

Santa Monica Daily Press

A newspaper with issues

DAILY LOTTERY

SUPER LOTTO

2 19 21 23 43
Meganumber: 2
Jackpot: \$21 Million

FANTASY 5

4 8 17 21 34

DAILY 3

Daytime: 3 9 0
Evening: 8 1 8

DAILY DERBY

1st: 01 Gold Rush
2nd: 04 Big Ben
3rd: 09 Winning Spirit

RACE TIME: 1:42.50

NEWS OF THE WEIRD
BY CHUCK SHEPARD

From the crime column of the Lewisville (Texas) Leader, Feb. 14: arrested on charges of drug possession, driving while intoxicated, and driving without a license: Mr. Fred Flintstone, 34. And taken into custody in February in Miami to begin serving a one-year sentence on alien-smuggling charges: a Chinese national whose given name is King Kong. And an obituary from the Fort Worth (Texas) Star-Telegram, Dec. 2: Mr. Dom Perignon Champagne, whose parents were Mr. Jeron Champagne and Ms. Perfect Engelberger.

TODAY IN HISTORY

Today the 110th day of 2005.
There are 255 days left in the year.

On April 20, 1980, the first Cubans sailing to the United States as part of the massive Mariel boatlift reached Florida.

In 1971, the Supreme Court upheld the use of busing to achieve racial desegregation in schools.

In 1972, the manned lunar module from Apollo 16 landed on the moon.

In 1978, a Korean Air Lines Boeing 707 crash-landed in northwestern Russia after being fired on by a Soviet interceptor after entering Soviet airspace. Two passengers were killed.

THOUGHT OF THE DAY

An unbreakable toy is useful
for breaking other toys.

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Austin Raishbrook/Frontline News

Suspected car thieves crashed into four parked cars along Fourth Street early Tuesday morning before fleeing the scene on foot.

Three suspects at large after slew of hit-and-runs

By Daily Press staff

OCEAN PARK — Three suspects eluded police early Tuesday after smashing into four parked cars on Fourth Street, one of which was occupied by a woman. She was not injured, police said.

At about 12:05 a.m., the suspects, who were in a 1998 Buick Park Avenue stolen from Flaglore, Colo., lost control of the vehicle

after hitting a curb at the traffic circle at the intersection of Fourth Street and Strand Avenue while traveling northbound.

The Park Avenue smashed into a parked car, which was then pushed into the car in front of it, causing it to flip over. The woman was reading a book when her car was hit and subsequently over-

See **HIT-AND-RUN**, page 7

Man delivers milk, eggs and woman safely

BY CAROLYN SACKARIASON
Daily Press Staff Writer

INTERSTATE 10 — Sean Kehoe had perishables on his mind Tuesday morning when he found himself saving someone who apparently wanted to perish.

Kehoe — on his way home to deliver milk and eggs to his wife and daughter — was hit with a wake-up call at about 9:20 a.m. when a woman dropped onto the roof of his van while he was on the 10 Freeway.

Kehoe, 36, was heading west-bound in the fast lane when he noticed traffic backing up between Centinela Avenue and Lincoln Boulevard. When he

See **JUMPER**, page 7

Seeking solace in the wake of Samohi brawl

BY RYAN HYATT

Daily Press Staff Writer

SAMOHİ — Hundreds of parents met with school officials on Monday asking how safety will be ensured on campus in the wake of a school yard rumble that caused the high school to go into lockdown Friday.

School officials acknowledged trouble was brewing late in the morning on Friday when several fights broke out on the Santa Monica High School campus. Then, at least five fights involving dozens of Latino and black students broke out at lunchtime before the Santa Monica Police were called in at 12:44 and the principal announced over the PA system that lunch was ending early.

A lockdown lasted the remainder of the school day. Between 30 and 40 students refused to return to

class until police threatened arrests.

School officials said injuries resulting from the melee were limited to bloody faces and noses, and no weapons were involved. Although several suspected participants in the fights were detained so parents could pick them up during the lockdown, police said no arrests have been made. Once the lockdown occurred, school administrators released students by class in an orderly manner, with Santa Monica, Culver City and Beverly Hills police on hand to secure the campus.

There were no reported fights on Monday, and school officials said additional police units will be available to Samohi as the school continues to deal with racial tensions.

More than 500 parents, school representatives and media crews attended the Monday meeting at

See **BRAWL**, page 6



Alejandro Cesar Cantarero II/Daily Press

Sean Kehoe used his van to cushion the fall of a would-be jumper along the I-10 on Tuesday morning.

Jacquie Banks

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Santa Monica Daily Press



JACQUELINE BIGAR'S STARS The stars show the kind of day you'll have:

★★★★-Dynamic ★★★-Positive ★★★-Average ★★-So-so ★-Difficult

PISCES (Feb. 19-March 20)
 ★★★★★ Others want their say. Let them run with the ball. Your creativity might be a bit off right now. Allow others to share more of themselves. Ideas flourish in a relaxed, easygoing atmosphere. Don't orchestrate. Tonight: Try a different type of suggestion.

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LOCAL



The sounds of 'Silence'



Jean-Pierre Vanhoegaerden/Special to the Daily Press

Teenagers from the band 'Moment of Silence' jam on the Third Street Promenade last weekend during the Santa Monica Police Department's 'Battle of the Teen Bands.' The event kicked off the first alcohol-free event for Santa Monica Against Underage Drinking, which in cooperation with the SMPD, promotes keeping teens safe and sober. Five bands competed for prizes during the event.

COMMUNITY BRIEFS

Silver screen goes green at SMC

By Daily Press staff

This week, Santa Monica College is hosting its first Earth Day Film Festival.

The festival will feature 10 hours of film screenings along with discussion, including an appearance by actor and environmentalist Ed Begley Jr.

