
TAXES
ALL FORMS, ALL TYPES, ALL STATES
BACK TAXES • BOOKKEEPING • SMALL BUSINESS
SAMUEL B. MOSES, CPA
(310) 395-9922
100 Wilshire Blvd., Suite 1800 • Santa Monica 90401

2 **Best Golf Program**
Mariners in the conversation.

4 **Rent is too damn high**
Everyone should study successful housing programs.

smdp
Santa Monica Daily Press

5 **Insurance crisis**
Gets worse.

6 **Beach Grades**
Rain impacts.

Volume 23 Issue 92 TUESDAY 3/26/24 smdp.com

Proactive parental figures crucial in fighting online exploitation



Photo by Thomas Leffler

ONLINE SAFETY: "Vulnerable Innocence" filmmaker Dr. Charlene Doak-Gebauer (left) spoke about her film and online safety topics during a panel at Laemmle Monica Film Center March 20.

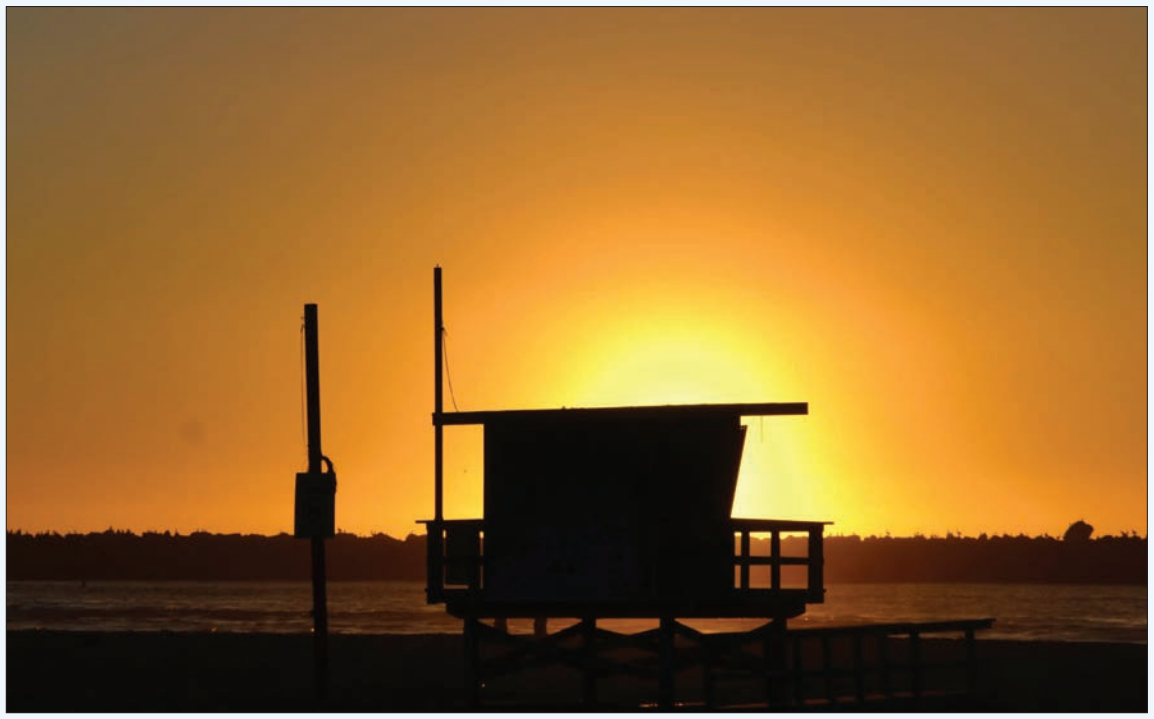
THOMAS LEFFLER
SMDP Staff Writer

Handling the current and future generations of online connoisseurs is something that falls on all facets of society, from educators and professionals to parents giving their children their first cell phone or laptop. While kids are set up to use these devices, they are still vulnerable to various schemes, including the cruel reality of sexual exploitation.

To better prepare parents to keep children out of the traps of online predators, Dr. Charlene Doak-Gebauer screened her documentary "Vulnerable Innocence" to a set of concerned citizens at the Laemmle Monica Film Center on March 20, followed by a panel discussion with Doak-Gebauer and several others who have made online safety their

SEE **ONLINE SAFETY** PAGE 11

Lifeguard contract up for renewal



Matthew Hall

BEACH: Council will meet on Tuesday night for what appears to be a very light agenda. Council will get an update on negotiations for the lease of Rusty's Surf Ranch on the Pier, approve a contract with the County for lifeguard services on the local beach and a few discussion items. In three separate items councilmembers Zwick, Davis and Torosis are asking for money to support libraries, Grad Nite and SMC. Councilmembers Brock and Negrete are asking for the establishment of a new Youth Commission and/or adding youth members to existing commissions. Council will meet at 5:30 p.m. in City Hall, 1685 Main Street.

Unanimous council advances research to return land or compensate White family

SCOTT SNOWDEN
SMDP Staff Writer

The City of Santa Monica has formally begun the process to return land once owned by a Black entrepreneur, or at least compensate the family for the loss of their property.

Dueling discussion items were on the agenda last week to study the situation around the land where the Viceroy Hotel now sits and after some brief discussion on the details of the two proposals, Council eventually combined both measures into a single directive to understand what happened years ago when the city took the land from Silas White and what can be done about it today.

White originally purchased the land at the corner of Ocean Avenue and Pico Boulevard in 1957 with hopes of turning the space into the Ebony Beach Club, a place where the local Black community could come together during a time when such establishments were sparse, to say the least. However, just one year later, the City of Santa Monica claimed the property through a process called eminent domain and within a few years, demolished the building. Silas White himself died four years later.

City Manager David White and City Attorney Doug Sloan will report back to Council in 90 days with:

1) Historical records documenting

SEE **EBONY BEACH CLUB** PAGE 6

INGLEWOOD REALTOR
FROM YOUR FIRST HOME TO YOUR DREAM HOME
LOOKING TO BUY YOUR FIRST HOME?
LET ME SHOW YOU INGLEWOOD
• Close Proximity to Westside
• Entry-Level Pricing
• Faster Appreciation Rate Than Neighbouring Areas
• Centrally Located
RE/MAX ESTATE PROPERTIES
Shamim Khorsand
310-658-6426
shamim90291@yahoo.com
DRE# is 02042990
scan QR code for more information

City of Santa Monica
WOODLAWN
Cemetery
Mausoleum
Mortuary
FD #2101
Helping families honor, remember, and celebrate life.

• Traditional Burial • Green/Natural Burial • Cremation
• Funeral Planning & Mortuary Services
ALL IN ONE LOCATION
1847 14th Street, Santa Monica, CA 90404 ▪ (310) 458-8717 (on-call - 24/7)
woodlawn.cemetery@santamonica.gov ▪ www.woodlawnsm.com

Buy Local
SANTA MONICA
buylocalsantamonica.com
TM
Support your community!

FINDING A NEW DENTIST IS TOUGH!!!
(BUT WE MAKE IT EASY!!!)
YOUR CHOICE
If you don't like what we have to say we will give you a copy of your x-rays at no charge
DENTAL CARE WITHOUT JUDGEMENT!
WE OFFER UNIQUE SERVICES
*Nitrous Oxide available
*No interest payment plans
*Emergencies can be seen today
*Our dentists and staff members are easy to talk to
TRY OUR NO OBLIGATION
$20 EXAM
INCLUDES FULL XRAYS
*Offer to non insured patients
OR
TRY OUR NO OBLIGATION
$99 EXAM
AND CLEANING
For New Patients
INCLUDES FULL XRAYS
*Offer to non insured patients
AND OF COURSE WE DO
• Invisalign • Periodontist on Staff • Oral Surgeon on Staff
• Cosmetics and Implants • Zoom bleaching • and more
SANTA MONICA FAMILY DENTISTRY
DR. ALAN RUBENSTEIN
1260 15th ST. SUITE #703
(310) 736-2589
WILSHIRE BLVD.
15TH ST.
14TH ST.
ARIZONA AVE.
WWW.ALANRUBENSTEINDDS.COM

Mariners march into conversation for best national golf program



Thomas Leffler

GOLF: The Saint Monica Mariners Boys Golf squad has become a top program under the leadership of coach and PGA professional Charles Womack.

THOMAS LEFFLER
SMDP Staff Writer

While it's hard to compete for the spotlight with flagship sports like football, basketball and baseball; the Saint Monica boys golf unit has taken shine and then some with its exploits on the course.

On March 18, the boys team shot a personal best 192 against Salesian, a mark unmatched by most programs in the nation, let alone the area. The score is the culmination of an accelerated rise for the program under the leadership of PGA certified professional Charles Womack, who took over at Saint Monica during the COVID-19 pandemic.

Womack stated that it was "a little overwhelming" taking over during the pandemic period, having to simultaneously coach the boys and girls' golf units. When Womack first arrived on campus, only three boys tried out for the team, with both the roster's size and skill blossoming quickly.

"I recruited some of these kids … competing and winning and constantly keep winning, that's how these other kids get attracted to this school … our program is growing really, really well," Womack said.

Winning has become a habit for the Mariners, who were victorious in 13 of 14 contests last year, and have continued that momentum into this spring, including the top-shelf performance against Salesian. One of those who became interested was sophomore Joe Bohan, affectionately called "Hollywood Joe," who transferred to the squad from Massachusetts in 2023.

"I think there's a lot of pushing each other, I think (our coaches are) very heavy on, even if I'm playing well, how do I bring somebody with me?," Bohan said.

The constant improvement is the core of the team, shaking off each round with an eye toward the future, even if that round brought another Mariners victory.

"We got some really phenomenal kids really putting in the work," Womack said. "They're not afraid (to work) after our best round ever. Everybody's continued wanting to work … I gotta force them to (leave) when it's time to leave the golf course … if we're outworking (opponents), we're not gonna be beaten. That's our motto, we fear nothing."

While working toward their goals is important, the Mariners also inject some day-to-day fun, building camaraderie alongside their skills. The team-building infatuated Daniel Cott, who also works as a chef at Saint Monica, to become an assistant this spring.

"The future of golf is in great hands," Cott said. "They're all competitors, every single one of them, they love to compete, they love to hold each other accountable. But also, with any group of (sports), it's finding that balance between competitiveness and that lighthearted shenanigans. And these boys have the perfect mix."

Mixing business with pleasure continues to attract the future of the program, including a strong freshman crop.

