

Santa Monica Daily Press

A newspaper with issues

DAILY LOTTERY

SUPER LOTTO

7 9 23 30 40
Meganumber: 5
Jackpot: \$10 Million

FANTASY 5

1 13 14 24 35

DAILY 3

Daytime: 1 3 0
Evening: 2 9 0

DAILY DERBY

1st: 02 Lucky Star
2nd: 12 Lucky Charms
3rd: 04 Big Ben

RACE TIME: 1:49.86

NEWS OF THE WEIRD
BY CHUCK SHEPARD

News of the Weird recently mentioned the Simulator, a vibrating device operated over the Internet that permits thrusting movements (typically, by a male) at one computer to be mimicked by an insertable wand (typically, for use of a female) at another computer. For less excitable people, researchers at Carnegie Mellon University recently developed The Hug, which allows one user (perhaps a grandparent) to squeeze a velour-covered, human-shaped pillow connected to a wireless phone and have that squeeze received (perhaps by a far-away grandchild) on his or her own human-shaped pillow, as if delivered by the grandparent in person. The pillow will also speak in the sender's voice and warm itself up appropriately.

TODAY IN HISTORY

In 1939, Roman Catholic Cardinal Eugenio Pacelli was elected Pope; he took the name Pius XII.

In 1943, the World War II Battle of the Bismarck Sea began.

In 1955, the William Inge play "Bus Stop" opened at the Music Box Theatre in New York.

QUOTE OF THE DAY

"Just as we are often moved to merriment for no other reason than that the occasion calls for seriousness, so we are correspondingly serious when invited too freely to be amused."

AGNES REPPLIER
AMERICAN ESSAYIST (1858-1950).

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Washed up



John Wood/Daily Press

Workers created a pile out of large pieces of debris near the McClure Tunnel from driftwood and other trash that washed ashore on Santa Monica Beach in last month's storms. Tractors also have been busy each morning combing the beaches for smaller debris.

Safety in numbers for residents of Pico

BY RYAN HYATT

Daily Press Staff Writer

PICO NEIGHBORHOOD — Residents in this eastside neighborhood feel that crime has decreased in recent years, according to survey results released by City Hall this week.

Pico neighborhood residents were more likely than others to say the crime situation has "gotten better" over the past few years. Forty-one percent said crime has improved, compared to just 25 percent of those polled elsewhere in Santa Monica. Only 13 percent of Pico residents felt crime had gotten worse, compared to 17 percent of those living in other parts of Santa Monica.

City Hall hired Goodwin Simon Strategic Research Company to conduct a telephone survey of residents as part of an ongoing effort to assess satisfaction with city services and to explore views on policy and priorities. The survey was conducted in January.

Four-hundred telephone interviews were conducted citywide. In addition, there were 150 interviews conducted in the Pico area. Thirty-one respondents were also identified from the citywide sam-

"The crimes going on here are not thugs hitting old women over the head and stealing their purses."

It's violent crimes."

PETER TIGLER

Pico neighborhood resident

ple, bringing the total number of Pico residents polled to 181.

The Pico neighborhood — which runs north of the Santa Monica Freeway to Santa Monica Boulevard, south to Pico Boulevard and east from Lincoln Boulevard to Centinela Boulevard — has historically been the center of Santa Monica's violent crime, drug dealing and gang activity, despite encompassing just eight square blocks.

Peter Tigler, a Pico resident who is active in the community, said he agrees with the survey

See SURVEY SAYS, page 6

UCLA hospital tightening belt, planning layoffs

Profit estimates came up \$18M short last year

BY CORTNEY FIELDING

Special to the Daily Press

UCLA Healthcare announced that it will lay off employees and eliminate jobs in both its Santa Monica and Westwood branches this summer, making it the second hospital within the city to undergo budget cuts in recent years.

According to administrators, who estimate the move will save the hospital between \$1.5 million and \$2 million when coupled with other cost-saving measures, the layoffs and a hiring freeze are necessary because of declining revenues and increased costs within the health care industry.

UCLA officials said the institution's financial situation has been worsening since July of 2003. Last

See LAYOFFS, page 5



Photo courtesy

Shane Rahmani, 26, a cancer survivor, chills out in the new 'Laugh Library' in Santa Monica, where cancer patients and survivors can use or borrow from a collection of books, CDs and DVDs. Rahmani and two friends started a group that donated the \$25,000 room to the office of a nonprofit group.

'Library' provides patients with a lighter approach

BY JOHN WOOD

Daily Press Staff Writer

SUNSET PARK — Laughter really is among the best of medicines, even for vicious and sometimes deadly diseases like cancer.

That's the philosophy behind a new "Choose to Laugh Library" in Santa Monica, where cancer patients can browse titles like "The Guide to Laughing: Sex," or flick on an oversized plasma TV and watch films like "Raising Arizona" and "Roxanne," or

episodes of "The Simpsons."

Opened this past weekend in an office complex in Sunset Park, the Laugh Library is part of the Wellness Community, a now-international nonprofit organization originally founded in downtown Santa Monica 23 years ago by Harold Benjamin, whose wife was a breast cancer survivor.

People enjoying the new Laugh Library, however, have a different man to thank. He is 26-year-old

See LAUGH LIBRARY, page 7

Jacquie Banks

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Surf the net, Aries

Santa Monica Daily Press



JACQUELINE BIGAR'S STARS The stars show the kind of day you'll have:
★★★★-Dynamic ★★★★★-Positive ★★★-Average ★★-So-so ★-Difficult

ARIES (March 21-April 19)
★★★★ What could have been complicated yesterday proves to be a piece of cake today — finally! You wake up with a new perspective that brings results. A partner's suggestions help you zero in on important information. Tonight: Surf the Net. Talk to an expert.

TAURUS (April 20-May 20)
★★★★ Where you had to wade through a lot of confusion and misinformation, today you tackle basics and find answers. A key associate makes all the difference in how you plan your time. Yes, you will want special time with this person. Tonight: Being a duo is more fun than flying solo.

GEMINI (May 21-June 20)
★★★★ Though you might have the best intentions, you easily could get waylaid. Don't make a big deal about constantly changing plans. Look at all the fun and opportunities that could be heading in your direction. Tonight: Pick through your invitations.

CANCER (June 21-July 22)
★★★ Your naughty imagination could cause a major detour this morning. Expect to put in extra hours in order to compensate. Be more sensitive to your time allotments, or you could put yourself into a tizzy. Concentrate on one task at a time in the p.m. Tonight: Get some exercise.

LEO (July 23-Aug. 22)
★★★★ You might be overwhelmed by all the news that drops on you. Enjoy the creativity that surges forth. Sort through everything you hear. Your imagination will fill in the blanks. You easily could go overboard, and you might not care in the least. Tonight: Midweek fun.

VIRGO (Aug. 23-Sept. 22)
★★★ Clear the air in the morning with a partner or important friend. Both of you will feel better. Get as much done as you can from home rather than race around. A purchase or new item to make your life more pleasant is perfect. Tonight: Enjoy your home.

LIBRA (Sept. 23-Oct. 22)
★★★★ Sometimes you might be overwhelmed by a boss's or associate's knowledge about money. Don't be taken aback; rather, ask for information. Communication flourishes in the p.m. Run errands and make calls then. Tonight: Visit with friends.

SCORPIO (Oct. 23-Nov. 21)
★★★★ In the morning, you are in top form. Use this period for important activities. Take your time with money matters in the afternoon. You, as well as others, will tend toward extravagance. Tonight: Buy something for yourself.

SAGITTARIUS (Nov. 22-Dec. 21)
★★★★ Handle a personal or domestic matter in the morning. By the afternoon, all eyes turn to you. Calls, messages and general activity surround you. Distraction could easily mix in. Others find you to be magnetic. Tonight: Decide what would make you happy, then follow through.

CAPRICORN (Dec. 22-Jan. 19)
★★★ Move quickly on a key issue. A meeting proves to be more successful in the a.m. This afternoon, you might want to mull over some ideas. Use care with a new person who might not be what he or she portrays. Tonight: Schedule some personal time.

AQUARIUS (Jan. 20-Feb. 18)
★★★★ Handle your responsibilities, especially those impacting your finances, first thing in the morning. Touch base with a boss, older relative or friend. Somehow, by the afternoon, you become very distracted, though certainly content. Tonight: Join a friend or two.

PISCES (Feb. 19-March 20)
★★★★ Your opinions are valued. Someone at a distance calls or seeks you out. Be careful with information. Double-check your facts. By the afternoon, you are tossed into a leadership position. Take charge gracefully. Tonight: A force wherever you are.