Special guests also include author Adeline Peter Raboff who appeared in "Oil on Ice," which recently won Best Documentary Short at the International Documentary Awards. The film connects the fate of the Arctic National Wildlife Refuge to critical decisions about energy policy.

Other films dealing with energy include: "The Oil Factor: Behind the War on Terror," which will be followed by discussion with filmmakers Gerard Ungerman and Audrey Brohy; "Global Warming," narrated by Leonardo DiCaprio; and the comedic short documentaries, "The Veggie Van Voyage" by Joshua Tickell and "SUV Taggers" by Judith Vogelsang.

Venice filmmaker Ziri Rideaux will show "Treewoman," a film about Julia Butterfly Hill, the young woman who lived in an ancient redwood tree for two years. Producers Geoffrey Holland and Greg Molina discuss "Cost of Cool," which addresses ways in which young people can enjoy high quality lives while being less focused on possessions and materialism. The festival ends with "The Corporation," which looks at the role of corporations in shaping the world.



Photo courtesy

The experiences of Julia Butterfly Hill, who lived in a redwood tree for two years, will be featured in a film showing at Santa Monica College.

See BRIEFS, page 7



SURF REPORT

Springtime winds should improve each day this week, with Wednesday seeing a slightly more off-shore flow in the morning, and afternoon onshores to 10-12 mph.

Overall, Wednesday is looking like a waist-high + day most everywhere, with the cleanest sets at south-facing breaks.

Today the water is:

58°

Write us at alex@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	11:37	0.5	11:42	3.1	3:05	4.1	7:25	3.7
SUNDAY	N/A	N/A	12:26	0.3	4:50	4.1	7:34	3.9
MONDAY	12:35	2.6	1:01	0.2	5:59	4.2	7:47	4.1
TUESDAY	1:12	2.0	1:30	1.0	6:49	4.4	8:01	4.1
WEDNESDAY	1:45	1.5	1:54	0.2	7:31	4.6	8:17	4.8
THURSDAY	2:11	0.9	2:17	0.4	8:10	4.6	8:35	5.2
FRIDAY	2:37	1.2	2:40	0.7	8:25	4.4	8:50	5.3

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The Q Line

Stories of shootings and violence in schools nationwide have increased over the past few years, and last week's lockdown at Santa Monica High School due to dozens of students fighting brings the issue even closer to home

So this week, Q-Line wants to know, "Do you think adequate security mea-

sures are in place in our schools? What changes, if any, would you suggest?"

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

LETTERS TO THE EDITOR

Casting little doubt in Council election

Editor:

As we come to the end of a somewhat bitter City Council election in CD11, I look back and ask myself to focus on the real issues. Who do I vote for?

After listening to both candidates, and evaluating both of their accomplishments, I can only conclude that Flora Gil Krisiloff is the only candidate with a resume of having done, versus would like to do.

I realize that Mr. Rosendahl has made some big promises, most of which he has no jurisdiction or money to accomplish, and I see he touts making a bus trip or two to City Council hearings to support his newfound friends, and certainly his boosting of endorsements, none of which serve this district, but it is Flora who has a 20-year history of being both involved in her community and protecting our quality of life.

It is easy for one to point to someone very recently active and say it is because they are running for an office, but this is the furthest from the truth about Flora. Otherwise, she must have been planning for two decades.

San Vicente Boulevard in Brentwood is a perfect example of what Flora has helped to create — a viable, bustling business community serving the surrounding residential community without the blight and bad impacts. Flora's time spent on the design review committee, the community council, and other local groups has helped maintain the community integrity without being anti-business.

I urge all of the voters in CD11 to look at the issues, listen to the promises, filter out those issues that are federal or state funded, which there is little control over, and then look at track records. I believe if this is done, you will not think twice about voting for Flora Gil Krisiloff.

Finally, if it is public safety we are looking for, who better knows the best candidate than the Police Protective League, who has endorsed and supports Flora?

So, you know what they say, "those who can, do, and those who can't, promise."

Jay Handal

President, West LA Chamber of Commerce

Pull your head out of the sand

Editor:

I live in one of the most beautiful beach cities in the world, but I rarely stick my head in the sand. I find it easier to lay on the sand and watch the world, sometimes taking part in it and other times learning lessons from it. The 2-year-old column by Ed Silverstein and the letter by Dr. Lisette Bauersachs (SMDP, April 13, page 4), demonstrates what I have come to believe about the city of Santa Monica: We have an exceptional number of people living in this city with their heads in the sand.

For Mr. Ed Silverstein, the column concerning former chief justice of the Alabama State Supreme Court is filled with a rather shallow analysis of the Ten Commandments, their relation to Constitutional separation of church and state, and Mr. Silverstein's apparent attraction to Michael Douglas' wife.

What I find interesting is that while Mr. Silverstein, a California Democrat (that was not intended to be a compliment) holds no respect for Alabamian opinions. The Chief Justice of the Alabama State Supreme Court is an elected official under Alabama state law. So while Mr. Silverstein may not have agreed with the views of the Honorable Justice where they concerned the public display of the Ten Commandments in the Alabama Judicial Building, the people of the state of Alabama elected the Honorable Justice to his office in November of 2000. Had he done his research, he might have found that the preamble to the Alabama State Constitution states that in order to establish justice, we must invoke "the favor of almighty God." In November of 2003, Justice Roy Moore was removed from his position as Chief Justice of the Alabama Supreme Court for failing to uphold his oath of office by refusing to obey a constitutional order by the U.S. District Court

See LETTERS, page 5

Be wary of DeLays, not desperate illegals



INCITES

BY ED SILVERSTEIN

Conservative congressional Republicans have dramatically increased their political fortunes by flogging the Democrats for so-called "moral transgressions" while claiming the ethical high road for themselves.