"Luckily (we) have good chemistry, everybody's really social with each other, friendly, and that's what (makes) it so easy to play better," said freshman Dominic Saienni. "When you are comfortable in (your) situation, you're going to play so much better."

The combination of chemistry and on-course skill has shifted the landscape of Saint Monica sports, pushing golf to the forefront of Mariner life and lessening the barrier of entry to the sport.

"Golf is no longer the old school, snooty, country club-only sport, golf is really becoming a lot more accessible to people that might not have had access to that before, so to get to be a part of that, showing the next generation that it's fun to go out there and win … that's amazing," Cott said.

SAINT MONICA SPORTS SCORES:

SEE **SPORTS** PAGE 7

COMMUNITY NEWS

SMC

Author Readings Celebrate Release of Spring 2024 Santa Monica Review

Santa Monica College (SMC) has announced the release of its spring 2024 edition of Santa Monica Review (SMR), SMC's esteemed national literary arts journal. Published twice yearly, the Review showcases the work of established authors alongside emerging writers, with a focus on narratives of the West Coast. The journal is the only nationally distributed literary magazine published by a U.S. community college.

To celebrate the spring 2024 edition, an issue launch party featuring Review author readings will be held at Santa Monica College. The party — "Santa Monica Review Presents…A Celebration of the Spring 2024 Issue with Readings by Recent Contributors" — will be held from 5 p.m. to 7 p.m. on Sunday, April 7, in The Edye at the SMC Performing Arts Center, 1310 11th Street (at Santa Monica Boulevard), Santa Monica.

Tickets for the launch party — available at smc.edu/tickets — cost $10. Refreshments will be served. Beyond Baroque Literary Arts Center will have a variety of author titles available for purchase at the party. Abundant free parking available on premises. Seating is on a first-arrival basis.

The celebration, to be introduced by Review editor and Emcee Andrew Tonkovich, features a special welcome by acclaimed novelist Claire Vaye Watkins (Gold Fame Citrus) and readings by authors Tinna Flores, Janice Shapiro, Kareem Tayyar, and Charles Hood.

The spring 2024 issue — edited by Tonkovich, also host of the weekly show Bibliocracy Radio on KPFK (90.7 FM) — features cover art by renowned Mexican printmaking artist Artemio Rodriguez. The issue includes 19 original short stories and essays, most by West Coast writers.

"Geography sort of just happened," says editor Tonkovich, "with strong representation from California including Los Angeles, Long Beach, Bay Area, Inland Empire, and Orange County." The issue proudly celebrates the life and writing of late short story master Dwight Yates (Bring Everybody) with publication of his final short story, a revisionist family history explored through letters. The issue also includes fiction and memoir from Orange County writers Denise McEvoy, Kareem Tayyar (The Prince of Orange County), and steampunk legend James P. Blaylock (The Last Coin).

Comprised of new, returning, and one debut writer, the journal represents diversity and enduring relationships. "It's gratifying to present a first-time-in-print writer," says Tonkovich, "celebrating new voices alongside familiar names. Tinna Flores, Bryan D. Price, and Matthew Lawrence Garcia all make their first SMR appearances with gorgeous short stories. Novelist Karen Moulding (The Naked Shopper), also a first-time contributor, constructs a comically complicated, if sincere pandemic-era story.

Charles Hood (Nocturnalia: Nature in the Western Night) remembers poet Wanda Coleman, an iconic L.A. cultural figure and friend, and Barry Gifford (Roy's World) shares another in his ongoing series, to be published soon in the collection Ghost Years.

The issue features frequent and beloved SMR contributors Jeffrey Stephen Markowitz, Ben Jahn, Shane Castle, and Michael Mattes, all of whom write beyond ordinary prose expectations, with fantastical, political, dreamy, and insightful short stories.

"I landed work from a bunch of SMR favorites," says Tonkovich, "whose style readers will recognize. I'm pleased that the magazine has boostered them over the years." Returning are James Warner (All Her Father's Guns), Geoff Wyss (How), Michael Cadnum (Earthquake Murder), and Janice Shapiro (Bummer), with an autobiographical reflection. Shapiro is a short story writer, screenwriter, and comics artist whose fiction appeared in the very first SMR, in fall 1998.

"This issue" says Tonkovich, "includes so much stylistically diverse and elegantly offered storytelling. There's short-short work that reads like prose poetry or flash fiction, and longer, realistic coming-of-age and historical and autobiographically influenced elaborations. But it's all surprising in its voice, perspective, and reimagining of the familiar or quotidian."

Additional events celebrating the new issue include:

• Beyond Baroque Literary Arts Foundation, Venice's landmark community literary arts center, welcomes Review editor Tonkovich and author readings by current issue contributors Denise Heyl McEvoy, Brian D. Price, Karen Moulding, and James Warner, on Saturday, March 30, at 2 p.m. at Beyond Baroque Literary Arts Foundation (681 Venice Boulevard, Venice). Free admission.

• Santa Monica College and the Review will host a booth April 20-21 at this year's Los Angeles Times Festival of Books, offering complimentary copies of the magazine to visitors at Booth #72 at the USC campus, as well as distributing information on SMC's abundant academic and cultural opportunities.

Santa Monica Review was founded by editor, acclaimed novelist, and beloved SMC creative writing instructor Jim Krusoe (Parsifal, The Sleep Garden) to showcase established authors and emerging writers. Over the past 35 years, the Review has achieved a solid reputation as one of the West Coast's leading literary arts journals, and has presented experimental, thoughtful, and funny original writing — including essays and short stories by Michelle Latiolais, Lisa Teasley, Gary Amdahl, Keenan Norris, and Gary Soto. Recent stand-out work from the Review appears in the annual Pushcart Prize, Best American Short Stories, and PEN/O. Henry anthologies.

Santa Monica Review is sold online at the Review website (smc.edu/sm_review), and in print editions at the SMC Campus Store, at Beyond Baroque and Small World Books in Venice, and at other area booksellers. Copies may also be ordered by mail and by subscription. Details are available at smc.edu/sm_review.

The publication costs $7 per issue or $12 for the two issues each year.

More information is available at the Santa Monica Review website (smc.edu/sm_review) or by calling 949-235-8193. All events subject to change or cancellation without notice.

Santa Monica Review is a project of Santa Monica College, and part of its mission to promote literacy and engagement with the literary arts in Southern California. Santa Monica College is a California Community College accredited by the Accrediting Commission for Community and Junior Colleges (ACCJC).

SUBMITTED BY GRACE SMITH

ADVERTISE WITH US TODAY!
Santa Monica Daily Press office (310) 458-7737



Surf report

WATER TEMP: **55.4**

TUESDAY
POOR TO FAIR

SURF: 2-3ft
Thigh to waist

Fading but still decent size NW swell for exposures, along with early AM offshores and a nice incoming tide push for the dawn patrol. Afternoon onshores.

WEDNESDAY
POOR TO FAIR

SURF: 1-2ft
Knee to thigh

Older NW swell mix gets a little, long period refresh through the day — storm sending the refresh is west of Hawaii so it'll be very inconsistent. Early morning winds looking favorable.

Weather

Tuesday: Patchy fog before 11am. Otherwise, increasing clouds, with a high near 65.
Tuesday Night: Patchy fog before 11pm. Otherwise, cloudy, with a low around 51. West southwest wind 5 to 10 mph.
Wednesday: Patchy fog after 11am. Otherwise, cloudy, with a high near 65. East northeast wind 5 to 10 mph.
Wednesday Night: Patchy fog. Otherwise, cloudy, with a low around 52.

Date	Day	Time (LST/LDT)	Predicted	(ft)	High/Low
2024/03/26	Tue	04:39 AM	0.29		L
2024/03/26	Tue	10:38 AM	4.21		H
2024/03/26	Tue	4:26 PM	0.79		L
2024/03/26	Tue	10:39 PM	5.01		H
2024/03/27	Wed	05:14 AM	0.19		L
2024/03/27	Wed	11:14 AM	3.80		H
2024/03/27	Wed	4:43 PM	1.16		L
2024/03/27	Wed	11:00 PM	5.05		H
2024/03/28	Thu	05:52 AM	0.19		L
2024/03/28	Thu	11:55 AM	3.33		H
2024/03/28	Thu	4:59 PM	1.54		L
2024/03/28	Thu	11:24 PM	5.03		H
2024/03/29	Fri	06:37 AM	0.28		L
2024/03/29	Fri	12:47 PM	2.85		H
2024/03/29	Fri	5:11 PM	1.90		L
2024/03/29	Fri	11:53 PM	4.93		H
2024/03/30	Sat	07:35 AM	0.41		L
2024/03/30	Sat	2:11 PM	2.44		H

Daily Lottery

Although every effort is made to ensure the accuracy of the winning number information, mistakes can occur. In the event of any discrepancies, California State laws and California Lottery regulations will prevail. Complete game information and prize claiming instructions are available at California Lottery retailers. Visit the California State Lottery web site at http://www.calottery.com

POWERBALL
Draw Date: 3/23
6 23 25 34 51
Power#: 3
Jackpot: 800 M

MEGA MILLIONS
Draw Date: 3/22
3 8 31 35 44
Mega#: 16
Jackpot: 1.1 M

SuperLotto Plus
Draw Date: 3/23
10 12 13 28 30
Mega#: 20
Jackpot: 21 M

Fantasy 5
Draw Date: 3/24
2 21 26 29 36

Daily 3
Draw Date: 3/24
EVENING: 0 5 9
Draw Date: 3/24
MIDDAY: 5 2 0

Daily Derby
Draw Date: 3/24
1st: 12 - Lucky Charms
2nd: 06 - Whirl Win
3rd: 08 - Gorgeous George
Race Time: 1:40.52

PUBLISHER
Ross Furukawa
ross@smdp.com

PARTNER
Todd James
todd@smdp.com

EDITOR IN CHIEF
Matthew Hall
matt@smdp.com

CONTRIBUTING WRITERS
Charles Andrews,
Jack Neworth,
David Pisarra.