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LOCAL



COMMUNITY BRIEFS



Photo courtesy

LIONHEARTED: Back row, left to right: Coach Christine Jinbo, coach Denny Lennon, Sami Aalvarez, Bella Quijano, Kirsten Fitz, Ally Sabol, Crystal Holguin, Julie Fitz and Mohsani Hoyveda. Middle row: Student assistant coach C.J. Lewis, Savans Reyes, Gabie Levesque and Raika Daquel. Front row: Avery Rice, Mari Reyes, Cassie Flores and Haley McGlynn.

Lady Lions roar to another strong finish

By Daily Press staff

The St. Mark A Girls (eighth grade and under) basketball team finished third in the Los Angeles Catholic Youth Organization playoffs this season.

St. Mark and St. Monica played each other this past Saturday for the fourth time this season in the semifinals of the Los Angeles Catholic Youth Organization playoffs. St. Monica survived a potential game-winning shot to win in overtime, 33-31. St. Mark returned on Sunday to dominate St. Finbar of Burbank, 32-16, in the third-place game. Our Lady of Miraculous Medal (Montebello) won the championship game with a 32-31 victory over St. Monica.

Close to 200 schools participate in the L.A. CYO athletic program, with 63 teams from 25 leagues advancing to the girls basketball playoffs.

St. Mark logged another outstanding season. The girls finished with the school's third consecutive 30-win season, ending the year with a 30-9 overall record (25-4 against CYO teams). The girls won the league championship for the sixth straight year with a 7-0 record and extended the league winning streak to 53 games. In addition, the girls won the championship of the IHOP Holiday Classic at St. Jerome in Westchester, finished third in two tournaments and won the consolation championship of the Holiday Hoops Tournament, a tournament in Huntington Beach featuring large enrollment schools from Orange County. After two impressive wins at the Serra High School Showcase, the Lady Lions made their playoff run to the CYO semifinals. St. Mark has advanced to the L.A. CYO Final Four six times, five in the last six years. The Lady Lions won the L.A. CYO Championship in 2000.

For those @\$#! teens only

By Daily Press staff

Teenagers interested in the trendy art of comic strips — from traditional comics to Japanese manga — can learn more by attending the Santa Monica Public Library's free three-part reading and discussion series called "Comix.@\$#!." Each

See BRIEFS, page 7



SURF REPORT

On Tuesday the NW swell peaked, kicking up some decent-sized surf. Today the NW declines to chest-high or so, and some light background SW is expected in the knee- to waist-high range. Thursday the background SW picks up a bit, but the big news is from a NW system that we've been watching around the Aleutian Chain/Bering Sea region. Stay tuned for more details.

Today the water is:

60°

Write us at wood@smdp.com and tell us what the surf is doing today at your local break.

	LOW TIDES				HIGH TIDES			
	Morning	Height	Evening	Height	Morning	Height	Evening	Height
SATURDAY	4:08	1.0	4:25	0.2	10:05	4.8	10:45	4.7
SUNDAY	4:49	1.0	4:46	0.7	10:42	4.3	11:11	4.8
MONDAY	5:38	0.9	5:06	1.2	11:27	3.6	11:42	4.9
TUESDAY	6:41	0.9	5:26	1.7	12:30	2.9	N/A	N/A
WEDNESDAY	8:10	0.8	5:38	2.2	2:31	2.4	12:23	4.9
THURSDAY	9:59	0.5	N/A	N/A	1:24	4.8	N/A	N/A
FRIDAY	10:34	0.6	6:08	2.4	1:52	4.2	3:03	2.1

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The Q Line

This past weekend, more than 400 Santa Monicans turned out for a workshop to discuss and develop solutions for quelling gang violence in the city. Suggestions included developing an inter-agency partnership, increasing parent involvement, re-examining the way officers police local neighborhoods, partnering with the business community to offer jobs and training to youths, and developing new education programs for students, teachers and counselors.

Another workshop has been scheduled for March

12, at which time officials hope the community will formulate a specific plan for tackling the problem.

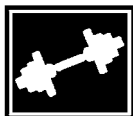
So this week, Q-Line wants to know, "What needs to be included in the community's plan to end gang violence?"

Call (310) 285-8106 before Friday at 5 p.m. and we'll print your responses in the weekend edition. Please try to limit your comments to a minute or less. It might help to think first about the wording of your response.

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OPINION

Being everywhere you want to be might cost you everything you own



INCITES

BY ED SILVERSTEIN

(Author's note: This column, which ran last year, is even timelier today. Republicans, joined by a number Democrats, are again pushing (and seem virtually assured of passing) a credit card industry backed bankruptcy bill. The bill will make it much harder for consumers to wipe out credit card debt yet does nothing to curb the unethical and predatory practices of the credit card industry.)

There is a gang out there that makes Tony Soprano look like a choir boy. They have often targeted those who are poorest, most desperate and with bad credit. To these unfortunates they loan money at exorbitant rates, then threaten drastic consequences should they fall behind in their payments. No, this isn't a syndicate of loan sharks. They are ...

Credit card companies.

I was not truly cognizant of the full impact of the credit industry's shady business practices until I noticed that one of my employees seemed depressed. After a lot of coaxing and several threats, she finally admitted that she had run up about \$5,000 in credit card debt and was overwhelmed by her payments. Even though this was a significant amount of debt based on her income, it was still a bit puzzling that she was having such a hard time making the payments. I suggested that she show me her monthly bills and we'd explore her options.

Do you know what's in your wallet ... and has it just chewed off your leg? I have to admit, when I saw those five bills, from three different credit card companies, I was stunned. The lowest annual interest rate was 21.15 percent and Provident, which specializes in riskier customers, topped out at a frightening 27.99 percent. But that was just the appetizer. Her Capitol One card, which had a balance of \$832, generated a monthly finance charge of \$15.61. Manageable, right? Maybe, but since she had fallen behind in her payments there was also a \$29 late fee, or about 3.5 percent a month. But wait, there's more. She was also over her credit limit so Capitol One tacked on an additional \$29 fee; ironic as it was their finance charges and late fees that put her over the limit. This brought the total of monthly fees and charges for that one card to \$73.61, or 8.85 percent. With com-

pounding, the annual costs could be well over 100 percent and this doesn't even take into account the annual membership fees that can be another 10 percent or more of your spending limit. I can almost hear Mayer Lansky sitting up in his grave and saying, "Oy vey, why didn't we think of this?"

A romantic \$50 dinner for two kept on your high interest credit card for five years — \$165. A \$1,000 weekend in Santa Barbara on your card for three years — \$2,048. Bankruptcy protection if creditors have their way — worthless. Bankers and creditors have lavished tremendous amounts of money on politicians to insure passage of a bankruptcy bill that would limit bankruptcy relief and offer it to far fewer individual debtors. This bill is unfair on so many levels, chief among them is that it rewards creditors, but does nothing to limit their aggressive marketing or curtail their ever-riskier behavior. The bill, which seemed a sure thing a few months ago, was prevented from coming to a vote because of opposition from newspapers, unions and consumer groups. But this bill is far from dead and you can expect it to rear its ugly head in the near future.

Course of action: Cut up your credit cards. If you own a home, consider a home equity loan. Interest is about 5 percent and, unlike credit card interest, is usually tax deductible. There also are services that will help you negotiate a payment schedule with the credit card company. Often this can include suspension of late fees and finance charges. You can find these credit counselors on the Internet, but check their fees, or better yet, call Info Line, which provides 24-hour information on human service agencies for Los Angeles County, at (310) 551-2929.

You also can negotiate with the credit card companies yourself. Of course, any of these types of arrangements may negatively impact your credit history, but not nearly as much as a bankruptcy. As for the late and over-the-limit fees, tell your credit card companies that you believe they are unfair and usurious. Threaten to contact your congressional representatives. All three companies reversed my employee's late and over-the-limit charges, reducing her debt by nearly \$700. And remember, it may be everywhere you want to be, but if you can't afford to pay for it, leave home without it.

(Comments or requests for copies of this column can be e-mailed to incites-@incites.net.)

GUEST COMMENTARY BY THOMAS A. BOWDEN

Live and let die: Assisted suicide is our moral right

Though John Ashcroft has left the Justice Department, his religious conservative legacy lives on in the form of a lawsuit designed to overturn Oregon's physician-assisted suicide law. The Supreme Court has agreed to hear the case, which up until now has hinged upon legal technicalities instead of addressing the real issue: whether an individual has a right to commit suicide.

The Oregon law that is under attack permits doctors to prescribe a lethal dose of drugs to a mentally competent, terminally ill patient who makes written and oral requests, consults two physicians, and endures a mandatory waiting period. The patient's relatives and doctors are powerless to engage in legalized "mercy killing," as they cannot make an application on the patient's behalf, and the patient himself administers the lethal dose.

Back in 2001, Ashcroft decreed that any doctor prescribing such a dose would violate federal law against dispensing controlled dangerous substances without a "legitimate medical purpose." So far, Ashcroft's position has been rejected by the federal courts, and now the Bush administration's last chance lies with the Supreme Court.