The recent Senate immigration bill is a prime example. GOPsters foam at the mouth at even the mention of granting legal status or amnesty to the millions of illegal aliens who, for little money, do all the menial jobs that Americans wouldn't touch. Doing such, they claim, would be rewarding unlawful behavior, something the Republicans would never do. Or would they?

Let's take a look at a comparison between Jesus Rodriguez — a fictional composite of actual illegal aliens — and Senate Majority leader, Tom DeLay — a real-life Republican conservative.

BIRTHPLACE:

Rodriguez — Nuevo Laredo Mexico, along the banks of the Rio Grande River.

DeLay — Laredo Texas, along the banks of the Rio Grande River.

EMPLOYMENT:

Rodriguez — Days: country club bus boy; nights: janitor at Wal-Mart; weekends: mows lawns.

DeLay — U.S. Congressman for Texas' 22nd district.

CRIMES, MISDEMEANORS AND ETHICAL LAPSES:

Rodriguez — Illegally crossed the U.S. border from Mexico.

DeLay — Cited by the Congressional Ethics Committee after a memo from a Kansas energy company claimed that \$56,500 would buy a "seat at the table." Cited again when he ignored long-standing congressional precedents and spearheaded a Texas redistricting scheme to eliminate Democratic congressman in a non census year, then misused the Federal Aviation Administration to track down protesting Texas state Democrats. Rumored to be the target of Texas Grand Jury criminal investigation looking into the illegal funneling of corporate contributions to state campaigns. Admonished by Ethics Committee when he ignored House rules to keep a vote on a Medicare bill open for an additional three hours during which time he and house Republicans tried to bribe Rep. Nick Smith to change his vote. Admonished by Ethics Committee for forcing lobbying firms to deny jobs to Democrats and hire only

Republicans. Accused of negotiating with lobbyists to provide business-friendly votes in the House in exchange for campaign contributions. Being investigated for breaking House rules that prohibit accepting travel from a foreign entity. Being investigated for two instances in which he broke House rules by accepting travel from registered lobbyists. Being investigated for funneling \$500,000 from his campaign and PACs to his wife and daughter.

REASONS FOR MISDEEDS:

Rodriguez — Wanted to provide basic needs and a better life for his family.

DeLay — Personal financial gain. Free trips. Consolidation of political power and prestige. Career advancement: ensuring ascension to House Speaker. Attempting to circumvent voting laws by providing Republican congressional candidates with an unfair advantage. Revenge against Democrats. Desire to circumvent constitutional protections and governmental checks and balances in order to advance his extreme religious, neoconservative and pro business ideology.

Consequences:

Rodriguez — Deportation. Homelessness. Starvation.

DeLay — Received four slaps on the wrist from House Ethics Committee. After three of his closet associates were indicted for illegal campaign contributions and rumors began to circulate that DeLay might be next, Congressional Republicans, who would never reward illegal behavior, attempted to change the GOP rule so that DeLay could become the Speaker of the House even if he was under indictment. When that failed, Texas Republican lawmakers sprang into action and attempted to pass legislation that would halt the investigation into DeLay's actions. When that failed, Republicans lashed out at Travis County District Attorney Ronnie Earle, accusing him of being a Democratic partisan stooge, even though 12 of the 15 politicians Earle has prosecuted were Democrats. When that failed, the morally superior Republicans changed the Ethics Committee rules so it would take a majority of committee members to initiate an investigation, then they removed the committee's impartial Republican Chairman and other less partisan Republican committee members, and replaced them with DeLay loyalists who had donated to his legal defense fund.

CONCLUSION:

Republicans are correct when they state that there is no excuse to ever reward criminal behavior ... when all you have to do is change the rules.

(Ed Silverstein can be reached at incites@ncites.net.)

YOUR OPINION MATTERS!

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Mourning in Iraq arrives all too often

GUEST COMMENTARY

BY KELLY RAYES-HAITT



I just learned someone I knew died in Iraq. I have no right mourning her death because I barely knew her, yet I cannot stop aching.

Marla Ruzicka was 28 years old, and was the third person I met in Iraq to die since the U.S. invasion and bombings.

I never watch TV news, and these days, I have a tough time reading the Times. So, it was pretty extraordinary that I learned through a 30-second evening news piece Sunday night that Marla Ruzicka, "aide worker from San Francisco," died in Iraq Saturday from a suicide bomber's blast. The Iraqi translator — a new father accompanying her — also died.

I roomed with Marla during my first trip to Iraq in February 2003, five weeks before the U.S. bombings and invasion. Marla was the quiet one, the mysterious one. We didn't quite know her background. We knew she'd spent some time in Afghanistan, and it felt like she was escaping to a place that mirrored some deep part of her soul. It wasn't a total surprise when, at the end of our trip, it was quietly announced that Marla would be staying. Months later, I learned she was literally going door-to-door in Baghdad, making an assessment of the number of Iraqis who had been killed or injured — a grim task our own Pentagon announced at the outset it would not do.

When I first heard the news — on the news — I could not stop sobbing. I haven't cried this hard since I saw the first news reports of my country bombing Baghdad. Now, I sit numbly wondering how I can find this 28-year-old's parents.

I returned to Iraq in July 2003, to find the Iraqis I had met ... I had also hoped to find Marla. I e-mailed her at an address from her newly created Web site, but not surprisingly given the power outages and security concerns, had not heard back from her.

While Marla was braving bullets, insurgents and anti-Americanism in Iraq, I fought our war for peace at home by addressing audiences about the human impact of our bombings and invasion of Iraq. Not nearly on the same plane, but we each make a different difference.