CIRCULATION
Guadalupe Navarro
ross@smdp.com

Keith Wyatt
ross@smdp.com

STAFF WRITERS
Scott Snowden
scott.snowden@smdp.com

Thomas Leffler
thomas@smdp.com

DIRECTOR OF ADVERTISING
Cindy Moreno
cindy@smdp.com

MARKETING MANAGER
Dina Araniva
dina@smdp.com

PRODUCTION
Esteban Inchaustegui
production@smdp.com

Julio Davalos
julio@smdp.com

1640 5th Street, Suite 218
Santa Monica, CA 90401
OFFICE (310) 458-PRESS (7737)
FAX (310) 576-9913

AWARD WINNER

SQA Sustainable Quality Awards
WINNER

The Santa Monica Daily Press publishes Monday - Saturday with a circulation of 8,200 on weekdays and 8,000 on the weekend. The Daily Press is adjudicated as a newspaper of general circulation in the County of Los Angeles and covers news relevant to the City of Santa Monica. The Daily Press is a member of the California Newspaper Publisher's Association, the National Newspaper Association and the Santa Monica Chamber of Commerce. The paper you're reading this on is composed of 100% post consumer content and the ink used to print these words is soy based. We are proud recipients of multiple honors for outstanding news coverage from the California Newspaper Publishers Association as well as a Santa Monica Sustainable Quality Award.

PUBLISHED BY NEWLON ROUGE, LLC
© 2023 Newlon Rouge, LLC, all rights reserved.
Santa Monica Daily Press

GUEST COMMENTARY

Send comments to editor@smdp.com

Opinion: It's Time for L.A. County to Introduce the 32-Hour Work Week

KATARINA TERZYAN
Master of Social Work | University of Southern California

Since the industrial revolution, labor movements have fought for bettering working conditions and shorter workdays, eventually paving the way for the current 40-hour work week.

Signed into law in 1938 by Franklin Roosevelt, the Fair Labor Standards Act (FLSA) currently mandates employees covered by the act to receive overtime pay for over 40 hours worked in a workweek. Unfortunately, the once popular labor slogan "Eight hours labor, eight hours recreation, eight hours rest" is no longer accurate since many individuals spend hours commuting and fulfilling responsibilities outside of "recreation." Social workers, such as myself, continue to see the effects of work burnout on families and individuals across all sectors. To address the widespread 9-5 burnout culture, employers should implement a 32-hour work week, which will help decrease work stress and allow individuals to spend more time focusing on their mental and physical health.

Some progressive lawmakers have already begun to advocate for lowering the work week to 32 hours throughout numerous states. Particularly, advocates in California have cited increased productivity, technology, and the betterment of employees' lives as central factors towards the push. Unfortunately, dozens of employer's groups have pushed back hard, claiming that such a move would be costly and discourage employment growth in California. The failed AB 2932 authored by assemblymembers Evan Low and Cristina Garcia requiring companies with more than 500 employees to shift to a 32-hour week is one such example.

California advocates interested in finding other avenues of implementing the shortened workweek should look towards neighboring liberal states who have successfully made the jump. The county of San Juan in Washington for instance, adopted the 32-hour week in October of 2023 to prioritize the well-being of its county employees. A representative supporting the move also cited the county's motivation to support recruitment and retention efforts as reasons for the big push.

Washington's county officials are right to point out economic factors as key reasons for implementing labor measures benefiting employees. According to the Economic Policy Institute, since the 1970s the U.S. economy has suffered from wage stagnation and the slow growth of living standards for low- and moderate-income workers while the costs of living have drastically increased. On the flip side, those with the most income, wealth, and power have continued to actively suppress policies that would allow for shared prosperity.

If the private sector is not willing to raise wages or provide other incentives, then it's up to public officials to improve labor standards.

With the largest county operating budget in the U.S., LA County is uniquely poised to implement the 32-hour work week. The L.A. Board of Supervisors approved an amended budget of 46.7 billion for the 2023-24 fiscal year in June 2023. The new budget adds 666 jobs, totaling to more than 115,300 budgeted positions for the county. New positions will largely go to the Department of Mental Health with 167 positions and the Department of Children and Family Services (DCFS) with 123 new positions.

While new positions fulfill staffing concerns, L.A. County will also need to consider methods addressing retention. Telework and increased number of staff are some helpful avenues, but they cannot replace the mental health benefits of having time off. A shortened work week on the other hand, will provide social workers, such as those working with DCFS, the additional time needed to recuperate from their stressful day-to-day work. From an employer's perspective, the 32-hour work week will also allow L.A. County to attract highly qualified candidates and remain as a competitive employer. Since private companies and other public entities have been reluctant to do so, L.A. County can be the first to utilize this opportunity and set improved labor standards — potentially paving the way for increased labor reform.

GET IT DAILY...

GUEST COMMENTARY

Send comments to editor@smdp.com

Petty criticism shouldn't hinder study of vital housing

If there's one thing Santa Monicans can agree on, it's that the rent is simply too damn high.

Soaring housing costs are displacing longtime residents and essential workers, diminishing our diversity, hurting our businesses' ability to hire and retain talent, exacerbating traffic, and forcing more and more people onto the streets.

For these reasons and more, we were thrilled when Santa Monica was granted an opportunity to participate in a weeklong intensive housing policy field study in Vienna, Austria, a city that leads the world in providing high quality, affordable, and sustainable housing to its residents.

Sadly, we must now express equal dismay that our colleagues have pressured city staff to forfeit this unique learning opportunity.

To fully understand the benefits of the Vienna field study program – and the loss suffered by Santa Monicans as a result of forgoing it – it is worth exploring the question of why people around the world are studying Vienna, as well as why some might oppose learning from it.

Vienna is popularly known for its ample supply of "social housing," government-owned multifamily housing that is available to people of all income levels, where rent increases are limited to inflation and revenues are plowed back into loan servicing and upkeep.

By providing a public option to compete with the private housing market, social housing has succeeded in containing housing costs in Vienna not just for people who live in it, but also for everyone else.

As the New York Times detailed last year, "Viennese living in private housing spent 26 percent of their post-tax income on rent and energy costs, on average, which is only slightly more than the figure for social-housing residents overall (22 percent)."

Compare that to residents in Los Angeles County, where one in three renters are considered "severely rent burdened," paying more than 50 percent of their pre-tax income on rent and utilities.

A recent study from USC showed that families engage in many different coping mechanisms to deal with this rent burden, including cutting back on food, deferring bill payments, taking on debt, and going without medicine or seeing a doctor.

Remarkably, Vienna also bests the competition when it comes to spending public dollars efficiently, keeping the overall cost of its housing programs remarkably low.

While New York and California spend $377 and $248 per capita each year, respectively, providing affordable housing, Vienna's model is largely self-sustaining: It spends just $124 per capita, and half of it is in the form of low-interest loans that will later be repaid.

SO WHAT'S NOT TO LOVE?

Mayor Brock, in registering his opposition, notes that Vienna has a bigger population than Santa Monica, and some of its buildings are too tall and boxy. But neither the height and style of the buildings nor the size of the city itself has any bearing on social housing or its success.

Brock refers to the Viennese model as "public housing," doubtless seeking to conjure images of Cabrini-Green and other ill-fated American low-income housing "projects" of the past.

The economic diversity of families living together in Vienna's social housing, however, renders it entirely different in kind, creating better life outcomes for all its residents, as well as the political will to provide ongoing maintenance to the buildings.

One group that could certainly stand to lose from social housing are landlords, speculators, and real estate developers, whose profits are predicated on the essential scarcity of the goods they peddle.

Indeed, at the core of social housing is the idea that there's enough to go around – and that everyone, regardless of their income level, should be entitled to safe and stable housing.

This may not sit well with people who prefer an economically gated city, where only those able to pay top dollar are allowed to reside here. And that's okay. As policymakers, we often disagree.

But we object wholeheartedly to the notion that knowledge and learning should be kept off limits and the professional development of city staff rudely denied.

Local officials and policymakers across the country are studying the Vienna model. Montgomery County, Maryland and the cities of Atlanta and Seattle are standing up housing programs inspired by it. And just last September, Los Angeles City and County officials traveled as part of a delegation to Vienna, following which Governor Gavin Newsom signed Senate Bill 555, which directs the state to study social housing.

A critical piece of the Vienna field study program has been the exchange of ideas between elected officials, policymakers, and staff who are tasked with policy implementation. Because our city leadership have been bullied into canceling their trips, thereby foreclosing this collaborative approach, Councilmember Torosis has canceled her trip as well.

If Santa Monica hopes to avoid becoming a city only available to a wealthy few, we'll have to leverage new housing finance models. Instead of stymying innovation, let's gather all the good ideas we can and let the best ones win.

After all, housing affordability is a true crisis, and we can't let petty grievances distract us from doing what's best for our city.

Submitted by Councilmembers Caroline Torosis, Gleam Davis and Jesse Zwick.

California insurance market 'in chaos,' says former insurance chief. Can the new chief fix it?



Photo by Alisha Jucevic for CalMatters

CRISIS: State Insurance Commissioner Ricardo Lara speaks during a press conference with Los Angeles labor leaders and advocates in Commerce on Sept. 26, 2022.

LEVI SUMAGAYSAY
Special to the Daily Press

With more California homeowners just discovering their insurance policies are getting canceled — and hundreds of thousands of others stuck with a pricey option of last resort — state Insurance Commissioner Ricardo Lara's efforts to fix the home insurance market can't come quickly enough.

Lara has introduced two main regulations, with more to come. The first, unveiled last month, aims to streamline rate reviews. State law gives the Insurance Department the power to approve or deny insurers' requests to raise premiums. Insurance companies complain the process has been holding up the increases they seek as a result of what they say are increased costs due to rising climate-change risks and inflation.

The second regulation will let insurers use catastrophe modeling — which combines historical data with projected risk and losses — along with other factors when setting their premiums. California is the last state to allow for catastrophe modeling.

"We're undertaking the state's largest insurance reform," Lara said during a press conference earlier this month. "We can no longer look solely to the past to guide us to the future."

He said catastrophe modeling will lead to "more reliable rates," "greater insurance availability" and "safer communities," because he said it would further encourage and reward wildfire mitigation by homeowners and communities. Insurance Department spokesperson Michael Soller said success will mean fewer homeowners needing to turn to the FAIR Plan, the state-mandated insurer of last resort.

Insurance trade groups, which stand to benefit most from the new regulations, agree with Lara's support for catastrophe modeling and support his so-called sustainable insurance strategy. So do fire chiefs, to an extent. But almost everyone else — homeowners, consumer groups and former insurance commissioners — has lingering concerns.

U.S. Rep. John Garamendi, a Democrat representing parts of Solano and Contra Costa counties, had two stints as state insurance commissioner in the mid-1990s and early 2000s. He says the insurance market is "in chaos" — and that Lara should be holding public hearings and demanding insurance company executives testify to explain to Californians why their premiums are rising.

"One of the critical things a commissioner does is to analyze the market and provide the public with information," Garamendi said in an interview with CalMatters. "(Lara) didn't use his power to control the industry and second, to inform Californians."