This case will allow the court to revisit its 1997 decision in Washington vs. Glucksberg, which held that individuals have no constitutionally protected right of suicide, and hence no right to obtain assistance in that act. The Glucksberg case looks increasingly vulnerable to being overruled, especially in light of the court's 2003 decision upholding the right of individuals to engage in private homosexual acts, regardless of whether society or God may abhor homosexuality.

What the courts must grasp, if they are to justly resolve the debate over assisted suicide, is that there is no rational, secular basis upon which the government can properly prevent any individual from choosing to end his own life. Rather, it is religious mysticism that energizes the Bush administration into attacking those who dare to defy God's divine plan.

Conservatives' outrage at the Oregon law stems from the belief that human life is a gift from the Lord, who puts us here on earth to carry out His will. Thus, the very idea of suicide is anathema, because one who "plays God" by causing his own death, or assisting in the death of another, insults his Maker and invites eternal damnation, not to men-

tion divine retribution against the decadent society that permits such sinful behavior.

When religious conservatives use secular laws to enforce their faith in God, they threaten the central principle on which America was founded. The Declaration of Independence proclaimed, for the first time in the history of nations, that each person exists as an end in himself. This basic truth, which finds political expression in the right to life, liberty, and the pursuit of happiness, means, in practical terms, that you need no one's permission to live and that no one may forcibly obstruct your efforts to achieve your own personal happiness.

But what if happiness becomes impossible to attain? What if a dreaded disease, or some other calamity, drains all joy from life, leaving only misery and suffering? The right to life includes and implies the right to commit suicide. To hold otherwise — to declare that society or God must give you permission to kill yourself — is to contradict the right to life at its root. If you have a duty to go on living, despite your better judgment, then your life does not belong to you, and you exist by permission, not by right.

For these reasons, each individual has the right to decide the hour of his death and to implement that solemn decision as best he can. The choice is his because the life is his. And if a doctor is willing to assist in the suicide, based on an objective assessment of his patient's mental and physical state, the law should not stand in his way.

If George W. Bush were to contract a terminal disease, he would have a legal right to regard his own faith in God's will as paramount, and to instruct his doctor to stand by and let him suffer, just as long as his body and mind could endure the agony, until the last bitter paroxysm carried him to the grave. But the Bush administration has no right to force such mindless, medieval misery upon doctors and patients who refuse to regard their precious lives as playthings of a cruel God.

In the end, only the Supreme Court can thwart the designs of conservatives who, by injecting religion into the bloodstream of American law, seek to assist in our own national suicide.

(Thomas A. Bowden is an attorney and a writer for Ayn Rand Institute in Irvine.)

OPINIONS EXPRESSED are those of the writer and do not necessarily reflect those of the Santa Monica Daily Press staff. Guest editorials from residents are encouraged, as are letters to the editor. Letters will be published on a space-available basis. It is our intention to publish all letters we receive, except those that are libelous or are unsigned. Preference will be given to those that are e-mailed to sack@smdp.com. All letters must include the author's name and telephone number for purposes of verification. Letters also may be mailed to our offices located at 1427 Third Street Promenade, Suite 202, Santa Monica, 90401, or faxed to (310) 576-9913. All letters and guest editorials are subject to editing for space and content.

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HMOs being blamed for hospitals on life support

LAYOFFS, from page 1

year, it made \$11.7 million in profits, but was estimating \$30 million.

Officials project similar profits this year. "We are not performing at a level to achieve our budget," said UCLA Chief Nursing Officer Posie Carpenter.

UCLA spokesman Ted Braun said the hospital is trying to stave off future budget problems in the wake of an increasingly difficult business climate. UCLA officials are concerned that increased costs will continue to erode profits, and eventually create a system that barely breaks even.

"We are trying to avoid significant losses for the system," he said. "Consequently, we need to take steps now to reverse the shortfall and improve the system's financial performance and future outlook. If UCLA Healthcare did not implement this improvement plan, the system would be looking at significant financial losses for this fiscal year and the next one."

UCLA will release details about the cuts — due to take effect in July — in upcoming weeks. While the company has not said exactly which employees will be affected, a majority are expected to come from its Westwood branch, according to Braun.

It remains unclear how many of Santa Monica's 1,300 employees will find themselves out of work.

Braun said about 40 people will be laid off in total. Another 100 to 150 positions will be eliminated through a variety of ways, including work reassignments and attrition.

The cuts come a year and a half after Saint John's Health Center laid off some 200 employees in an effort to make up for a budget shortfall. However, in contrast to Saint John's, which terminated multiple patient services and shut down numerous outpatient services, administrators at UCLA contend the cuts will not directly affect patient care because departments or services won't be eliminated.

"This should remain invisible to patients," said Carpenter, adding the hospital is expected to spread the cuts across multiple departments in both locations to ensure none will be cannibalized in the process.

While all programs and services should remain intact, UCLA will be making changes in its surgery quotas to find the most profitable "combination of services," Carpenter said.

The hospital is expected to increase the number of surgeries deemed the most profitable, such as orthopedic procedures, while decreasing those which are having the biggest negative impact on the hospital's budget.

"We may have to do a little less of some things," Carpenter said.

The Santa Monica branch of UCLA

Medical Center will be spared the bulk of the layoffs, according to Carpenter, because of its "aggressive" positioning throughout the budgeting process. To ensure its staff would not become casualties, the hospital has limited the number of employees hired.

The Westwood hospital didn't practice the same level of oversight, Braun said.

However, while the Santa Monica hospital will retain most of its staff, it's not immune to budget cuts, Carpenter said. Possible actions include eliminating after-hour call schedules for non-invasive surgery and pinpointing new technologies that would eliminate the need for workers in some departments.

Both UCLA and Saint John's attributed their revenue problems to inadequate reimbursement from HMOs, the rising numbers of uninsured patients, and insufficient government reimbursement for Medicaid patients.

"Reimbursement for providing care to people covered by these plans (HMOs) does not come close to covering our costs," Carpenter said. "While our costs to treat patients continually increase, we are not getting corresponding increases in reimbursement from insurers."

UCLA also has a contract with Medi-Cal, a state funded insurance program. Carpenter said the state reimbursement plan falls short of covering the costs of treating their patients.

The hospital's Medi-Cal census has increased significantly, Carpenter said, "increasing the financial strain on our hospital."

The American Federation of State, County and Municipal Employees, which represents many of the UCLA Medical Center employees, said they haven't seen solid evidence to support the hospital's claims.

"I'm not sure things are as bad as they are making us believe," said Nicole Moore, union organizer for Local 3299, adding that the last thing the community needs is to lose more workers in its hospitals.

"The number of patients only grows larger," said Moore, who feels the hospital has already spread existing employees too thin to adequately take care of patients.

Moore said her workers still do not know who among them will be out of a job this summer.

"It's wait and see," she said.

Meanwhile, at Saint John's, CEO Bruce Lamoureux said its financial picture has brightened in the past year and a half.

There haven't been any layoffs at Saint John's since December 2003, and Lamoureux doesn't anticipate any more in the near future.

"I'm looking forward to an improved operating performance in 2005," Lamoureux said.

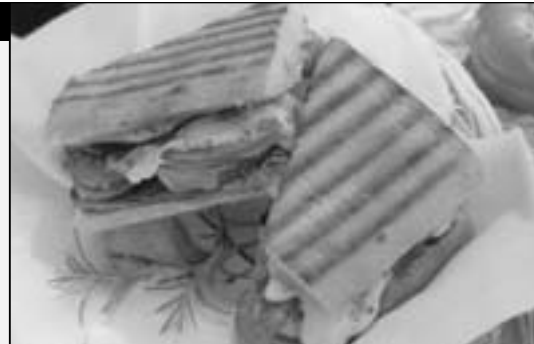
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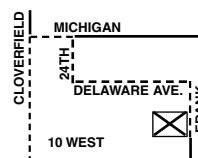
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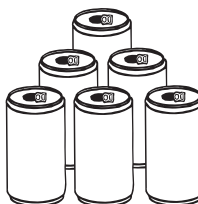
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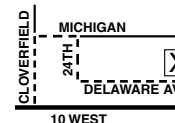


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LOCAL

Some Pico neighborhood residents question survey

SURVEY SAYS, from page 1

results in general, but that crime continues to plague the neighborhood.

"If you look at violent crime, it is pretty consistent over the years," Tigler said. "Pico is safer for burglaries, for example, more than the Promenade. The crimes going on here are not thugs hitting old women over the head and stealing their purses. It's violent crimes — the shootings we hear every once in a while — that affect people."