I came home, Marla didn't. She stayed and did the work that my heart wanted to. I came home and tried to explain to Americans what our country was doing

there. Sometimes I was more successful than other times. Sometimes I was booed, sometimes I was cheered. Always I felt a deep responsibility to the Iraqis who had treated me so kindly and to those Americans like Marla who had stayed.

Lately, I've tried to wean myself from the daily news from Iraq. I've felt distanced from the desperate, angry, unrealistically hopeful e-mails I receive from a few Iraqi friends. How do I respond to the hotel worker who will brave bullets to vote because he believes that the Iraqi elections will mean an end to U.S. military occupation? How do I respond to the gifted painter who is furious the roads between his studio and galleries are too dangerous to travel — just when he is finally "free" to paint any subject he'd like? I no longer ask about electricity or water or security because it only engenders frustrated responses about the lack of progress.

I compartmentalize this news and go about my Americanized day, complaining about traffic and the price of gasoline. I try not to think about the two generous, warm-hearted Iraqis I met who I know have died. I try not to think about the well-spoken 24-year-old translator who was so eager to reform his country he became an Army translator. I had a few e-mails, then nothing. I try not to think about the engaging street beggar with whom I shared ice cream and can no longer find. It's too painful.

Every once in a while, I will be jolted by a piece of routine random news that pierces my heart: A hotel I visited was bombed, a neighborhood where friends I know lived is under siege, "a San Francisco aide worker" is killed in a suicide blast.

In reporting Marla's death, the Associated Press reports: "In an essay Ruzicka sent to Human Rights Watch a few days before her death, she explained the significance of her work assessing casualties.

"A number is important not only to quantify the cost of the war, but to me each number is also a story of someone whose hopes, dreams and potential will never be realized, and who left behind a family," Ruzicka wrote."

I am helpless. My only way to properly eulogize Marla Ruzicka is to, as Gandhi suggested, "live the change I want to see" and to strive to realize her hopes and dreams of peace and dignity for Iraqis.

She left behind a very large family.

(Kelly Rayes-Haitt is a Santa Monica resident and runs a local public relations firm.)

LETTERS TO THE EDITOR

LETTERS, from page 4

to remove the Ten Commandments monument. Apparently, our Republican democracy and the U.S. Constitution do in fact work.

Mr. Silverstein's lascivious innuendoes form a deep contrast to Dr. Lisette Bauersachs who laments the opening of what she terms an "adult sex shop" on Lincoln Boulevard and Cedar Street. With her eldest son soon to be in high school, Dr. Bauersachs is concerned that this adult sex shop might in some way educate her son about the "adult business industry." As a conservative Republican, I applaud Dr. Bauersachs' strength of character in very loudly calling attention to the inappropriate placement of said business so near to our schools. As anyone who has driven down Lincoln Boulevard will attest, however, this is probably one of the more tame businesses conducted on Lincoln Boulevard.

However, to believe that an eighth grader in the city of Santa Monica is somehow naive about sex is to have one's head in the sand. According to the Centers for Disease Control in 2003, 46.7 percent of all high school students admitted to having had sexual intercourse at least once, with 38.2 percent of ninth graders admitting to having had sexual intercourse at least once (This is just intercourse, not sexual activity.). According to The National Campaign to Prevent Teen Pregnancy in Washington, D.C., "Seven of 10 teens interviewed said that they were ready to listen to things parents thought they were not ready to hear" concerning sex. Dr. Bauersachs is right to cry foul at the indignity of the placement of an adult sex shop on the walking path to school. Unwittingly, however, she calls to our attention the need for parents to actively educate their children concerning sex, sexuality, and their own moral beliefs concerning these subjects. While it may not be a comfortable dinner topic, it is better to have the conversation with family than it is for your child to someday wander in to such a place to be educated by someone else. Our children will be educated one way or another, as sex is concerned. Better that we do the educating ourselves.

To Dr. Bauersachs, Mr. Ed Silverstein and the residents of the City of Santa Monica: Pull your heads out of the sand.

Daniel J. Tamayo
Santa Monica

Topanga back in business

Editor:

Topanga Canyon Boulevard, which has been closed for several months, is now open, according to the Department of Public Works. Persons needing access to the Valley have been going up through Malibu or on the 405.

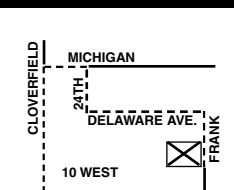
Now that Topanga is accessible, and Topanga businesses are open, Topanga welcomes you back.

Jerry Ferguson
Topanga

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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Superintendent wants parents, kids to step up

BRAWL, from page 1

Samohi's Barnum Hall to hear school officials explain what happened on Friday and field questions from parents. Many parents were at a loss as to why the fighting took place and outraged that it occurred. They were hoping for some consensus on what might be done to prevent future unrest.

"The schools must be a safe place for learning," said John Deasy, Santa Monica-Malibu Unified School District superintendent, who facilitated the meeting with Samohi principal Ilene Straus. "When students don't comply with the rules, the school will take action."

According to school officials, Samohi has 3,500 students, 12 student advisors and six hired security officers. The campus has recently undergone redesign changes intended to improve the educational experience. Some people complained after the meeting that design alienates students.

Security cameras scheduled to go on line next month will be used to monitor after school vandalism — not to scan for troublemaking in students, a point with which some parents took issue. Although presented as an "informational" meeting to address what happened and how parents can expect the district to respond to similar events, reactions from those who attended were mixed.

"The meeting was effective in convincing parents the school is in control," said Oscar de la Torre, a school board member and executive director of the Pico Youth & Family Center, whose non-profit organization has been helping Samohi mediate the fighting between black and Latino students. "But the meeting did not discuss why the Latinos and blacks are fighting."