The criticism drew a retort from Soller: "Commissioner Lara is fixing decades-long neglected issues that have led to this crisis. He is focused on safeguarding the integrity of the state's insurance market, not second-guessing from predecessors who had their chance and failed to act."

Dave Winnacker, chief of the East Bay's Moraga-Orinda Fire District, said the upsides of catastrophe modeling include being able to credit what homeowners, communities and governments do to lessen wildfire risk. That includes being able to account for the numbers and proximity of firefighters in certain areas, Winnacker said.

"Depending on where you are in a state, and that's tied to population density, the

SEE **INSURANCE** PAGE 8







COMMUNITY NEWS

Malibu

City of Malibu Celebrates Native American History at the 24th Annual Chumash Day Powwow and Intertribal Gathering

The City of Malibu celebrates Native American history and culture at the 24th Annual Chumash Day Powwow and Intertribal Gathering on Saturday, April 6 and Sunday, April 7 at Malibu Bluffs Park (24250 Pacific Coast Highway).

"All of Malibu is invited to join the festive cultural celebration honoring Malibu's original residents," said Mayor Steve Uhring. "The Chumash Day Powwow and Intertribal Gathering is a wonderful opportunity to join with the Chumash People and many other native tribes to learn about and celebrate their history, art, music, dance and culture."

> All of Malibu is invited to join the festive cultural celebration honoring Malibu's original residents, the Chumash Native Americans
> - Steve Uhring, Mayor

The event will begin with an invocation and prayer led by Chumash elder Beverly Folkes. Native American Head Staff include: Randy Pico, MC, Vic Chavez, Arena Director, John Velasquez, Head Man, Kiara Flores, Head Woman, Nathaniel Gonzales, Head Young Man, and Fallen Star Padilla, Head Young Woman. Northern Drums, Blue Star, and Southern Drums, Hale and Company, will accompany the dancers.

The event will feature Native American tribal ceremonies, dances, and special guest performances. Twenty Native American artisan vendors will have merchandise for sale including: jewelry, flutes, moccasins, beading accessories, leatherworks, pottery, dream catchers, and more. Food will be available for purchase from Bison Burger, Drizzle, Gostosas Thrill from Brazil, Rice Balls of Fire, Salt 'N Pepper, and Tropic Truck.

This free family-friendly cultural event is open for all to attend, no tickets or RSVPs are needed. Event hours are 10 a.m. to 6 p.m. with a Grand Entry at 12 p.m. each day. Free general parking is available on the corner of Civic Center Way and Webb Way (23575 Civic Center Way) with free shuttle rides available to and from Malibu Bluffs Park. Parking for people with disabilities is available at Malibu City Hall (23825 Stuart Ranch Road) with free Americans with Disabilities Act (ADA) compliant shuttle rides. There is no on-site parking at Malibu Bluffs Park.

For more information, contact the Community Services Department at 310-317-1364 or visit www.MalibuCity.org/ChumashDay.

SUBMITTED BY KATE MANISCO, RECREATION MANAGER

EBONY BEACH CLUB

FROM PAGE 1

Silas White's interest in the Ebony Beach Club Property including chain of title and a record of any lease-to-purchase agreements that may exist.

2) Contemporaneous public writings, court documents and other evidence that indicates the City of Santa Monica exercised racial animus in its decision to seize said property.

3) Recommendations that include steps the City of Santa Monica should take to repair past harm that the City perpetuated against Silas White and his descendants.

Recommendations could include options for financial compensation for the closest living descendant(s) of Silas White inclusive of wealth lost since the property was seized by the City of Santa Monica and an outline of steps that may be required to transfer the parcel of land referred to as Ebony Beach Club.

Councilwoman Caroline Torosis, very much the instigator of this item, praised the unity on display.

"I'm so really delighted that we had such a showing of solidarity here today … I want to thank the White family for speaking up and speaking out, especially when it's the hard thing … And I'm just grateful that you are here, I think I'm also really grateful to all of our councilmembers who want to collectively do the right thing by the City of Santa Monica," she said.

Councilman Jesse Zwick also praised the work of community members who attended the meeting in support of the work.

"Notwithstanding a good portion of the last hour, I just want to say that this has been a really inspiring night," he said. "And I say that not because of any of us up here, but because of all of you out there who came to speak. Many of you who are still here at nearly midnight to see this through.We have clearly many just caring and deeply eloquent residents in our city and in the larger community of Los Angeles. And it makes me very proud to live here and serve you."

Two groups of Councilmembers had asked for versions of the discussion. Councilmembers Caroline Torosis, Gleam Davis and Jessie Zwick proposed a more lengthy item while Councilmembers Lana Negrete, Christine Parra and Oscar de la Torre had a more succinct version.

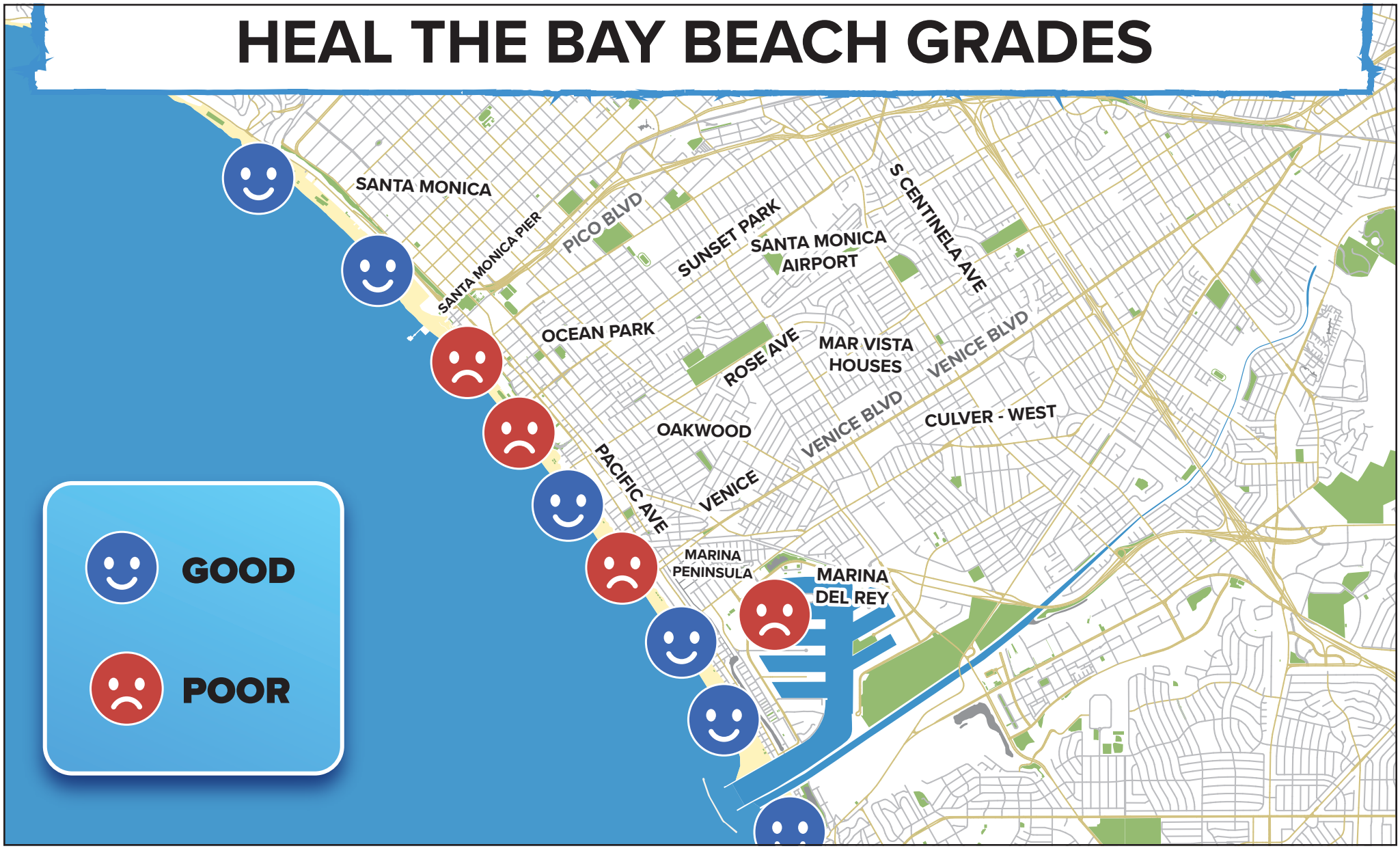
State rules prohibit more than three councilmembers from working on an item at a time hence the two proposals featuring differing groups. Mayor Phil Brock said he supported both ideas but wasn't part of either group due to the four-person limit.

Brock said he had only recently come to understand the racial context of the city's history.

"And I started finding more and more things about redlining, about all the terrible things we had done that I thought were only done in the south. And I learned that everything I learned in school about LA about Santa Monica, about my hometown, was wrong," he said. "That the adults, the grandparents, parents, in this city before I was around, were racist as hell. And they didn't treat people equally. They didn't treat people with care. It was about the color of your skin and, as I think Martin Luther King said, instead of the content of your character. That's a horrible thing."

Council voted unanimously to support the merged motions and staff will return with the results of their research in the coming months.

scott.snowden@smdp.com



SPORTS

FROM PAGE 2

SAINT MONICA BASEBALL:

Tuesday, March 19:
Mariners vs Animo Leadership
Mariners win 12-0
Friday, March 22:
Mariners vs Rolling Hills Prep
Mariners win 3-2
Mariners Record: 8-4 (3-2 Camino Real League)
Next Game: Tuesday vs Providence, 3:15 p.m.