Santa Monica Police Lt. Frank Fabrega said the crime that might be most indicative of gang activity is aggravated assault. Between 2002 and 2004, aggravated assaults declined significantly in the Pico neighborhood. There were 29 in 2002, 25 in 2003, and 11 in 2004. For the same years throughout the entire city, there were 307, 290 and 282 aggravated assaults, respectively.

Fabrega said there has only been one homicide in Pico since 2002, while there have been 13 elsewhere in Santa Monica. There have been three rapes reported in Pico, in contrast to 75 reported in Santa Monica during that same period.

"Sexual assaults often occur by acquaintances of the victim, such as friends or family members," Fabrega said.

According to Fabrega, the number of reported robberies in Pico also have been on the decline, with 14 reported in 2002; six in 2003 and seven in 2004. The number of robberies in the remainder of the city also reflect a decline, with 299 in 2002, and 242 both in 2003 and 2004.

"A lot of thefts become robberies once fear or force are used to escape," Fabrega said.

Meanwhile, some Pico residents remain skeptical of the survey results. Yolanda de Cordova, office manager of the Pico Youth & Family Center, said she hasn't spoken to anyone in the neighborhood who has been interviewed.

"I was really excited to hear the city was doing a Pico survey, but I'm not sure of the results," she said. "I've asked some of the families we work with, and none of them have taken the survey. I think if some of them had, the survey would be more concrete and have different results."

Cordova said the Pico Youth & Family Center works with 200 children, many of whom have been affected by gangs, violence and drugs.

"We would like to do our own survey on the kids and families we serve who are directly impacted, a cross reference to the city survey," Cordova said.

In the city survey, respondents were asked to name one or two issues facing the city they felt were most important. Twenty-five percent of Pico residents said

that crime, gangs or drugs were the most important issues, compared to 8 percent of those living elsewhere in Santa Monica.

Don Gray, also a Pico resident, agrees with the results, but doesn't believe a perceived reduction in crime has to do with local government involvement.

"I went to that gang violence workshop the city held last Saturday," he said, referring to a discussion of gang violence on Feb. 26 at John Adams Middle School. "Of the hundreds of people there, only a handful were from Pico. It was quite a turnout, but they were all out-of-towners. The city isn't making a difference."

"If there has been a reduction in crime, it probably has an economic basis."

Gray said the escalating property values in Santa Monica over the past few years has likely prompted area residents to call in more criminal activity to the police.

"It's one thing if you own a home and there is a crack dealer on the corner of the street," he said. "It's another thing if you own a home that's suddenly worth a million dollars, and there is a crack dealer on the corner of the street. People aren't going to put up with that."

Residents also were asked to rate the seriousness of several city problems. Of those, 69 percent of Pico residents said that traffic was a serious problem, compared to 61 percent of those living in other parts of Santa Monica. Whereas 37 percent of Pico residents said that gang violence was a serious issue, only 22 percent of their fellow Santa Monicans shared their sentiments.

Pico residents were no more likely than others to say that affordable housing, homelessness and parking were serious problems for the city.

Pico residents were more than likely than others to give City Hall positive ratings for providing services for youth (67 percent compared to 48 percent); providing services to senior citizens (61 percent versus 54 percent); operating efficiently (59 percent against 46 percent); supporting early childhood education (52 percent to 43 percent); enforcing noise limits at the airport (48 percent to 32 percent); and spending money in the right areas (33 percent to 25 percent).

The citywide sample was drawn using a random-digit-dial methodology, so that every working residential number in the city had the same chance of being called. The sample for the extra interviews in the Pico area was drawn randomly from commercial telephone directories listing residents of the defined area.

The margin of error for the citywide and Pico survey is 5 percent to 7 percent, respectively.



FENCES | HEDGES | WALLS A Public Workshop

You are invited to a public workshop to learn about the issues regarding fences, hedges, and walls throughout the city and to provide feedback on current and future regulations pertaining to this matter. Your feedback will help develop recommendations to be shared with the community. Once the conceptual recommendations are finalized, they will be presented to City Council for adoption as an interim ordinance.

WHEN: Wednesday, March 9, 2005
 7:00 PM

WHERE: Ken Edwards Center
 1427 Fourth Street, Santa Monica

WHO: City Planning, Transportation Management, and Building and Safety staff...and you!

Questions? Need more information? Call the City Planning Division at (310) 458-8341 or send an email to tony.kim@smgov.net.

Ken Edwards Center is accessible by Big Blue Bus lines 1, 2, 3, 4, 5, and 9. Parking is available by entering on Fourth Street. Ken Edwards Center is wheelchair accessible. To request disability-related accommodations, please contact Kyle Ferstead at (310) 458-8341 or (310) 458-8696 TTY at least 72 hours in advance.

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LOCAL



‘Library’ founder knows importance of laughter

LAUGH LIBRARY, from page 1

Shane Rahmani, a cancer survivor and strategist for Gateway Computers, who along with two friends, founded a non-profit organization last summer called Choose to Laugh, Inc.

Rahmani, a native of South Africa, was diagnosed with testicular cancer at age 22 while studying business at the University of Michigan. He said he learned quickly the importance of laughter as part of his healing.

“It was a difficult thing, but going through something like that at the age I did opened up a lot of doors in a lot of ways,” Rahmani said. “The reality is this illness touches a lot of people and it presents all sorts of challenges.

“A positive state of mind will bring you closer to healing.”

Ample medical data backs that up, said Michael States, clinical director at the Wellness Community for more than a decade. States said the idea is for patients to wrestle control away from the disease.

“There’s real strong research indicating that laughter both reduces stress ... and potentially, therefore, increases the immune system,” States said Tuesday. “The other thing that it does ... is that everybody assumes that with a diagnosis of cancer, life stops, and this dispels that myth.”

More than 50 people turned out for the Sunday opening of the Laugh Library, a comfortable room bedecked in bright oranges and pinks, with paintings adorning the walls. Among them was Pat Riker, 63, a resident of Ocean Park who two years ago lost her daughter, Debbie, to brain cancer.

“Unfortunately, Debbie passed away, but I take two looks at it: There’s one of maintaining a positive attitude and keeping up your humor, just because it maintains your day-to-day and keeps you up.

Two, is I wanted the last days of her life to be happy, and so did she, and we pulled it off,” said Riker, a project manager at the Honda corporate headquarters in Torrance.

“She stayed very upbeat right up until the day she died.”

Benjamin, the Wellness Community founder, passed away earlier this year after watching his local group expand into an international success. In Santa Monica, the Wellness Community serves nearly 1,500 individuals on an average of 11,000 visits each year, according to States.

The Wellness Community headquarters moved years ago to Washington, D.C., where the nonprofit group oversees a \$1 million annual budget and 22 centers across the country, with additional ones in Tokyo and Tel Aviv. All told, the centers receive between 150,000 and 200,000 annual visits.

For Rahmani, the Wellness Community was a perfect home for the Laugh Library. He and partners Ben Blumenfeld, 26, a graphic designer for CBS, and Alexis Speed, a 26-year-old real estate broker, spent months choosing the design and colors with interior designer Ella Cottrell to make the Laugh Library feel upbeat and vibrant. Donors supplied all the materials to make the estimated \$25,000 project possible.

The goal, Rahmani said, was to dispel the myths and stigmas surrounding cancer, and remind patients and their families that the disease is beatable.

“We’re young. We’re out there. We’re socially conscious. We’re doing things,” he said.

People shouldn’t just feel comfortable talking about cancer, they should feel free to make jokes about it too, Rahmani added.

“This is real and this affects people of all ages — and there is hope,” he said. “This is survivable.”

COMMUNITY BRIEFS

BRIEFS, from page 3

discussion will focus on a theme and include a discussion of the art as well as the text.

The discussions will be held at the Montana Avenue Branch, 1704 Montana Ave. Meetings are on Saturdays at 3 p.m. on March 5, March 19 and April 9. Registration for the series is required and copies of the books will be provided upon sign-up. To register, call (310) 458-8976.

Comix. @ \$#! is the first discussion program for teens developed by the California Center for the Book in conjunction with the California Library Association. The California Center for the Book is supported by the U.S. Institute of Museum and Library.

Search for ‘Meaning’ stops at Montana library

By Daily Press staff

A local leader in innovative education, Paul F. Cummins, co-founder of Crossroads and New Roads Schools, will be speaking at the Montana Avenue Branch Library on March 5 from 1 p.m. to 2:30 p.m.

Cummins will be discussing his new book, “Proceed with Passion: Engaging Students in Meaningful Education,” written with Anna Cummins and Emily Cummins.

Commenting on Cummins, Pulitzer Prize-winning author Jared Diamond said, “as a parent of children studying in a school founded by Paul Cummins, I have observed firsthand the reasons why he is a unique asset to American education. Into this book, he has distilled both the passion and the careful reasoning behind his successes.”