Some parents criticized the district administrators, saying the meeting was a public relations salvage operation that didn't address the underlying issues behind the fights.

Meanwhile, administrators contend efforts to secure the campus will only be guaranteed with more student accountability and parental involvement.

"Preventing these students from making these errors are all of our jobs," Deasy told the parents. "We need you to help in the hours we are not with students."

To the students, Deasy added: "Watching fights is not non-violence, it's egging the fights on."

Liesel Friedrich, a Samohi mother, said the fact that so many students were fighting was in itself inexcusable, regardless of the reasons, which she said the students should be able to settle without disrupting class.

"I am completely disgusted with students who behaved so badly," Friedrich said. "I don't want to finance police and security overtime because these clowns

want to fight, rumble and misbehave. We have bought them a first-class education and they don't want it.

"It is illegal what they have done and they have no business being at Samohi if they don't want to resolve their differences."

Friedrich also said she hopes the students who fought will be expelled.

Derek Lantzsch, a native of Santa Monica who doesn't have children attending Samohi, said he was surprised the students involved in the fighting were not being charged with hate crimes.

"I believe in equal justice for all people," Lantzsch said. "When I see this on the news, 'browns against blacks,' I get concerned when I see no one charging these students with hate crimes. If it were whites fighting against blacks or Asians — and I support charges against them, too — hate crimes would be brought against the whites."

De la Torre, however, argued that if the district took a hard stance on punishing without addressing the underlying problems, it might not be helpful in solving the violence issue at Samohi.

"These kids already have so many problems, they feel they have nothing to lose," de la Torre said. "Their parents are overwhelmed. You kick them out of school, they'll be on the streets, causing trouble. You think that's going to do any-

one any good?"

De la Torre said counselors from the PYFC prefer a "restorative justice" approach to help stop fighting, forcing those with conflicts to confront each other in a mediated atmosphere. He said counselors at Samohi have had some success with that approach regarding fights, but not in all cases. De la Torre also advocated a fighting code of conduct which, although may not stop fights outright, he said would slowly diffuse tensions between groups and may help address the problem over time in the community.

De la Torre said that in the past his method of challenging youth who want to gang up on other groups to fight individually has deterred many confrontations.

"If we can get these groups to agree to fight one-on-one instead of ganging up on each other, it would be a step in the right direction," he said.

Eddie Bowie, a black man who said his son was attacked at Samohi, said there was too much emphasis on race being a factor in the fight.

"I don't want to make it out like this is nothing, but we need to keep in mind it's springtime. There are lots of students at Samohi and the testosterone is up," Bowie said. "It's a natural progression. The kids weren't hurt. They were in it for the excitement. This isn't about race. This is one planet, one people."



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LOCAL



Man credits surfing for jumping into action

JUMPER, from page 1

approached the Lincoln exit, cars in the surrounding lanes had come to a complete stop. That's when he looked up and saw a woman, dressed in high heels and a dress, hanging from the exit sign.

"My natural reaction was to pull right underneath her," Kehoe said, adding he crossed the lanes of traffic to reach the woman, who was hanging over the emergency lane of the freeway. "As soon as I put it in park, she fell on the roof of the van and rolled off the passenger's side."

The woman then ran into stand-still traffic on the freeway, where other motorists detained her.

"It was so insane and it happened so fast, another second ... she probably wouldn't have died, but she definitely would've broken her leg," Kehoe said, estimating the height of the sign was at least 20 feet. "I figured my van was probably six feet and she was hanging five feet, so she would be falling about 10 feet onto something that was forgiving instead of 16 feet onto the pavement."

Asked why he would immediately think to pull his vehicle over to break her fall, Kehoe responded: "I'm a surfer ... you have to react quickly sometimes ..."

Kehoe, a contractor who grew up on the Westside and attended Santa Monica High School, was just returning from the supply store when he saw the woman dangling above him.

After she dropped, Kehoe drove off so he could drop off groceries for his wife, Monique, and their daughter, Kirra, 11, at their Ocean Park home.

"I figured the others had her so, you know, I had my own pressures of life ... I drove off," he said. "When I got home, I noticed her purse was still on the roof of the van, so I went back. It was this huge scene by then."

Motorists pointed Kehoe out as the good Samaritan to authorities, who took the woman to a local hospital to treat her for the moderate injuries she sustained in the fall. She was then taken to a mental hospital for a mandatory 72-hour psychiatric evaluation as a result of her suicide attempt, said Santa Monica Police Lt. Frank Fabrega. The woman was described to be in her 30s.

Kehoe said the roof of his 1991 Chevy van, which he uses for work and surfing, is caved in.

"You can only see it if you are eight feet tall," he said. "I'll probably just pound it out myself."

Kehoe, also known as "Saul Good" amongst friends and fellow surfers, said he looked in the woman's purse, which contained a journal, a card indicating she had undergone a psychiatric evaluation and a bunch of crumpled \$1 bills.

"It definitely was not a normal purse," he said, adding the entire morning was far from normal. "It was weird. I looked over at her and the damn heels had stayed on her feet."

Suspects fled the scene on foot

HIT-AND-RUN, from page 1

turned. Her car then smashed into the car in front, according to police.

The suspects fled from the scene on foot. They are described to be either white

or Hispanic, all in their 20s.

The total damage sustained remains unclear, except that a palm tree was knocked down and the stolen vehicle sustained major front-end damage.

COMMUNITY BRIEFS

BRIEFS, from page 3

The festival — which honors the 35th anniversary of Earth Day — is scheduled from 6 p.m. to 10 p.m. on Friday, April 22, and 3 p.m. to 10 p.m. Saturday, April 23. The event is free, but seating is limited in the venue, room 214 in the art complex, 1900 Pico Blvd.