SAINT MONICA SOFTBALL:

Monday, March 18:
Lady Mariners at Santa Monica
Santa Monica win 8-1
Batting:
Bella Lopez: 0-2, 2 K. Savanna Hernandez: 1-3. Sophia Lopez: 0-2, 2 K. Bella Urbina: 0-3, 2 K. Bella Hernandez: 1-2, R, BB, K. Ali Vogler: 1-3, K. Katrina Olmedo: 0-3, K, FC, Dylan Smith: 0-3. Megan Garcia: 0-3, K
Pitching:
Katrina Olmedo: 3.2 IP, L, 5 H, 6 R, 6 ER, 4 BB, 1 K, 11.45 ERA. Bella Urbina: 2.1 IP, 3 H, 2 R, 0 ER, 1 K, 0.00 ERA

Wednesday, March 20:
Lady Mariners vs Harvard-Westlake
Harvard-Westlake win 12-2
Batting/Baserunning:
Bella Lopez: 1-3, K. Savanna Hernandez: 1-4, SB. Bella Urbina: 2-3, K. Bella Hernandez: 1-3, 3B, RBI. Ali Vogler: 1-3, 2B. Katrina Olmedo: 1-2, BB. Dylan Smith: 1-4, R, K. Annie Lu Rios: 0-2, BB. Megan Garcia: 1-2, R, BB
Pitching:
Bella Urbina: 4.2 IP, 10 H, 8 R, 8 ER, 1 BB, 1 K, 12.00 ERA. Bella Lopez: 2.1 IP, L, 5 H, 4 R, 4 ER, 1 BB, 2 K

Thursday, March 21:
Lady Mariners at La Salle
Lady Mariners win 16-2
Batting/Baserunning:
Bella Lopez: 1-3, R, 2 RBI, BB, K. Savanna Hernandez: 2-4, 2B, 3 R, BB, SB. Bella Urbina: 0-2, R, RBI, 2 BB. Bella Hernandez: 1-4, R, HBP. Ali Vogler: 2-4, 2B, 2 R, 2 RBI, 2 BB. Katrina Olmedo: 1-3, 2B, R, 2 RBI, K, HBP. Dylan Smith: 4-4, 4 R, 4 RBI, BB. Annie Lu Rios: 0-3, R, RBI, BB, K. Megan Garcia: 0-1, 2 R, 3 BB
Pitching:
Bella Urbina: 5.0 IP, W, 2 H, 2 R, 1 ER, 3 BB, 1 K, 1.40 ERA
Lady Mariners Record: 4-7-1 (2-3-1 Camino Real League)
Next Game: Tuesday vs Ramona Convent, 3 p.m.

SAINT MONICA BOYS VOLLEYBALL:

Tuesday, March 19:
Mariners at Bishop Amat
Bishop Amat win 3-1
Austin Keough (Freshman): 7 Kills. Sam Zimmermann (Junior): 38 Assists. Cooper North (Senior): 6 Kills. Garrett Robertson (Sophomore): 17 Kills, 1 Ace. Ivie O'Brien (Sophomore): 7 Kills, 3 Aces. Christian Gonzalez (Junior): 1 Kill
Thursday, March 21:
Mariners at St. Pius X-St. Matthias Academy
Mariners win 3-0
Austin Keough (Freshman): 9 Kills, 6 Aces. Juliam Dowd (Sophomore): 6 Aces, 1 Assist. Sam Zimmermann (Junior): 1 Ace, 27 Assists. Cooper North (Senior): 11 Kills, 1 Ace. Garrett Robertson (Sophomore): 5 Kills, 4 Aces, 1 Assist. Ivie O'Brien (Sophomore): 6 Kills, 2 Aces
Friday, March 22:
Mariners at University High
University High win 3-1
Mariners Record: 9-12 (5-1 Camino Real League)
Next Game: Tuesday vs Salesian, 5 p.m.



Thomas Leffler

GOLF: PGA professional and Saint Monica golf coach Charles Womack has his unit humming in the 2024 season.

Saint Monica Boys and Girls Track and Field:

Wednesday, March 20:
Camino Real League Meet at St. Paul High School
Mens 100 Meter Varsity Finals:
2- Mason Collier (Junior), 11.51 seconds. 11- DeQuan Carter (Freshman), 11.87 seconds. 14- Jack Milligan (Sophomore), 11.90 seconds
Mens 100 Meter Junior Varsity Finals:
17- Jonathan Uomoto (Sophomore), 13.26 seconds. 25- Jack Barry (Freshman), 14.24 seconds. 26- Jacob Mikhail (Freshman), 14.34 seconds
Mens 200 Meter Varsity Finals:
4- DeQuan Carter (Freshman), 24.23 seconds. 13- Isaac Nuno (Senior), 25.43 seconds. 23- Dylan Valenzo (Sophomore), 26.37 seconds
Mens 200 Meter Junior Varsity Finals:
15- Jonathan Uomoto (Sophomore), 27.43 seconds. 19- Douglas Guevara Jr. (Freshman), 27.76 seconds. 25- Jack Barry (Freshman), 29.91 seconds
Mens 400 Meter Junior Varsity Finals:
5- Kohaku Inatsugi (Freshman), 1:00.99. 17- Gregory Jonah Baumann (Freshman), 1:08.82
Mens 800 Meter Varsity Finals:
6- Jack Milligan (Sophomore), 2:17.41
Mens 800 Meter Junior Varsity Finals:
17- Gregory Jonah Baumann (Freshman), 3:00.42
Mens 1,600 Meter Varsity Finals:
19- Nicco Osti (Junior), 5:35.37
Mens 3,200 Meter Varsity Finals:
8- Nicco Osti (Junior), 12:09.81
Mens 110 Meter Hurdles Varsity Finals:
2- Anav Oommen (Senior), 19.53 seconds. 7- Santiago Arroyo (Senior), 25.72 seconds
Mens 300 Meter Hurdles Varsity Finals:
3- Anav Oommen (Senior), 48.56 seconds. 4- Jesse Liebman (Junior), 48.94 seconds
Mens 4x100 Meter Relay Varsity Finals:
4- Jack Milligan (Sophomore), Dylan Valenzo (Sophomore), Issac Nuno (Senior), DeQuan Carter (Freshman); 46.66 seconds
Mens Shot Put Varsity Finals:
12- Noah Soriano (Sophomore), 30-11.00. 17- Alex Brick (Freshman), 29-03.00. 24- Dino Hidalgo (Sophomore), 23-10.00
Mens Discus Varsity Finals:
14- Douglas Guevara Jr. (Freshman), 79-00. 19- Dino Hidalgo (Sophomore), 71-02. 21- Noah Soriano (Sophomore), 68-10
Womens 100 Meter Varsity Finals:
2- Nina Meraz (Junior), 13.59 seconds. 3- Serenity Furbert (Senior), 13.60 seconds
Womens 100 Meter Junior Varsity Finals:
1- Kaylee Mccruel (Junior), 14.46 seconds. 3- Gabrielle Deelo (Sophomore), 15.08 seconds
Womens 200 Meter Varsity Finals:
3- Nina Meraz (Junior), 28.89 seconds. 4- Serenity Furbert (Senior), 28.94 seconds
Womens 200 Meter Junior Varsity Finals:
2- Malia Bateman (Freshman), 31.62 seconds. 3- Kaylee Mccruel (Junior), 32.20 seconds
Womens 400 Meter Varsity Finals:
3- Bridgit Madariaga (Junior), 1:09.94. 7- Vivian Boubion (Sophomore), 1:17.88. 8- Andrea Pollicarpo (Junior), 1:22.15
Womens 400 Meter Junior Varsity Finals:
4- Malia Bateman (Freshman), 1:18.67. 5- Chiara Falchi Mure (Junior), 1:30.74. 6- Trinity Norooz (Junior), 1:38.59
Womens 800 Meter Varsity Finals:
7- Andrea Pollicarpo (Junior), 3:18.50
Womens 800 Meter Junior Varsity Finals:
6- Jackie Maalouf (Senior), 3:55.38
Womens 1,600 Meter Varsity Finals:
11- Bridgit Madariaga (Junior), 6:53.99. 16- Andrea Pollicarpo (Junior), 7:13.43
Womens 100 Meter Hurdles Varsity Finals:
3- Macula Story (Junior), 24.47 seconds
Womens 300 Meter Hurdles Varsity Finals:
2- Bridgit Madariaga (Junior), 57.54 seconds. 3- Macula Story (Junior), 1:02.91. 6- Chiara Falchi Mure (Junior), 1:11.06
Womens 300 Meter Hurdles Junior Varsity Finals:
1- Vivian Boubion (Sophomore), 1:10.51
Womens Shot Put Varsity Finals:
10- Lily Rubio (Senior), 21-04.00
Womens Shot Put Junior Varsity Finals:
3- Trinity Norooz (Junior), 18-06.50
Womens Discus Varsity Finals:
7- Lily Rubio (Senior), 65-06
Womens Long Jump Varsity Finals:
5- Nina Meraz (Junior), 12-08.00
Saturday, March 23:
Santa Monica Invitational:
Mens 100 Meter Freshman/Sophomore Finals:
15- Jonathan Uomoto (Sophomore), 13.66 seconds. 20- Kohaku Inatsugi (Freshman), 13.85 seconds. 22- Jack Barry (Freshman), 14.54 seconds
Mens 400 Meter Varsity Finals:
24- Dylan Valenzo (Sophomore), 1:01.21. 27- Douglas Guevara Jr. (Freshman), 1:02.46. 30- Jack Barry (Freshman), 1:08.47
Mens 400 Meter Freshman/Sophomore finals:
13- Jonathan Uomoto (Sophomore), 1:03.45. 21- Kohaku Inatsugi (Freshman), 1:09.95. 22- Gregory Jonah Baumann (Freshman), 1:10.20
Mens 800 Meter Freshman/Sophomore Finals:
22- Gregory Jonah Baumann (Freshman), 2:56.73
Mens 1,600 Meter Varsity Finals:
25- Nicco Osti (Junior), 5:29.23
Mens 4x100 Meter Relay Varsity Finals:
4- Jack Milligan (Sophomore), Dylan Valenzo (Sophomore), Isaac Nuno (Senior), Mason Collier (Junior); 47.30 seconds
Mens Shot Put (10 lb) Freshman/Sophomore Finals:
2- Noah Soriano (Sophomore), 31-08.00. 3- Douglas Guevara Jr. (Freshman), 30-08.00. 5- Dino Hidalgo (Sophomore), 27-04.00
Mens Long Jump Freshman/Sophomore Finals:
8- Dylan Valenzo (Sophomore), 13-08.50
Womens 100 Meter Freshman/Sophomore Finals:
9- Malia Bateman (Freshman), 14.92 seconds
Womens 400 Meter Varsity Finals:
12- Bridgit Madariaga (Junior), 1:09.73
Womens 400 Meters Freshman/Sophomore Finals:
18- Malia Bateman (Freshman), 1:17.41
Womens 1,600 Meter Varsity Finals:
12- Ellie Perkins (Junior), 7:29.37. 13- Andrea Pollicarpo (Junior), 7:31.10
Womens 300 Meter Hurdles Varsity Finals:
4- Bridgit Madariaga (Junior), 56.80 seconds

INSURANCE

FROM PAGE 5

number of firefighters available could affect the outcome (of a wildfire)," he said, adding that catastrophe models should reflect that.

He also said he and other fire chiefs are working to make sure the interests of consumers, fire professionals, insurers and the state are aligned. Insurers may not know what homeowners, communities and local fire departments are doing to reduce wildfire risk. One idea: a database to share that information.