Cummins is the executive director of the New Visions Foundation, a non-profit educational organization whose mission is to find innovative ways to deliver education to as many underserved children as possible.

See BRIEFS, page 8

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Fore-sight: Golf courses face natural challenges

BY JOHN STEARNS
Associated Press Writer

PHOENIX — The sprays of treated water that bring the lush fairways to life could be the next flash point for those who draw their livelihood from golf in Arizona.

Many of the challenges facing the industry are similar to those facing the golf industry throughout the nation. But one of the biggest is unique to the rain-starved, fast-growing Southwest.

“Drought is the No. 1 concern right now,” said Shawn Connors, president of the state’s Golf Industry Association.

The industry says it uses about 5 percent of the state’s water but generates at least \$1 billion annually in economic impact.

If the drought continues, course operators will have to reduce water use, and they know they’re perceived as a low priority behind allocations for homes, health and safety. They also know that state growth and more demand for water threaten their water share and costs. And they fear that even the wastewater they use for much of their irrigation could become harder to get as other industries compete for it.

“It’s simply a matter of when, not if, that (water) becomes a crisis mode,” Connors told Golf Industry Association members at their annual meeting.

Course operators have drawn high marks for innovative water use, and draw praise from the governor’s office for their practices while mostly avoiding the ire of environmental groups. They say they con-

tinue to research ways to improve.

But as water policies tighten, changes — including less overseeding by some courses in the winter — appear inevitable, even if the public apparently does not perceive the industry as a water hog.

“It’s not the call we get; it’s not the letter we get,” Stephanie Sklar, executive director of the 4,000-member Arizona League of Conservation Voters, said of golf-course complaints. “I think that maybe that is a testament to the industry, and they probably have been fairly careful stewards. They’re probably far from the worst culprits when it comes to squandering Arizona’s water.”

Phoenix municipal courses did not oversee fairways this winter for the third straight year because of water concerns, and course superintendents say they expect to see more Phoenix area courses follow suit. Tom Patrick, vice president of SunCor Golf, which manages seven Arizona courses, thinks that would be a big mistake.

“As important as golf is here, it would be devastating from a revenue standpoint,” he said. “With the amount of water we have, overseeding should not even be an issue, now or anytime soon.”

If courses were to cut water use further, it likely could show up in summer, rather than winter when courses charge their highest rates and make the most money, Connors said.

“Of all the industries, they probably do the most to be efficient ... but they are very visible,” said Mark Frank, director of Arizona Department of Water Resources’

Phoenix Active Management Area, which includes most of the state’s courses.

Frank expects they’ll become more efficient in the future, “if for no other reason than to have a good public image and to save water and to save money.”

Industry representatives say they’re responsible with water and use comparatively little for the return they generate in tourism, jobs and taxes.

They’re using more wastewater, using and supporting development of more drought- and salt-tolerant grasses, moving to more efficient and sophisticated irrigation equipment, and participating in the governor’s drought task force.

With the help of science and technology, they say they want to become better water stewards. In turn, they seek to save money, have a voice in state water decisions and defend against unwarranted supply cuts.

The industry says its \$1 billion economic impact is significant against its 5 percent water use — which state water officials say might be 1 or 2 percentage points higher. Agriculture uses about 70 percent for a \$6 billion to \$7 billion return.

“We need to communicate our business to the public,” the Golf Industry Association’s Connors told members. “This is critical to our success as an industry.”

Jeff Bollig, spokesman for the Lawrence, Kan.-based Golf Course Superintendents Association of America, said the No. 1 reason avid golfers choose a course is for its playing conditions, fol-

lowed by its service and amenities.

In other words, good, green turf brings golfers. And in an economy so dependent on tourism, turf quality isn’t something courses want to compromise.

Don Steuter, conservation chairman for the Grand Canyon Chapter of the Sierra Club, said courses had nowhere to go but up in water conservation.

The chapter wants to ensure that when courses are built, they incorporate wildlife habitat wherever possible.

Jay Pennypacker, president of Platinum Golf Properties, said courses have ample financial incentive to be prudent. Water costs at Eagle Mountain, which tries to use about half effluent and half water fit to drink, are about \$275,000 annually, excluding pumping costs, he said. While effluent costs slightly less than potable water, it’s a Catch-22, he said.

“It’s actually more difficult to maintain quality turf,” he said, noting that effluent is high in damaging salts which have to be neutralized with calcium and flushed largely with potable water.

For course superintendents like Eagle Mountain’s Joe Miller, a course is a balancing act of testing and managing soil and water.

“The soil is a living organism” he said, and needs to be fed a healthy, balanced diet.

Courses also are using more organic materials to fertilize their grass, which helps buffer the salt content from effluent and build up the soil with nutrients, Miller said.



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COMMUNITY BRIEFS

BRIEFS, from page 7

A book sale and signing will follow the program. For more information, call the library at (310) 458-8600, or visit the Library Web site at www.smpl.org.

SM Place planners to meet with Friends

By Daily Press staff

Representatives from the Macerich Co. tonight will be presenting their proposal for the redevelopment of Santa Monica Place to Friends of Sunset Park, a neighborhood group.

The entire community is welcome to attend the meeting, which will be held at 7 p.m., at Mt. Olive Church, 1343 Ocean Park Blvd.

Friends of Sunset Park is the neighborhood organization for the area bounded by Lincoln Boulevard on the west, Pico Boulevard on the north, the eastern city limit, and the southern city limit.

The assistant city manager will attend the meeting, as part of City Hall’s effort to get feedback from residents on the redevelopment proposal.

For more information, call (310) 358-7117.

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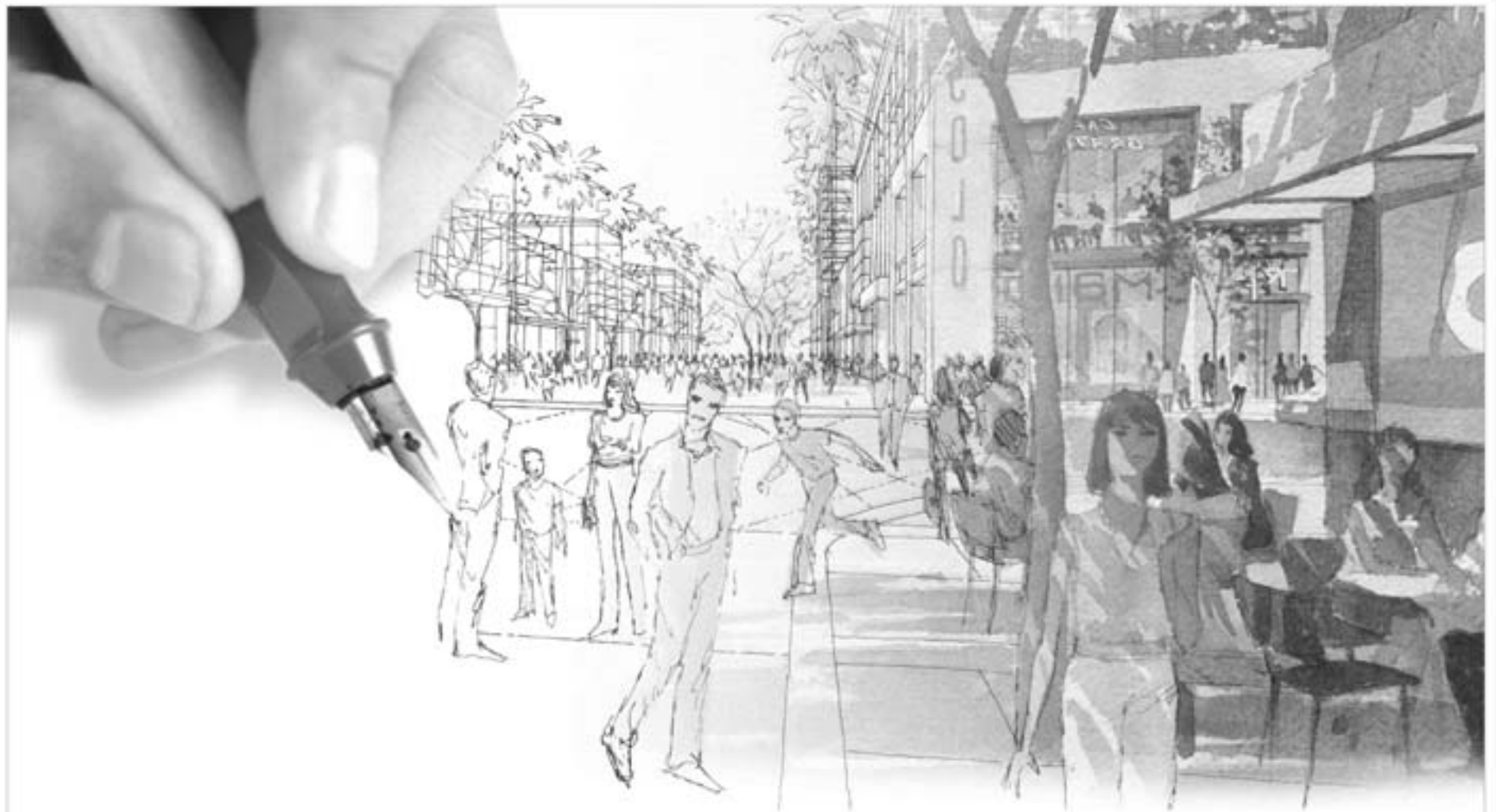


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The City of Santa Monica and The Macerich Company, owner of Santa Monica Place, are seeking your input on the future of Santa Monica Place Shopping Center.