For information, call (310) 434-8278 or go to: <http://www.smc.edu/comm/EarthDayFilmFestival>.

SMC EARTH DAY FILM FESTIVAL SCHEDULE

Friday, April 22

6 p.m. - "Wordsworth Country" and "Global Warming"

6:30 p.m. - "Oil on Ice"

7:30 to 7:50 p.m. - Q&A with filmmakers Morgan and Raboff

7:50 to 8 p.m. - Intermission

8 to 9:30 p.m. - "The Oil Factor: Behind the War on Terror"

9:30 to 9:50 p.m. - Q&A with filmmakers Ungerman and Brohy

Saturday, April 23

3 p.m. - "Power of One"

3:05 to 3:30 p.m. - "The Last Stand, Heroes at Ballona Wetlands"

3:30 to 3:50 p.m. - Q&A with Begley and filmmaker Laffey

3:50 p.m. - "SUV Taggers," followed by Q&A with director Vogelsang

4 p.m. - "The Veggie Van Voyage"

4:15 to 4:45 p.m. - "Treewoman"

4:45 p.m. - Q&A with filmmaker Rideaux

5 to 6 p.m. - Dinner Break

6 p.m. - "Cost of Cool"

6:30 p.m. - Q&A with producers Holland and Molina

7 to 9:30 p.m. - "The Corporation"



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STATE

Reiner: Tax wealthy to pay for preschool

BY JIM WASSERMAN
Associated Press Writer

SACRAMENTO — Director and Hollywood activist Rob Reiner on Monday proposed a ballot initiative to provide universal preschool in California for 4-year-olds in what could be a prelude to a run for governor.

Reiner, who has been rumored to be a Democratic candidate in 2006 despite saying he has no plans to run for governor, said a high-quality preschool program for all 4-year-olds would actually save taxpayers money in the long run.

Reiner and a coalition of supporters announced the filing in coming days of an initiative that would impose a 1.7 percent tax on the state's upper 1 percent of wage earners to pay for the estimated \$2.3 billion annual costs of the program.

In a telephone conference call, Reiner called his proposed constitutional amendment an "historic piece of legislation that will not only provide quality preschool experience for all 4-year-olds, but also the beginning of a process by which we strengthen the education system and build a strong economy for our future work force and also reduce crime."

In a Field Poll in February, Reiner was the leader in a potential race for the

Democratic nomination with 20 percent support, edging out Attorney General Bill Lockyer, Treasurer Phil Angelides and Controller Steve Westly.

A year before he became a candidate for governor, Arnold Schwarzenegger pushed a successful ballot measure aimed at improving after school programs for kids.

Approximately 100,000 of Californian's wealthiest residents — those earning more than \$400,000 a year individually or \$800,000 as a couple — would pay the tax beginning the day after the measure passed.

"The upper income bracket has received the most benefits of anybody," said Reiner, a movie actor and a star of the 1970s television sitcom, "All in the Family." "If you look at what's happened not just in California, but throughout the country, the Bush tax cut gave \$77,000 a year to everybody in that bracket."

Reiner, who included himself in the category of wealthiest Californians, described his measure as a "very modest tax increase" for a voluntary half-day program that would be administered by the state superintendent of public instruction, fund both private and public programs and begin first serving some of the state's most impoverished neighborhoods.

Backers estimated it will eventually bring 10,000 new teachers and 10,000 aides into a state that ranks 37th nationally in the per capita number of 4-year-olds in preschool.

They also said faith-based schools that taught a nonsectarian curriculum would be eligible for funds.

Reiner introduced the proposed ballot measure Monday after more than a year of staging meetings and building coalitions that include business, labor and education leaders. Backers on the conference call Monday included lawmakers and early childhood experts, San Francisco businessman Phil Halperin, Santa Barbara Police Chief Camerino Sanchez and State Superintendent of Public Instruction Jack O'Connell.

Reiner, who said California has about 500,000 4-year-olds with about 47 percent enrolled in preschool, aims to increase it to 70 percent. Presently, Oklahoma and Georgia are the only states that offer the kind of "universal" preschool that his initiative would fund.

A recent study from the Santa Monica-based Rand Corp. found that universal preschool would lead to 13,764 fewer children held back a grade during their K-12 years; 10,010 additional high school graduates; 4,737 fewer cases of child abuse or neglect and 7,329 fewer juvenile arrests.

"We believe this is a great opportunity to make things right for these children who are currently on waiting lists, hundreds and hundreds of children who deserve a jump start," said Chief Sanchez.

The report estimated that California would generate \$2.62 in benefits for every public dollar spent on the preschool program.

Under the proposal, county school superintendents would contract with school districts, classroom-based charter schools and both for-profit and nonprofit schools, including family child-care providers. Backers said children born the day after the initiative passed would be eligible and noted the first four years of the program would be spent creating a one-year reserve fund, building new facilities and hiring teachers, who by 2014 must have bachelors degrees.

Political observers noted that Proposition 49 served as an important vehicle in the transformation of Schwarzenegger from a Hollywood actor to a serious statewide candidate. The measure, approved by voters in November 2002, would direct as much as \$550 million annually to before- and after-school programs when there were budget surplus — something that has not happened since its passage.

Study aims to prevent spread of AIDS among farm laborers

BY LAURA WIDES
Associated Press Writer

FALLBROOK, Calif. — On survey days, Alicia Vera rises bleary-eyed before dawn, downs a cup of coffee and heads for nearby fields and churches to help stop the spread of AIDS.

She is working on one of the most comprehensive studies yet on AIDS and HIV risk among the state's estimated 1.3 million migrant farm laborers.

By contacting workers on their own turf, researchers hope to break down economic and cultural barriers that isolate what they call an invisible population.

