to playing with toys. He will fetch and bring them back

to you or stop and throw them in the air to entertain himself. Davidson loves to run and play and is happy all the time. Davidson is neutered, current on vaccinations, de-wormed, microchipped, fine with other dogs, cat-safe and good with children.

Barney is a very friendly, happy, playful boy. He is around 12 months old and displays a really spectacular coat. He has the temperament of a Lab with a more interesting personality. Barney will sit, lie down and shake on command for a treat. He has great play manners and enjoys the dog park and doggie daycare, where he is good with both large and small dogs. Barney has great leash manners and loves to ride in the car. We really love this boy! Take one look at his video on our website and you'll be ready to bring him home. Barney is neutered, current on vaccinations, de-wormed, microchipped and fine with other dogs.

To learn more about these and other wonderful dogs, visit our website at www. animalsrule.org. If a dog is on our website, it's available. Or come to our Saturday adoption events from 11 a.m. to 3 p.m. at 305 North Harbor Boulevard in San Pedro (just off the 110 near the cruise port). We are always in need of donations for veterinarian bills and our senior dogs. Donations can be made through our website or by sending a check payable to: Animals Rule Placement Foundation at 305 North Harbor Blvd., San Pedro, CA 90731. All donations are tax-deductible. We are a registered 501©3 non-profit organization.

Saving one animal won't change the world, but the world will surely change for that animal. •

# **Purrrfect Companions**

We're back in black! The adoption fee for each black cat or kitten is only \$20 from Nov. 1-30. Sadly, black cats are the least likely to be adopted. Please be colorblind and give



Feri

these black beauties a second chance for love.

Fern is a beautiful, petite black kitten with big green eyes that look right into your heart. Fern is very sweet and playful and charges around the house with the other kittens. Fern likes to carry her toys in her mouth and will keep you entertained with her antics. She would enjoy someone who will take time to talk to her and pet her. Fern would like to be adopted into a home with her Tabby brother, Terrance, or another friendly cat or kitten for companionship.

**Trapper** is everything you could wish for in a kitten. Fluffy, cuddly and friendly, he's the total package. Just nine weeks old, Trapper is an energetic and fun-loving little guy just waiting to share your love.



Trappe

Flint is an adorable little love bug. He's happy, fun, loving and energetic. He has a silky black coat and big, golden eyes with shades of green. He loves to play with kitties of all ages, especially with his Tortie sister Vidia. Flint is friendly and easygoing and does well with new people around him. Come take a look at Flint--you will love his affectionate and playful nature.

**Riley** is a beautiful Bombay mix. She is a loving, playful cat who loves people

and other cats. Riley also loves to eat--cat food, human food, bugs – basically anything left on the floor will end up in her mouth. Because of this love of food, Riley has learned how to sit (and she could probably learn more tricks). Everyone who has met Riley has fallen in love with her. But they are usually at their cat limit and cannot adopt her. Do you have room in your home and your heart for Riley?

These kittens/cats are available for adoption through Kitten Rescue, one of the largest cat rescue groups in Southern California. All of our kitties are spayed/neutered, microchipped, tested for FeLV and FIV, de-wormed and current on their vaccinations. For additional information and to see our other kitties, please check our website at www.kittenrescue.org, or email us at mail@kittenrescue.org. Your tax-deductible donations for the rescue and care of our cats and kittens can be made through



Kile

our website or by sending a check payable to Kitten Rescue, 914 Westwood Boulevard, #583, Los Angeles, CA 90024.

On Saturdays, we have adoptions from noon to 3 p.m. in Westchester at 8655 Lincoln Boulevard, just south of Manchester Avenue, and also in Mar Vista at 3860 Centinela Avenue, just south of Venice Boulevard. Our website lists additional adoption sites and directions to each location.

Be kind. Save a life. Support animal rescue. •



Flint



Barney

# <u> Happy Tails</u>

Puppies can be a bit like potato chips – "Bet you can't have just one." That's what Bolt's family found out, and now they may be ready for number two.

"Back in March, I adopted a beagle puppy (Tarantino, now known as Bolt). Now that he has come to be settled in our home I think it is time to get him a sibling. He has been really great and loving with both people and other dogs. He has had sleepovers with his best doggy friends at our house, and I notice he becomes sad when they leave. I had been talking with his trainer and we agreed another dog would be good for him, as he loves to run and play.