In recent years, Santa Monica Place and similar enclosed shopping centers across the country have seen their appeal to residents and shoppers gradually decline. Recognizing the need to re-energize and revitalize Santa Monica Place, The Macerich Company developed an initial plan for re-development.

The City Council reviewed the initial plan in January 2005 and directed City Staff to guide a process in partnership with The Macerich Company, to seek broad community input toward preparation of a new revitalization plan.

Get Involved in Hands-On Community Workshops

Four hands-on community workshops will be held in different locations throughout Santa Monica. Come join your friends and neighbors to provide your ideas to revitalize and re-energize Santa Monica Place.

Community Workshop Schedule

DATE	TIME	LOCATION
March 13, 2005	2 pm	Santa Monica Place (Fourth Street entrance) Public parking at adjacent parking structures Big Blue Bus: Lines 1 - 10
March 14, 2005	6 pm	Grant Elementary School 2368 Pearl Street Big Blue Bus: Line 8
March 17, 2005	6 pm	Franklin Elementary School Franklin Elementary School 2400 Montana Avenue Big Blue Bus: Line 3
March 21, 2005	6 pm	John Adams Middle School 2425 16th Street Big Blue Bus: Lines 8 and 11



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BUYING AND SELLING
BY THOMAS & BRENT

As a seller, there are certain precautions that you want to take before you lend money.

We soon will see an increasing number of Californians who can't purchase homes because they don't qualify for loans large enough to cover the value of the home. In order to make the sales work, sellers may want to consider creative financing, or what is also known as a seller carry-back.

This means that the seller is going to help the buyer finance part of the loan with their saved up equity. Instead of receiving the full proceeds amount from the buyer at the close of escrow, the seller would receive a portion of the proceeds and lend the other portion of the proceeds to the buyer.

An example of this is if you were to sell your home for \$800,000. The buyer might only qualify for \$700,000. If they make a \$70,000 down payment you would carry-back a second mortgage for the balance of the sales price of

\$30,000, plus closing costs, etc.

The benefit to this is that you can usually obtain your full asking price, plus interest on the amount that you are loaning the buyer. In the uncertain future of the real estate market, receiving full asking price plus additional funds is certainly a win-win situation for all parties. It also can help you sell your home in less time. Depending on your situation, this may be of value to you.

As a seller, there are certain precautions that you want to take before you lend money. When carrying back a loan, you are becoming a lender and you need to protect yourself like one. Make sure that you obtain title insurance on your loan. The title insurance will protect you in the unforeseen event that there is a prior lien or interest in the property that would wipe out your security in the property. There are many sources of title problems, so don't lose your interest in your property because you didn't

protect yourself.

If you are considering lending money to a buyer in order to close the sale of your home, be sure to get all of the facts regarding the benefits of a lender's title insurance policy. Your local title insurance company will be happy to provide you the information that you need.

In addition, you will want to record a trust deed noting the amount of money that you are lending to the buyer. This trust deed will ensure your place in line should the property be sold or foreclosed on and help you get your money back at the time of the sale.

Creative financing may be the way of the future. If you are looking to sell a home, it may be a valuable option to consider.

(To contact Brent and Thomas, call (310) 943-7656. Or visit www.thepowerhouseteam.net.)

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Sold Santa Monica 02/24/2005	937 12TH ST #204 SqFt: 805 HOD: \$325	SANTA MONICA 90403 List Price: \$519,000 Sold Price: \$520,000	Bed: 1 Bath: 1.00
Sold Santa Monica 02/18/2005	1238 18TH ST #C SqFt: 1,311 HOD: \$200	SANTA MONICA 90404 List Price: \$639,000 Sold Price: \$695,000	Bed: 2 Bath: 2.50
Sold Santa Monica 02/17/2005	1440 23RD ST #215 SqFt: 622 HOD: \$225	SANTA MONICA 90404 List Price: \$359,000 Sold Price: \$350,000	Bed: 1 Bath: 1.00
Sold Santa Monica 02/18/2005	1117 18TH ST #1 SqFt: 1,836 HOD: \$342	SANTA MONICA 90403 List Price: \$1,195,000 Sold Price: \$1,250,000	Bed: 3 Bath: 2.50
Sold Santa Monica 02/17/2005	947 18TH ST #1 SqFt: 2,856 HOD: \$490	SANTA MONICA 90403 List Price: \$1,399,000 Sold Price: \$1,550,000	Bed: 4 Bath: 3.00
Sold Santa Monica 02/23/2005	707 GRANT ST #18 SqFt: 1,388 HOD: \$330	SANTA MONICA 90405 List Price: \$599,000 Sold Price: \$700,500	Bed: 2 Bath: 2.50
Sold Santa Monica 02/23/2005	1320 PRINCETON ST #101 SqFt: 1,123 HOD: \$280	SANTA MONICA 90404 List Price: \$509,990 Sold Price: \$500,000	Bed: 2 Bath: 2.00
Sold Santa Monica 02/16/2005	427 CALIFORNIA AVE #1 SqFt: 2,301 HOD: \$450	SANTA MONICA 90403 List Price: \$1,449,000 Sold Price: \$1,600,000	Bed: 3 Bath: 3.50
Sold Santa Monica 02/15/2005	713 9TH ST #2 SqFt: 1,582 HOD: \$450	SANTA MONICA 90402 List Price: \$945,000 Sold Price: \$945,000	Bed: 3 Bath: 2.50
Sold Santa Monica 02/18/2005	128 MONTANA AVE SqFt: 1,584 HOD: \$220	SANTA MONICA 90403 List Price: \$1,095,000 Sold Price: \$1,065,000	Bed: 3 Bath: 2.50
Sold Santa Monica 02/25/2005	3108 BROADWAY SqFt: 427 HOD: \$235	SANTA MONICA 90404 List Price: \$399,000 Sold Price: \$410,000	Bed: 1 Bath: 1.00
Sold Santa Monica 02/17/2005	1010 19TH ST #7 SqFt: 1,200 HOD: \$281	SANTA MONICA 90403 List Price: \$649,000 Sold Price: \$632,000	Bed: 1 Bath: 1.50
Sold Santa Monica 02/18/2005	937 12TH ST #208 SqFt: 805 HOD: \$325	SANTA MONICA 90403 List Price: \$549,000 Sold Price: \$560,555	Bed: 1 Bath: 1.00
Sold Santa Monica 02/17/2005	928 20TH ST #6 SqFt: 1,905 HOD: \$440	SANTA MONICA 90403 List Price: \$1,099,000 Sold Price: \$1,100,000	Bed: 2 Bath: 3.00
Sold Santa Monica 02/15/2005	1621 CENTINELA AVE #C SqFt: 565 HOD: \$155	SANTA MONICA 90404 List Price: \$390,000 Sold Price: \$390,000	Bed: 1 Bath: 1.00
Sold Santa Monica 02/15/2005	822 19TH ST #C SqFt: 1,786 HOD: \$250	SANTA MONICA 90403 List Price: \$845,000 Sold Price: \$845,000	Bed: 2 Bath: 3.00
Sold Santa Monica 02/24/2005	1744 10TH ST #2 SqFt: 1,022 HOD: \$235	SANTA MONICA 90404 List Price: \$498,000 Sold Price: \$530,000	Bed: 2 Bath: 2.00
Sold Santa Monica 02/15/2005	2427 CENTINELA AVE #A SqFt: 854 HOD: \$184	SANTA MONICA 90405 List Price: \$379,000 Sold Price: \$425,000	Bed: 2 Bath: 1.00
Sold Santa Monica 02/15/2005	1217 25TH ST SqFt: N/A Lot Size: 5,293	SANTA MONICA 90404 List Price: \$1,395,000 Sold Price: \$1,150,000	Gl: \$76,080 GRM: 0.00

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A curb appeal exquisite 1 story home in quiet neighborhood; 2bdrm, 1.75 ba; classy living rm w/bay window & delightful cherrywood color hardwood flr; kitchen w/garden window, granite counter top w/custom built cabinets trimmed petite board; cute charming dining area surrounded w/ vertical window in designer painted wall; flagstone driveway, 1car garage; copper plumbing throughout, 200 amp for your future spa, 1yr old roof; luscious landscaping front/back yard w/sprinklers; wooddeck off dining area.