"Previous studies of the migrant population have generally shown a fairly high amount of risk behavior but not a lot of HIV," said George Lemp, director of the Universitywide Aids Research Program being done by the University of California system.

"The concern is whether with that much risk behavior, the HIV epidemic is on the threshold of a rapid increase," he said.

To keep that from happening, UARP is working with state agencies, clinics and even the Mexican government to test and educate migrants.

In northern San Diego County, Vera's team from the Vista Community Clinic scribbles medical histories, takes blood samples and answers questions from workers. An encouraging 75 percent of those tested for HIV eventually get their results and education about the disease, she said.

Among them is Jose Hernandez, 35, a native of Oaxaca who has lived six years in a makeshift plastic room near the fields where he picks strawberries and avocados.

"It's scary, but I go now," he said. Researchers said migrants who spend long stretches of time away from their

families can be exposed to HIV through sex with other workers and prostitutes.

"A person has needs," Hernandez said. "You are here, very alone."

Many migrants forego condoms and sometimes share needles to inject vitamins to stave off illness and exhaustion, Lemp said. Hernandez knows condoms are important but admits he doesn't always use them.

The number of migrant workers with HIV in California is difficult to calculate because the population is so mobile. Many are in the country illegally and fear contact with health workers could lead to their deportation.

Still, researchers have spotted some alarming trends.

UARP workers have identified five cases of HIV among the 781 people in its ongoing study of urban and rural immigrants.

"Ten years ago, you weren't finding any incidence of HIV among migrants in California, so this is significant," UARP researcher Maria Hernandez said.

Pregnant women in labor at a hospital in Tijuana — a stopover point for many migrants — had an HIV rate four times higher than similar groups in this country and Mexico, according to a recent study by the University of California, San Diego.

With no hard data on the number of migrants with HIV, money for prevention has been limited.

Fernando Sanudo, health promotion director at the Vista clinic, said federal money for his outreach program dropped by \$18,000 this year to about \$58,000. Funding has also dropped for other agencies, and it is increasingly directed toward research instead of prevention, he said.

Money is not the only problem. Outreach workers face cultural barriers in

See AIDS, page 9

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STATE



Migrant farmers support study to stifle HIV growth

AIDS, from page 8

migrant communities where issues of sex and the body are not readily discussed.

Armando Lunes Gomez, 17, of Chiapas has been in this country a year and lives with his older brothers. He says they have not discussed the use of condoms with him.

"I know about prevention a little, but we don't really talk about that," he said.

Sanudo said growers have been supportive of the research. But much of the testing and education takes place outside fields so work isn't interrupted.

Elisa Noble, health and safety director for The California Farm Bureau Federation, said growers are working with the Legislature, clinics and insurance groups to come up with an affordable health coverage system.

"Obviously there's still a lot of hoops to jump through and a lot of things that need to be done so that it's a feasible program," Noble said.

Clinic workers are also worried about public backlash against aiding migrant workers, many of whom are undocumented.

Efforts in Arizona to block social services for undocumented immigrants and recent Minuteman border patrol efforts have heightened that concern.

Lemp, however, said California can't afford to ignore its migrant population.

"We could face a marked increase in HIV transmission, and we will all pay for it later," he said.

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Finding ways to pay for PMI



**BUYING
AND SELLING**
BY THOMAS KHAMMAR
& BRENT PARSONS

If you are like many Californians and can't make a 20 percent down payment and you want to buy a home, then PMI is in your future. But PMI can be a mystery.

"PMI" or Private Mortgage Insurance, is an additional cost that you will have when you purchase a home with less than a 20 percent down payment. The cost of PMI is the premium amount for the insurance that the lender will receive their money back from you. PMI protects the lender because the lower amount of down payment puts the loan in a slightly higher risk class.

Lenders have found that when a borrower defaults on their payments and the home has to go into foreclosure, they need at least a 20 percent down payment to ensure that they won't lose money on the transaction. With closing costs averaging about 6 percent, the lenders need a little leeway to be able to make a profit on the recovery of the loan. In the event that the housing market deflated, the lender needs a cushion so that the loan amount doesn't end up higher than the home's value.

Now that you are familiar with and understand the rationale for PMI, consider the different ways of paying for it.

The first option is to include PMI in monthly payments along with your mortgage. This will raise your monthly payment and continue for the term of the loan.

For example, assume you wanted to purchase a home with a 10 percent down payment. The loan amount we'll use in this example is \$200,000 with a fixed interest rate of 7.5 percent. The mortgage payment for principal and interest is \$1,399 per month. The standard cost for PMI, which is non-tax deductible, is an additional \$86 per month. This brings the monthly mortgage payment plus PMI to \$1,485 for a typical \$200,000 loan with 10 percent down. It's important to note here that the cost of the PMI insurance over the life of the loan is \$30,960.

Another option that you now have is to pay PMI upfront in one single payment. This way, the PMI is paid one time and can usually be built into the loan, or financed. That dramatically reduces the payment and makes it tax deductible as well.

If the loan term is reduced from a 30-year to a 25-year, you can also reduce your premium. Let's look at how this option would effect the payments for the same scenario as in the first example.

You decide to purchase a home with a 25-year mortgage term and pay the PMI upfront. The cost for the PMI is a one-time fee of 0.75 percent, or \$1,500 in this example. The loan amount would then be \$201,500 (\$200,000 loan plus

\$1,500 PMI upfront cost) if the fee were financed. The result is a mortgage payment for principal and interest of \$1,489 per month. This is only \$4 more per month for a 25-year loan than for the previously discussed 30-year loan. Moreover, since the PMI on the 30-year was not tax deductible, the payment for the 25-year loan with upfront PMI is actually cheaper by \$20 per month or \$6,000 for the life of the loan, after tax deductions are considered (assuming a 28 percent tax bracket). That is an impressive savings of both the time it takes you to pay off the mortgage and money it will cost to do it.