"There is no future in which we can price our way out of this crisis with just premiums," Winnacker said, adding that everyone needs to work together.

Dave Jones, the state insurance commissioner for eight years before Lara took over in 2019, said he is "trying to avoid looking over the shoulder of my successor."

Jones is now director of the Climate Risk Initiative Center for Law, Energy & the Environment at UC Berkeley School of Law. He said it is good for consumers that the catastrophe-modeling regulation could take forest management into consideration. But he said he's not sure Lara's actions will be sufficient.

Before the end of the year, Lara is also expected to issue a regulation that will allow insurers to factor reinsurance costs into their rates. Reinsurance is insurance for insurance companies in the event of large payouts. That plus the other new regulations may "help in the short to mid term," giving insurance companies the ability to raise premiums, Jones told CalMatters.

But he said those actions may "ultimately be overwhelmed by our failure to stop the fossil-fuel industry, which is contributing to rising temperatures" and therefore insurance losses.

Jones also pointed out that Florida has long allowed insurers to use catastrophe modeling and has let them factor in reinsurance costs in their rates — yet its insurance market is in worse shape than California's.

"Florida has done what insurers are asking for," Jones said. Yet "Florida's rates are three or four times the national average."

Mark Friedlander, spokesperson for the Insurance Information Institute, an industry group, confirmed that the group estimates that Florida's average home insurance premium was $6,000, or three-and-a-half times the national average, in 2023.

In addition, Jones said Florida's version of California's last-resort FAIR Plan — called the Citizens Property Insurance Corp. because it's funded with a surcharge on policyholders — has more than 1 million policies. California's growing FAIR Plan, run by a pool of insurers, has 373,000 policies, its president told state lawmakers recently.

"That raises the question," Jones said. "Giving insurers (higher rates) and shifting the burden to all Californians… whether that's going to be enough in the face of growing background risk associated with climate change."

Meanwhile, last week State Farm said that it is not renewing policies for 30,000 California homeowners, as well as refusing to cover all commercial apartments by not renewing 42,000 of those policies.

This is happening despite California approving State Farm's requests to levy double-digit premium increases last year.

"One of our roles as the insurance regulator is to hold insurance companies accountable for their words and deeds," said Soller, the Insurance Department spokesperson. "State Farm General's decision… raises serious questions about its financial situation — questions the company must answer to regulators."

State Farm spokesperson Sevag Sarkissian would not comment beyond the statement the company put on its website last week, which read in part: "This decision was not made lightly and only after careful analysis of State Farm General's financial health, which continues to be impacted by inflation, catastrophe exposure, reinsurance costs, and the limitations of working within decades-old insurance regulations."

Sarkissian also referred CalMatters to the Personal Insurance Federation of California, which counts State Farm as a member. The industry group's spokesperson, Rex Frazier, said in an email last week that allowing insurers to use catastrophe modeling would help with insurance availability. Yet in its statement, State Farm acknowledged the actions Lara is taking to try to fix the insurance availability and affordability crisis in California, even as it announced its decision not to renew tens of thousands of homeowners.

Joyce Kaufman, a retiree in June Lake in Mono County, recently got a notice of non-renewal for her homeowners insurance with Farmers, which she said she and her husband were dreading but expecting.

"I'm not really sure what the state's trying to do, both at the commissioner and legislative level," Kaufman said. And losing the ability to renew her policy is affecting her other insurance needs, she said. As her broker helps look for an alternative, her auto premium is now going up about $300 a year because it will no longer be bundled with home insurance.

As the new regulations give insurance companies what they had asked for, one part of Lara's strategy — which he first laid out last year after an executive order by the governor — is conspicuously missing. Lara had said insurance companies would be required "to commit to writing at least 85 percent of their statewide market share in wildfire-distressed underserved areas."

That provision is nowhere in the text of Lara's unveiled regulations so far — an omission not lost on consumer groups or former commissioner Jones.

"Where is that 85 percent?" asked Carmen Balber, executive director of Consumer Watchdog. Soller, the Insurance Department's spokesperson, said that part of the commissioner's strategy is coming.

Balber also said she is concerned that the catastrophe-modeling regulation "appears to not comply with the transparency requirements of Prop. 103," the voter-approved law that regulates the insurance industry.

According to the text of the regulation on catastrophe modeling, the public will be able to take part in reviewing catastrophe models before they're deemed acceptable. But anyone who helps review the models will be required to sign a nondisclosure agreement.

"If a big chunk of your insurance rate is behind a 'black box,' then that's not what the voters passed," when they passed Proposition 103 in 1988, Balber said. "At the end of the day, if the commissioner passes something that hides something behind closed doors, we'll have to consider challenging it."

This article was originally published by CalMatters.

ENGEL&VÖLKERS®
Santa Monica

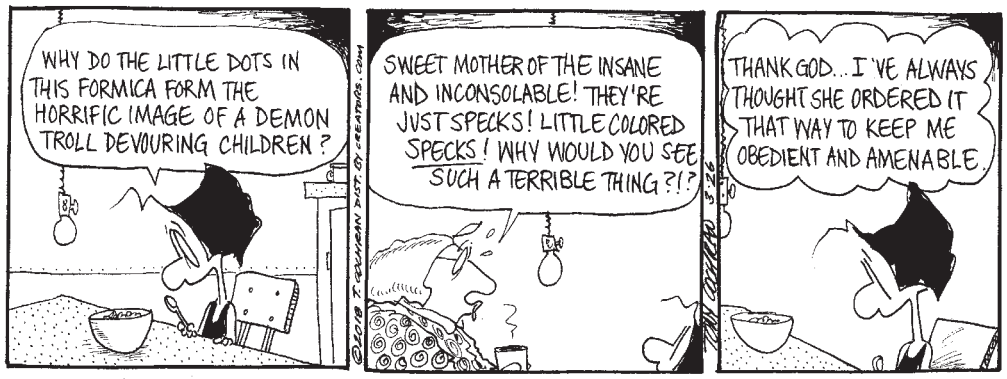
Vote for us for
"Most Loved
Real Estate Brokerage"



1123 Montana Ave, Santa Monica, CA 90403 | 310-460-2525 | @evsantamonica

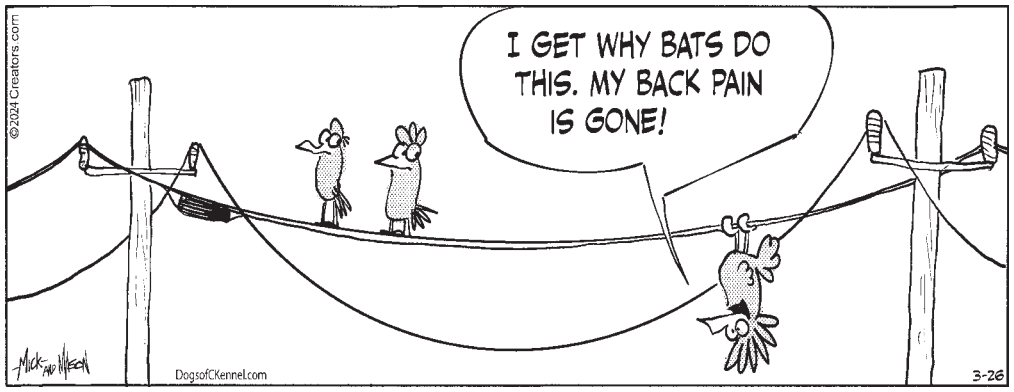
Agnes

By TONY COCHRAN



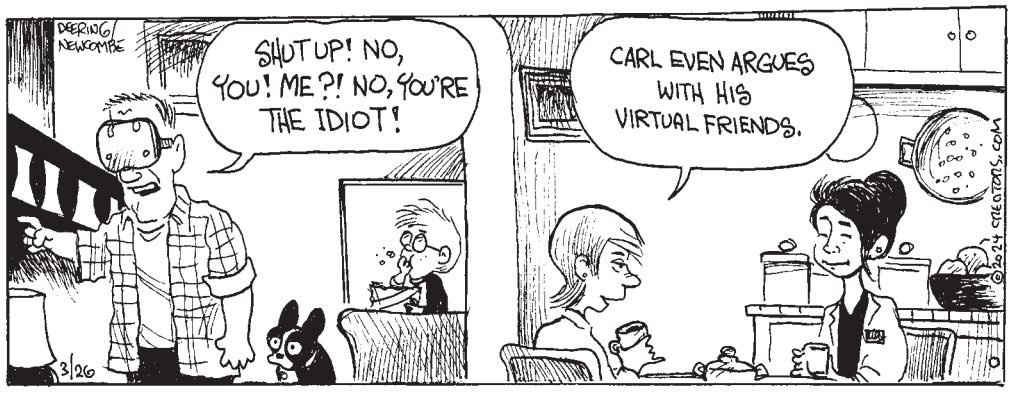
Dogs of C-Kennel

By MICK & MASON MASTROIANNI & JOHNNY HART



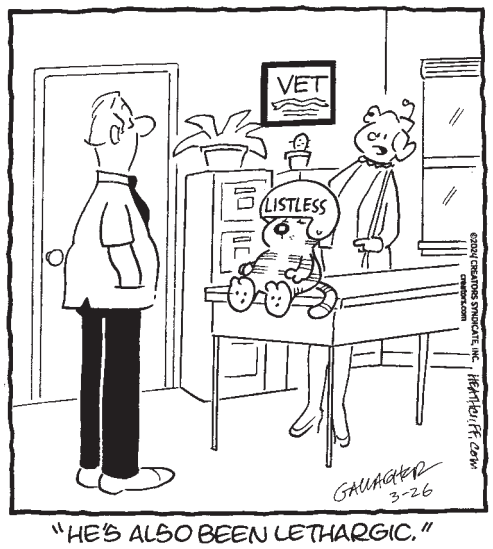
Zack Hill

By JOHN DEERING & JOHN NEWCOMBE



Heathcliff

By PETER GALLAGHER



Strange Brew

By JOHN DEERING



FIND THE WORDS

This is a theme puzzle with the subject stated below. Find the listed words in the grid. (They may run in any direction but always in a straight line. Some letters are used more than once.) Ring each word as you find it and when you have completed the puzzle, there will be 27 letters left over. They spell out the alternative theme of the puzzle. © australianwordgames.com.au 6161