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Lovely 2 story, contemporary home located on a quite Mar Vista street which features living room with brick, gas burning fire place, formal dining room with pass through window to kitchen, kitchen with built-ins and plenty of cabinet space.



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2614 Chariton Street

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\$587,000

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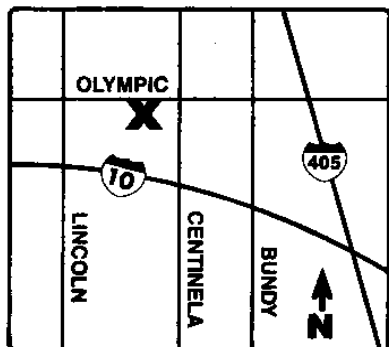
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**DAYS ON
THE MARKET**
BY JODI SUMMERS

People are buying commercial properties. In 2004, across the country, a record \$8.6 billion worth of office buildings, retail centers, warehouses and apartments were sold. That's close to double what was spent in 2003, notes a report by Deloitte & Touche and Rosen Consulting Group.

More properties are selling, and people are paying top dollar for them. In 2004 in Los Angeles, the average price per foot paid for office buildings rose to \$196, up from \$156 in 2003.

Interest rates have been low. Until recently, the stock market has not been inspiring. Real estate prices have been bounding up at record levels. Not only has investing in real estate seemed like a sucker's bet, this investment also comes with considerable tax breaks. That's why more people have been investing in real estate.

As far as what to invest in, some go for income producing properties, others retirement homes. According to a study by the National Association of Realtors, between 1992 and 2002, annual sales of second homes grew by 36 percent. American Demographics Magazine forecasts that the market will grow nearly 50 percent by 2010.

Once you buy your first investment property, you have taken the first step in increasing your real estate wealth. The next step will be doing a 1031 exchange and trading that property for something with grander possibilities and revenue streams.

Suppose you purchased a gnarly little triplex in Dogtown in the early '90s. These days, the property is valued in the \$1 million range, but thanks to rent control, you're bringing in about \$40,000 per year in revenues. As authorized by Internal Revenue Code 1031, you can exchange that property for something more desirable — say a 12-unit property bringing in \$216,000 per year in revenues.

Internal Revenue Code 1031 has allowed tax-deferred exchanges of investment and business properties since 1921. To qualify for tax-deferral when selling a property, an individual is required to trade an income generating property used for investment or business for a "like kind" property (or properties) equal to or greater than the equity of the one they are selling.

A qualified tax-deferred trade up is viewed, tax wise, as one continuous investment. So, if you exchange your property, you avoid paying taxes.

There is no limit to the number of times or the frequency you can use IRC

1031 to escalate your real estate wealth without paying capital gains taxes. Buy a fixer-upper on Tuesday, sell it Thursday, by a bigger fixer-upper next Tuesday. As long as it's an investment property and not a primary residence, you're good to go.

Noted real estate columnist Bob Bruss cites at least 10 reasons for exchanging real estate:

1. Pyramid your investment equity without tax erosion of your sale profit.

2. Minimize or eliminate the need for new mortgage financing on the property acquired.

3. Get rid of an undesirable property that is difficult to sell and acquire a better property.

4. Increase the investor's depreciable basis.

5. Acquire a property which better meets the investor's needs, such as more cash flow or easier management.

6. Partially defer profit tax by trading down to a smaller property that suits the owner's needs.

7. Avoidance of depreciation recapture tax when selling a property.

8. Refinance either before or after the trade to take out tax-free cash.

9. Accept an unexpected purchase offer to sell a currently-owned property without owing tax.

10. Completely avoid capital gains tax by still owning the last property in a chain of tax-deferred trades when you die.

Commonly known as a Starker Exchange, Internal Revenue Code 1031(a)(3) allows an investor to sell his property, and have the sales proceeds held by a qualified third party, while he purchases his replacement property or properties. IRS time limits give the investor 45 days to choose his next properties, and 180 days to complete their tax-deferred transaction.

"If you don't have everything lined up you can miss those deadlines," notes Margaret McDonnell, president of 1031 Corp. "It sounds like a long time, especially the fact that you have 180 days to close on a new place, but it's really very short."

Another option is a reverse exchange. As of late 2000, IRS Revenue Procedure 2000-37 has allowed the replacement property to be acquired by the third-party accommodator and held until the old property is sold.

Death is the ultimate tax shelter. Any capital gain tax you would have owed if you sold your real property (and other assets) is forgiven upon your death, and your property heirs receive a new "stepped-up tax basis."

For details, consult your accountant.

(Jodi Summers is director of the investment division at Boardwalk Realty Santa Monica. For your real estate needs, e-mail Jodi Summers at jodis@boardwalkrealty.com, or call (310) 309-4219.)



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Have you considered a lease bond?



IN YOUR SPACE

BY CHRISTINA S. PORTER

As all landlords know, how and by whom a lease is secured is key to any lease negotiation. There is a relatively new form of lease securitization being used called a "lease bond." In short, a lease bond is a contract between three parties: the landlord, the tenant and a surety underwriter, securing a tenant's financial performance in lieu of a cash security deposit, a personal or corporate guarantee, or a letter of credit. A lease bond is usually issued by a creditworthy party such as an insurance company and can guarantee either all or some of the tenant's obligations — usually only monetary.

From a tenant's standpoint, the lease bond could be appealing for a few reasons:

- One-time issuance fee compared to an annual renewal fee for a letter of credit of which the cost can be unpredictable.

- No cash tied up in a security deposit.

- No liability shown on a tenant's financial statements, preserving its borrowing capacity.

- Any claim against the tenant by the landlord would be against the issuing entity, not the tenant.

- No personal guarantee required.

From a landlord's standpoint, the lease bond could be appealing because:

- In addition to the financial ability of the tenant, the landlord has the superior credit of an insurance company.

- Easier to evaluate the issuer's credit.

- The proceeds from a lease bond, currently, are not subject to the jurisdiction of a bankruptcy court, or customarily regarded as an asset of the tenant, making it considerably easier to collect on a claim against a bankrupt tenant.

As pointed out by Mark A. Senn in "Commercial Real Estate Leases: Preparation, Negotiation and Forms," the

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1333 2nd St	Office	2/24/2005	11,809	\$2.70/fs
1640 5th St	Office	2/23/2005	2,863	\$1.77/fs
1520-1528 Cloverfield Blvd	Office	2/23/2005	2,926	\$2.10-\$2.40/mg
1520-1528 Cloverfield Blvd	Office	2/23/2005t	3,800	\$2.10-\$2.40/mg
1401 Ocean Ave	Office	2/23/2005	3,088	Negotiable*
1401 Ocean Ave	Office	2/23/2005	2,353	\$3.25/fs*
3000 W Olympic Blvd	Office	2/25/2005	2,510	\$3.25/mg
11710 Santa Monica Blvd Retail	Office	2/23/2005	6,300	\$2.75/nnn
100 Wilshire Blvd	Office	2/23/2005	2,466	\$4.25/fs*

The above information is deemed reliable but not guaranteed. The rates quoted are the asking rates and not necessarily the final lease rate.

lease bond is a new legal instrument so that practical utility and legal value are unsettled. There may be substantial cost and delays in negotiating the circumstances and terms on which the bond can be called. Another significant point he makes is that lease bonds are usually offered by insurance companies, the same people whose business is the avoidance of paying claims and whose fame in legal circles is for the establishment of the modern law of surety ship defenses to claims on their contracts.

I think that a landlord, given a choice, will choose a letter of credit. Ordinarily the letter of credit will obligate the issuer to honor a draw request without questioning the landlord's right to receive it. With a lease bond, the surety is entitled to take the tenant's side and resolve any dispute prior to paying any claim.

With the condition of the market moving away from a tenant's market and closer to equilibrium a tenant's ability to negotiate away from a letter of credit may be challenged, unless, of course, there are other motivating factors pushing the landlord toward the lease bond.

(The above is for informational purposes only and not meant to be taken as advice. Christina S. Porter is in the business of leasing and selling office and industrial properties and can be reached at (310) 806-6104 or cporter@naicapital.com.)

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INTERNATIONAL



Bin Laden asking al-Zarqawi to attack America

BY LARA JAKES JORDAN

Associated Press Writer

WASHINGTON — Osama bin Laden is enlisting his top operative in Iraq, Abu Musab al-Zarqawi, to plan potential attacks on the United States, U.S. intelligence indicates.

Al-Zarqawi, who rivals bin Laden as the nation's public enemy No. 1, has been involved in attacks in the Middle East but has not been known before to have set his sights on the United States.