— Tabetha."

When you adopt a "pet without a partner," you will forever make a difference in their life and they are sure to make a difference in yours. •



# Rea Estate

# HARP Changes Put Refinancing in Reach of More Homeowners

(BPT) - When the federal Home Affordable Refinance Program (HARP) launched in 2009, millions took advantage, but many other homeowners found they couldn't qualify to refinance their underwater mortgages. Today, significant enhancements have made the program more accessible for homeowners and a great opportunity to lower payments or build equity faster.

If you owe as much or more on your home than its current value, you're considered "underwater" or "upside-down" on your mortgage. For some homeowners, the situation has led to foreclosure. Others, however, have stayed current on their mortgage payments, and those are the people HARP is intended to help. You may be eligible for HARP if:

- You are current on your mortgage.
- Fannie Mae or Freddie Mac backs or owns your mortgage, and they acquired your mortgage on or before May 31, 2009. Use Fannie Mae's and Freddie Mac's online tools to find out.
- The mortgage is for your primary home, a single-family second home or a one- to four-unit investment property.

If you're underwater but still able to afford your current mortgage payment, you may wonder why you would want to refinance. Refinancing a higher interest rate mortgage is a great way to obtain a lower rate that saves you money over the life of the loan. Unfortunately, traditional refinances are not designed to help people whose current home debt exceeds their home's value. For underwater homeowners, qualifying for refinancing is virtually impossible without HARP.

"When we opened our restaurant three years ago, we turned to local news media to let our neighboring residents and businesses know we were here. Advertising in the Torrance Tribune has resulted in many of the loyal customers we have today."

Bert Sierra

Owner of Tortilla Cantina

Torrance Tribune

When you refinance through HARP, you'll likely end up with a lower monthly payment, a shorter-loan term or you can even refinance an adjustable rate mortgage into a 30-year fixed rate mortgage. You can invest those savings in other areas, such as home improvements,

retirement savings or college funds. Home improvements, in particular, can be a great investment because they can increase your home's value, even as you continue to pay down how much you owe on it.

With mortgage interest rates still historically

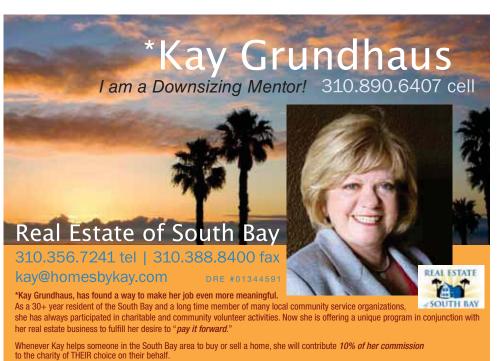


low - but likely to rise - and the changes to HARP, it's a good time for underwater homeowners to consider applying for the refinancing program. More homeowners will qualify under the new provisions, and some who were previously declined for the program may now be able to qualify for it.

#### **Key HARP Changes Include:**

- No underwater limits Borrowers will now be able to-refinance-regardless of how far their homes have fallen in value. Previous loan-to-value limits were set at 125 percent. For example, if your home value was \$100,000, your mortgage couldn't exceed \$125,000 in order for you to qualify for HARP. That limit has been lifted, so now you may qualify even if you owe much more than your home is worth.
- No appraisals or underwriting Most homeowners will not have to get an appraisal or have their loan underwritten, making their refinance process smoother and faster.
- Modified fees Certain risk-based fees have been reduced or eliminated altogether for borrowers who refinance into shorterterm loans.
- Less paperwork Lenders have the option of qualifying a borrower by documenting that the borrower has at least 12 months of mortgage payments in reserve.

Perhaps most important, the deadline to apply for refinancing through HARP has been extended. Homeowners now have until Dec. 31, 2015 to apply, but take advantage of current low mortgage rates. To learn more about the new HARP and if you may be eligible to participate, visit www.HARP.gov. •



"We make a living by what we get. We make a life by what we give." ~ Winston Churchill



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# Roger Hart (left) with sons: Kevin; Jeremy and his wife Stephanie; and Bradley with his wife Alannah. The Hart family has used its successful business to promote and preserve pride in the Torrance community through responsible real estate transactions and home ownership.

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