Fancy dress party

T	G	O	B	L	I	N	R	G	I	A	N	T	D	E
N	R	O	H	T	U	A	E	D	W	A	R	F	R	S
I	A	O	G	O	I	M	X	N	G	E	R	E	I	U
D	F	W	L	A	S	T	O	M	L	A	L	W	E	O
D	O	A	S	L	L	A	B	V	N	A	Y	I	W	M
A	F	G	B	A	S	B	E	K	T	A	A	T	V	R
L	O	G	R	L	B	S	E	K	U	L	R	C	I	O
A	T	I	O	E	E	N	L	E	L	R	T	H	Y	D
C	E	H	A	L	S	O	O	E	A	I	R	E	P	Y
L	O	S	T	T	F	P	R	S	G	D	I	R	P	R
K	T	A	E	R	I	E	E	E	E	I	C	R	A	O
C	A	I	O	X	D	A	R	C	T	S	K	E	H	T
U	N	G	I	N	C	L	O	W	N	N	I	M	P	S
P	R	E	I	B	E	L	I	E	V	E	I	N	E	G
D	E	C	O	R	A	T	I	V	E	Y	S	P	Y	G

Aladdin	Clown	Giant	Puck
Ariel	Decorative	Goblin	Story
Author	Disney	Golfer	Swan
Ball	Dormouse	Gypsy	Tiger
Batman	Dwarf	Happy	Trick
Beast	Elves	Imps	Trolls
Believe	Fable	Lost	Weird
Boxer	Folktale	Nose	Witch
Caesar	Frankenstein	Ogre	
Cher	Frog	Peri	
Cinderella	Genie	Pixie	

SOLUTIONS TO YESTERDAY'S WORDS PUZZLE.
Love them or hate them

Covering the city by the bay since 2001.
To advertise, email cindy@smdp.com or call 310.458.7737
smdp Santa Monica Daily Press

TODAY'S BIRTHDAY (March 26)

You're a radiant sun illuminating the way for those in the dark. You take your responsibility to humanity seriously, though not heavily. Events culminate in such a way to help you prioritize pleasure and prize your own enjoyment. More highlights: You'll metaphorically bet on a winning horse. Your phone will fill with gorgeous scenery. Family thrives. Gemini and Sagittarius adore you. Your lucky numbers are: 3, 13, 1, 2, 19.

HOROSCOPES

ARIES (March 21-April 19). You'll counteract inertia. You'll get things rolling. You'll make the work seem fun, and it is because of you. Your energy is a shot of espresso for the soul, invigorating those who are around you.

TAURUS (April 20-May 20). Music and math are related, but it's hard to dance to math. Your stars highlight your ability to intellectualize what's natural or go the opposite direction and take concepts into a most practical and applicable realm.

GEMINI (May 21-June 21). Since you can't change people who don't want to change, and you also can't change people who do want to change, you'll do what you can do, which is inspire.

CANCER (June 22-July 22). It's crunch time, not because there's a deadline looming or a test coming up but because you now have the freedom and resources to focus on something truly meaningful. Limit distractions and take time for self-discovery.

LEO (July 23-Aug. 22). It's funny when you think about how you now have something you once badly wanted, and now it just seems like part of your daily life. Gratitude flows through your scene today, lifting new and old desires alike.

VIRGO (Aug. 23-Sept. 22). Without interference, all will fall into a natural order. Societal norms may not be honored in this order, but you'll gravitate to the authentic, spontaneous and genuine action rather than artificial constructs.

LIBRA (Sept. 23-Oct. 23). The sky is warm with hope and free birds sail into the horizon. Soon, events will align to catalyze your reinvention and begin the building of your new era.

SCORPIO (Oct. 24-Nov. 21). Like the gentle tide, you ebb and flow with the rhythm of whatever emotions surface. This is made possible by many factors: a mild day emotionally, the maturity you've come to and a supportive, safe atmosphere for feelings.

SAGITTARIUS (Nov. 22-Dec. 21). You aim your arrows with unerring precision today. You name your target, hit it and repeat. You're not showing off, really — it's all in a day's work. But after these wins, you have to ask, "Am I aiming high enough?"

CAPRICORN (Dec. 22-Jan. 19). When you no longer want a thing, you have more room in yourself to create, attract and enjoy your life. But how do you stop wanting? Wanting something else could work. Go "shopping" with the intention of wanting better.

AQUARIUS (Jan. 20-Feb. 18). Juggling tip: To keep balls circling in the air, the hands must be mostly free. It's a quick catch and release, not a grasp and hold. Always be letting go. Life tip: same.

PISCES (Feb. 19-March 20). Your wisdom is a tapestry, each experience a knot, each lesson learned a color, each story a pattern. The tapestry doesn't always have to go up on the wall. You'll roll it up, put it in the drawer, and be young and unwise just for fun.

SOLUTIONS TO YESTERDAY'S CROSSWORD

S	A	S	S	■	S	T	U	D	S	■	S	K	I	T
P	I	N	E	■	E	A	T	E	N	■	U	N	D	O
I	R	O	N	■	A	L	A	M	O	■	P	O	L	E
N	E	W	S	A	N	C	H	O	R	■	E	W	E	S
■	D	Y	E	D	■	■	■	S	E	A	R	■	■	■
■	■	■	D	E	E	D	S	■	S	M	I	R	K	■
A	P	T	■	■	L	O	O	N	■	M	O	O	E	D
T	R	A	F	F	I	C	R	E	P	O	R	T	E	R
M	E	D	I	A	■	S	T	A	R	■	■	S	P	Y
■	P	A	N	I	C	■	S	T	E	P	S	■	■	■
■	■	■	D	R	E	W	■	■	■	R	A	S	P	■
T	H	U	S	■	D	I	S	C	J	O	C	K	E	Y
E	U	R	O	■	A	D	O	R	E	■	R	A	T	E
M	E	N	U	■	R	E	L	I	T	■	E	T	A	L
P	S	S	T	■	S	N	O	B	S	■	D	E	L	L

Sudoku

Fill in the blank cells using numbers 1 to 9. Each number can appear only once in each row, column, and 3x3 block. Use logic and process of elimination to solve the puzzle.

SOLUTIONS TO YESTERDAY'S SUDOKU

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

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

Newsday Crossword

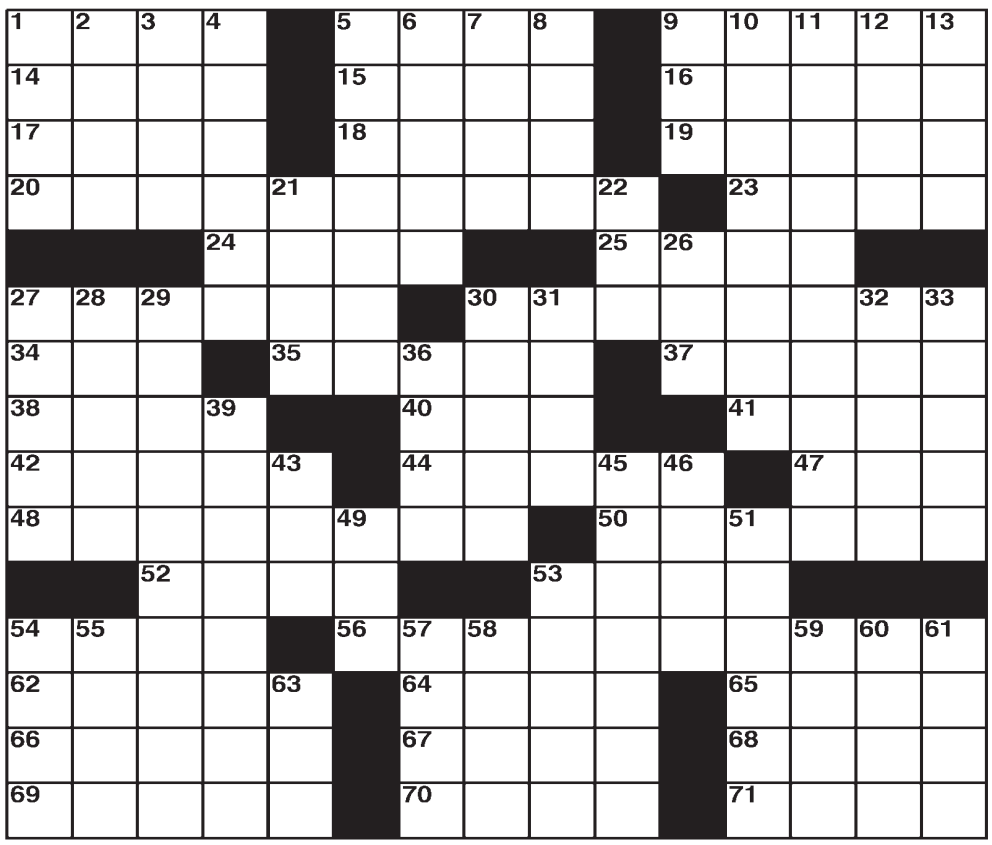
THREE TIMES FOUR by Billie Truitt
Edited by Stanley Newman
www.stanxwords.com

ACROSS

1 Number in a spreadsheet
5 *Moby-Dick* captain
9 Manicurist's tools
14 Contented cat sound
15 Finished
16 Physically nimble
17 "Do __ others . . ."
18 Lavish affection (on)
19 "I didn't do it!"
20 Three-__ (longer-than-usual work break)
23 Sporty car roof
24 Small whirlpool
25 Worldwide: Abbr.
27 Try to hit, as with a snowball
30 One watching over lambs
34 "__ was saying . . ."
35 Coffee with chocolate
37 More fit for harvesting
38 Zesty flavor
40 Very long time period
41 Location
42 Goad into action
44 Lawful, informally
47 Musician's booking
48 Double-checks of voting results
50 Annoying sounds
52 Fig. on a driver's license
53 Small ear jewelry
54 Brought into the world
56 Three __ (duelers of French fiction)
62 Open up, as a toothpaste tube
64 Person, place, or thing
65 Run __ (go wild)
66 Tree trunk remnant
67 Rural stopovers
68 Not prerecorded
69 Fire hydrant attachments
70 Small child
71 Meal in a slow cooker

DOWN

1 Potato, informally
2 __ fish sandwich
3 Overly stylish
4 Gardener's small shovel
5 Expanded upon
6 What school truants "play"
7 Initial poker stake
8 "How've you __?"
9 Room cooler with blades
10 "Let me handle it"
11 Three __ (Big Bad Wolf's prey)
12 Red ticklish Muppet
13 Ooze slowly
21 Dutch cheese
22 Game cube with spots
26 *Fresh Air* broadcaster
27 One who can't stand something
28 Electric meter measurement
29 Three-__ (entertainment under a tent)
30 Sneakers and loafers
31 Install on the wall
32 Knot again
33 Bottoms of wine barrels
36 Boston basketballer, for short
39 Reputation
43 Woman in a convent
45 Very strong, as emotions
46 Recommend highly
49 __ de plume
51 High standards
53 Stinky striped animal
54 Plant of roses
55 In the know about
57 Condo dwelling
58 Japanese electronics giant
59 Give off, as steam
60 Roam around
61 Distort, as facts
63 Ltr.'s second afterthought



CREATORS SYNDICATE © 2024 STANLEY NEWMAN STANXWORDS@AOL.COM 3/26/24

MORE OF STAN'S CROSSWORDS! Play FREE from Stan's archives of Easy, Hard and Sunday puzzles at: tinyurl.com/stan-newman-crosswords

ONLINE SAFETY

FROM PAGE 1

life's work. The panel was moderated by Fox 11 News' Hal Eisner.