The Homeland Security Department issued a classified bulletin to officials over the weekend about the intelligence, which spokesman Brian Roehrkas described Monday as "credible but not specific."

The intelligence was obtained over the past several weeks, officials said.

The United States has no immediate plans to raise its national terror alert level, Roehrkas said. However, the intelligence "reiterates the desire by al-Qaida and its associates to target the homeland," he said.

Bin Laden was in contact with al-Zarqawi within the past two months in an effort to enlist him in attacks, a U.S. official said on condition of anonymity. The move may reflect the al-Qaida leadership's desire to involve al-Zarqawi in activities outside Iraq, the official said.

Events in Iraq, officials noted, have limited al-Zarqawi's ability to undertake attacks elsewhere.

Al-Zarqawi is blamed for scores of attacks in Iraq and pledged allegiance to bin Laden and the al-Qaida network last year. Yet he has had differences with bin Laden, and his efforts are considered somewhat distinct from central al-Qaida operations.

Another administration official with access to the Homeland Security Department's bulletin said the intelligence indicates that al-Qaida has continued to encourage al-Zarqawi, who was born in Jordan, to get involved in terrorist actions against Americans outside of Iraq — including in the United States.

"The intelligence continues to be analyzed by the intelligence community and all appropriate information will be passed on to homeland security partners," Roehrkas said. "The department has no plans at this time to raise the threat level based on this nonspecific information."

DHS sent the bulletin to state homeland security directors. A Justice Department official said the FBI was not involved, and that the information that led to the bulletin was gleaned by CIA intelligence.

Al-Zarqawi has a \$25 million U.S. bounty on his head and is believed to have orchestrated a wave of car bombings, kid-

nappings, assassinations and beheadings across Iraq. He has run an increasingly dangerous, but diffuse, network of operatives in Iraq known by a number of names. Al-Zarqawi is blamed largely for attacks in the Middle East, including numerous attacks in Iraq and foiled plots targeting U.S. and Israeli targets in Jordan at the millennium.

In October, he made a first-ever pledge of loyalty to bin Laden. At the time, U.S. officials believed al-Zarqawi was hoping to appeal to a larger audience and adopt bin Laden's broad objective to attack the United States.

Bin Laden is thought to communicate with his deputies by courier, taped messages and other means. In January 2004, Kurdish forces in Northern Iraq detained one courier carrying a letter written by al-Zarqawi to bin Laden. In it, al-Zarqawi proposed trying to start a civil war between Iraq's Sunni and Shiite Muslim populations.

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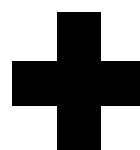
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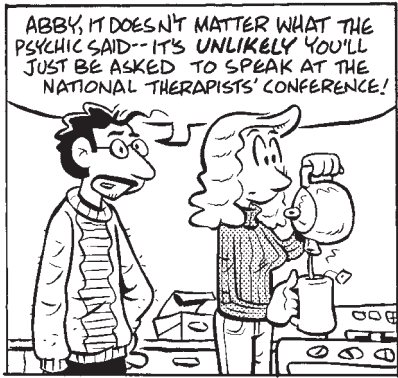


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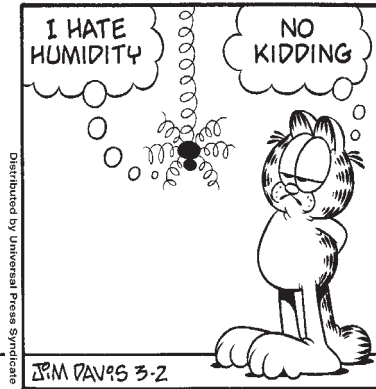
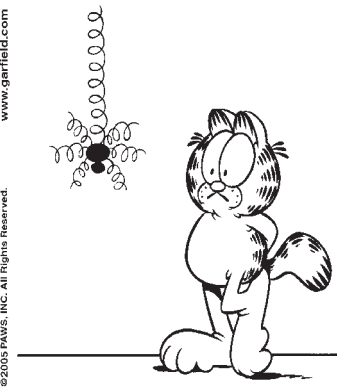
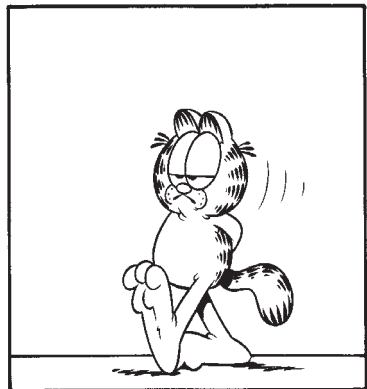
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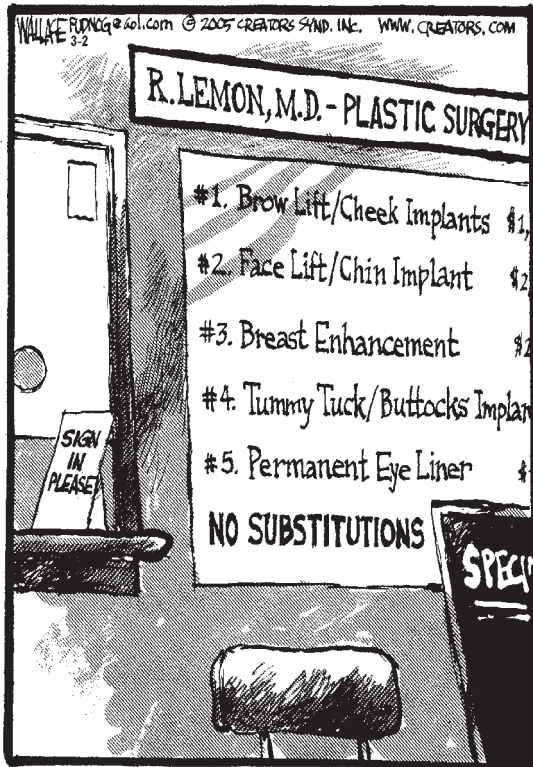


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- 5 Aspirin target
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- 11 Carried
- 12 Without help
- 13 Speak
- 14 Stitch
- 15 Spoiled
- 17 Like most prom goes
- 19 Gelid
- 20 Answer to "grazie"
- 21 Mouse chaser
- 22 Release
- 24 Cobbler's tool
- 26 Fab Four drummer
- 29 Had lunch
- 30 Entertains
- 32 Became wild
- 34 — loss
- 35 Deadly
- 36 Live it up
- 38 Custom
- 39 Ones with visions
- 40 Permits

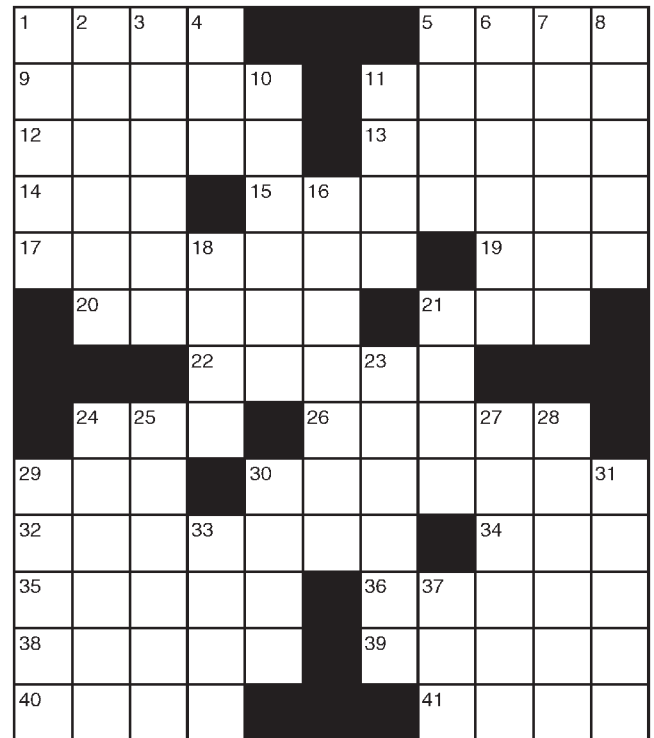
41 Movie lion

DOWN

- 1 Crow
- 2 In dream-land
- 3 Scowl
- 4 Church topic
- 5 Pier setting
- 6 Mideast land
- 7 Whole
- 8 Poor
- 10 Soothing music style
- 11 Radius, for one

- 16 Selfish endeavor
- 18 Jodie Foster movie
- 21 Traffic marker
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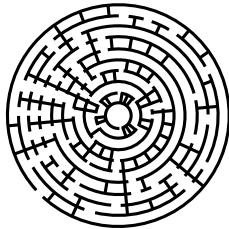
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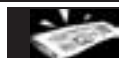
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