In the documentary, cut down into a 45-minute running time in order to have the after-film discussion, various stakeholders in the online safety realm spoke on how children can be duped into taking part in sexually-explicit situations, both in the United States and abroad. Aside from the interviews, including some from parents who had their children fall victim to exploitation schemes, the film had several depictions of scenarios showing how kids can fall prey. This included two older men using voice and image filtering techniques to get into online chat rooms with children, finding out information about the kids' whereabouts and coercing them into taking sexual pictures and video.

A computer science specialist and educator, Doak-Gebauer was personally a victim of sexual assault by a teacher on a high school field trip, and uses her personal experience to teach parents to be more vigilant in their children's online experience.

"No one knows what that's like until they experience it ... my determination is with me and my family," Doak-Gebauer said.

Another personal victim on the panel was online exploitation survivor Denise Gomez, who gave a harrowing account of her sexual assault by a man she met through social media. Gomez received a request when she was 14 years old, chatting with a person she thought was a friend on various apps like Facebook and chatting service Kik.

"This was someone I was talking to every single day, I couldn't wait to get home after school to run and talk to him ... I remember him making it very clear that this (had) to be a secret," Gomez said.

After nearly a year of chatting, the predator's language began to change, asking more questions of a sexual nature. When Gomez turned 15, the predator suggested an in-person meeting, making it clear that Gomez should not tell her family because they "wouldn't understand."

Saying she did up her hair and makeup in advance of the meeting, which was supposed to be a yogurt shop and movie date, the predator's car showed up down Gomez' block in the back seat, with a woman and her baby in the front.

"Part of me felt like something was wrong, but part of me felt safe, because I saw a woman and a baby in the car, (so) I got in the car," Gomez said. "The second I sat down, he put his hand on my thigh, and it kind of still haunts me today the way he was looking at me, as if (to say) 'I got you, you're mine.'"

Ending up at a house instead of the yogurt shop, the woman took off in her car, leaving just Gomez and her captor, who sexually abused her for hours in his garage. The incident, Gomez said, led to "years of pain and suffering" including depression and suicide attempts.

"I remember it clearly when he finished raping me ... he (said) 'who's going to believe you' ... he was just trying to put it on me, saying that 'you enjoyed it, you didn't fight back,' ... (but) my body and my mind shut down completely, I was in shock, I couldn't believe what was happening," Gomez said.

Like the filmmaker, Gomez has used the situation as fuel to teach parents and children alike, speaking to high school and middle school students about her story as a warning.

"I want to shed light to survivors, and to educate parents and students that this really does happen ... when I share my story, parents are really in shock to know that this happens," she added.

The panel further spoke on how a sexual exploitation situation can impact a child, and offered resources for parents on how to remain vigilant. The panel included The Freedom Ride Project founder Elisabeth Gegner, Father-Con Founder Patrick Erlandson and "Parenting in the Digital World" author Clayton Crawford. Cranford, who worked in law enforcement as a school resource officer, said it was a "heartbreaking situation" to meet with the victims of online predators.

"No one was really talking about the internet or social media and its impact ... (kids) were way over their head ... breaking them in ways that aren't easily fixed," Cranford said. "I would find myself sitting across (a) table from a child who was a victim and a parent, and there was a common theme forming, which was (that) I had a good kid who made a bad choice, (who) was manipulated."

Cranford's solution to parents who didn't grow up with the internet is to be proactive, as law enforcement who attacks these crimes may be "inherently reactive," leaving the teaching up to parental figures.

"As parents, we don't have an option to opt out of your child's digital world," Cranford said. "We absolutely need to be engaging."

For more information on "Vulnerable Innocence," visit vulnerable-innocence.mailchimpsites.com.

thomas@smdp.com



Thomas Leffler

SAFETY: A panel discussion dealing with online exploitation of minors took place at Laemmle Monica Film Center on March 20.



TUESDAY | MARCH 26

TUESDAY TALES: A TRAVELING STORYTIME
This engaging & fun weekly series of stories, songs and rhymes travels to different library locations. Limited space; free tickets available at 10:15 a.m. For ages 2. Pico Branch Library, 2201 Pico Blvd.

TEENS LEADING CHANGE EVENT: ROCK PAINTING
Join organizers for a Teens Leading Change event: Rock Painting for Native Plant Garden. This program is for kids of all ages. Come for snacks, rock paintings, and a fun time! For ADA accommodations, call (213) 228-7430 at least 72 hours prior to the event. 1 - 3 p.m. Palisades Branch Library, 861 Alma Real Drive, Pacific Palisades.

STOP SENIOR SCAMS ACTING PROGRAM
The Stop Senior Scams Acting Program is back with a new presentation to raise awareness about senior fraud for older adults and the community. Ann Stahl, (Ret.) Senior Investigator with the Federal Trade Commission, answers your questions about scam prevention and what to do if you've been scammed. Santa Monica Public Library, 601 Santa Monica Blvd. 2 - 3 p.m.

CITY COUNCIL MEETING
The City Council is made up of seven members elected at-large for staggered four-year terms. Every two years, after each election, the City Council selects one of its members to serve as Mayor and another to serve as Mayor Pro Tempore. The City Council also sits as the following bodies for the City of Santa Monica. 1685 Main Street, 5:30 p.m.

BELOW MARKET HOUSING - ENGLISH INFORMATION SESSION
Please join organizers for an opportunity to learn more about the City of Santa Monica's Below Market Housing (BMH) Waitlist and Program. There will be an opportunity to talk to City Staff after the presentation.
Virginia Avenue Park, 2200 Virginia Ave.

WEDNESDAY | MARCH 27

COMPUTER CLASS: INTRO TO ZOOM
Get acquainted with the Zoom video chat service. Santa Monica Public Library, 601 Santa Monica Blvd. 10:30 a.m. - 12 p.m.

VITA: VOLUNTEER INCOME TAX ASSISTANCE
In partnership with Virginia Avenue Park, volunteers from Haven Neighborhood Services provide free tax preparation assistance. Registration required. Contact VAP staff (310) 458-8688 or vap@santamonica.gov to request a call back (include your name and phone number in the email). Pico Branch Library, 2201 Pico Blvd. 12 - 6 p.m.

SPRING BREAK READING PARTY: FEMALE HEROES & AUTHORS AT MAIN
Bring your book or discover a new one while we read together in the same room, with a different theme for each day. Refreshments provided. For grades K-5. Main Library, 601 Santa Monica Blvd. 2 - 3 p.m.

FLIGHTS OF FANTASY STORY THEATRE
Join the fun when the incomparable duo, Lorrie Oshatz and Theresa Amy, bring their fresh spin on folk tales, fables, and poetry in an interactive and entertaining vaudeville-style show for children of all ages. They celebrate the humor and wisdom inherent in the human experience, drawing upon the wealth of multicultural literature. Be on time for this fast-paced, storytelling theatrical delight! This program was made possible with the generous support of the Library Foundation of Los Angeles. For ADA accommodations, call (213) 228-7430 at least 72 hours prior to the event. 3:30 - 4 p.m. Palisades Branch Library, 861 Alma Real Drive, Pacific Palisades

SPRING BREAK READING PARTY: MYSTERIES & ADVENTURES AT MONTANA
Bring your book or discover a new one while we read together in the same room, with a different theme for each day. Refreshments provided. For grades K-5. Montana Branch Library, 1704 Montana Avenue, 2 - 3 p.m.

THURSDAY | MARCH 28

HANDS-ONLY CPR
The Los Angeles County Department of Public Health is coming to the library to provide Hands-Only CPR training. This is drop-in training - come anytime between 2:30 and 4:30 p.m. - it only takes about 10 minutes to complete. Note: this is not a certified CPR class. You will not receive a certificate. This training is a lie-saving skill that will help you feel more confident to respond in an emergency. CPR without mouth-to-mouth breaths. Only to be used on teens or adults. No documents are required from anyone who would like to be trained. For ADA accommodations, call (213) 228-7430 at least 72 hours prior to the event. Palisades Branch Library, 861 Alma Real Drive, Pacific Palisades.

REAL WOMEN HAVE CURVES
"Women of Color in Film" revisits the award-winning 2002 coming-of-age feature set in East Los Angeles. A discussion follows the screening at 4 p.m. at Santa Monica College Cayton Center, 1900 Pico Blvd., Room #202.

LA STARTUP AND TECH MIXER
Kick off 2024 the right way with the best networking in Los Angeles. As seen in Entrepreneur Magazine, the premier tech networking event has one of the largest membership groups in Southern California and is growing every month. Join them 6 p.m. to 9 p.m. at the Santa Monica Whaler, 101 Broadway, for drinks, amazing company, top companies and top talent. General admission tickets $9, VIP tickets $16. To purchase, visit: https://www.eventbrite.com/e/la-startup-and-tech-mixer-tickets-855586501257

WESTERN REVENGE
Tales of lust, love and female rage - Dance, Aerial and Burlesque. $25-$50. Harvelle's Santa Monica, 1432 4th Street, 8 p.m.

MOST LOVED
2024
Santa Monica

Don't forget to Vote for

MOST LOVED BUSINESSES

Voting period will begin **March 18th!**

Visit **smdp.com/mostloved2024**
to show your love

Voting Period
March 18th-31st

For any questions please contact **cindy@smdp.com**

buylocalsantamonica.com Buy Local SANTA MONICA
Santa Monica CHAMBER of COMMERCE
City of Santa Monica
SANTA MONICA TRAVEL & TOURISM
smdp Santa Monica Daily Press
MONTANA AVENUE SANTA MONICA
PICO BLVD Santa Monica
MAIN STREET santa monica
Downtown Santa Monica RD STREET PROMENADE
SANTA MONICA PIER