As you are considering different loan options with your mortgage broker or lending institution, ask them to figure out the different payment options.

In addition, there are a few things you should know about upfront PMI. If you can't finance the upfront PMI into your loan, you can pay it in cash, negotiate to have the seller pay for it, or build it into the transaction with a seller contribution. These are things that you can discuss with your real estate agent and they can help you make your decision.

(To contact Brent Parsons or Thomas Khammar, call (310) 943-7656 or e-mail to thomas1@georgechungrealtors.com or brent1@georgechungrealtors.com. Or visit www.thepowerhouseteam.net.)

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04/07/2005	Lot Size: 8,450	Sold Price: \$3,500,000
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Santa Monica	SqFt: N/A	List Price: \$2,096,000
04/08/2005	Lot Size: 5,140	Sold Price: \$2,259,650
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04/13/2005	HOD: \$380	Sold Price: \$825,000
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Santa Monica	SqFt: 1,865	List Price: \$1,825,000
04/07/2005	HOD: \$918	Sold Price: \$1,825,000
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Sold	3104 BROADWAY SANTA MONICA 90404	
Santa Monica	SqFt: N/A	List Price: \$419,000
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Pleasant 2 bedroom, 1 bathroom home. Hardwood floors throughout the house. Charming breakfast area in kitchen, dining area connected to the living room. Convenient Laundry hook-ups in kitchen area. Spacious private backyard decorated with an arched entry. One (1) car attached garage.



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\$659,000

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DAYS ON THE MARKET

BY JODI SUMMERS

It's money time. Every spring, Forbes — the magazine of CEOs and millionaires — announces their list of the richest individual businessmen and women in the world. According to the Forbes 2005 list of the "The World's Richest People," 46 out of the 691 billionaires (7 percent) made their money in the real estate industry. Not one real estate tycoon is in the top 30. The list also includes an additional 18 billionaires (3 percent) who made their fortune in diversified industries and investments that included significant holdings in real estate. Last year there were only 587 billionaires in the world, 37 of whom made their money in real estate.

Here are a few more details on these property titans: 17 of the 46 real estate billionaires (37 percent) inherited and then grew their fortunes while 29 of them (63 percent) are self-made billionaires. Almost half (47 percent) of the real estate billionaires live in the United States, with eight living in California (17 percent); four in New York (9 percent) and three in Illinois (7 percent).

As you wheel down the list, keep in mind that no real estate mogul came close to equaling the finances of Mr. Microsoft, Bill Gates, who is No. 1 on the list for the 11th straight year with \$46.5 billion, or the \$44 billion of investor Warren Buffett, but the numbers are indeed impressive.

46 billionaires who made their fortunes in real estate:

1. Raymond, Thomas, and Walter Kwok (No. 31, \$10.9 billion), Hong Kong.
2. Lee Shau Kee (No. 38, \$9.3 billion), Hong Kong.
3. Gerald Cavendish Grosvenor and family (No. 80, \$5.6 billion), Chester, United Kingdom.
4. Eitaro Itoyama (No. 103, \$4.9 billion), Tokyo, Japan.
5. Fukuzo Iwasaki (No. 117, \$4.4 billion), Kagoshima, Japan.
6. Donald Bren (No. 122, \$4.3 billion), Newport Beach, Calif.
7. Cheng Yu-tung (No. 132, \$4.2 billion), Hong Kong.
8. Kwek Leng Beng and family (No. 138, \$4 billion), Singapore.
9. Yoshiaki Tsutsumi (No. 149, \$3.7 billion), Tokyo, Japan.
10. Frank Lowy and family (No. 151, \$3.6 billion), Sydney, Australia.
11. Akira Mori (No. 170, \$3.2 billion), Tokyo, Japan.
12. Nina Wang (No. 188, \$3.1 billion), Hong Kong.
13. Stefan Schörghuber (No. 203, \$2.9 billion), Munich, Germany.
14. Charles Cadogan and family (No. 219, \$2.7 billion), London, United Kingdom.
15. Ng Teng Fong (No. 228, \$2.6 billion), Singapore.
16. Donald Trump (No. 228, \$2.6 billion), New York.
17. Leonard Stern (No. 243, \$2.5 billion), New York.
18. Melinda Esterhazy (No. 272, \$2.3 billion), Zurich, Switzerland.

19. Leona Helmsley (No. 292, \$2.2 billion), New York.

20. Samuel Zell (No. 292, \$2.2 billion), Chicago.

21. Matthew Bucksbaum and family (No. 321, \$2 billion), Chicago.

22. Chen Din Hwa (No. 321, \$2 billion), Hong Kong.

23. Peter Woo and family (No. 321, \$2 billion), Hong Kong.

24. Melvin Simon (No. 355, \$1.9 billion), Indianapolis.

25. John Whittaker (No. 387, \$1.7 billion), Isle of Man, United Kingdom.

26. Manuel Jove (No. 413, \$1.6 billion), La Coruna, Spain.

27. Mortimer Zuckerman (No. 413, \$1.6 billion), New York.

28. Archie Aldis (Red) Emmerson (No. 437, \$1.5 billion), Redding, Calif.

29. William Pulte (No. 437, \$1.5 billion), Detroit.

30. John Sobrato (No. 437, \$1.5 billion), Atherton, Calif.

31. Edward Debartolo Jr. (No. 488, \$1.4 billion), Tampa, Fla.

32. Paul Raymond (No. 488, \$1.4 billion), London, United Kingdom.

33. John Gandel and family (No. 507, \$1.3 billion), Melbourne, Australia.

34. Vincent Lo (No. 507, \$1.3 billion), Hong Kong.

35. Harry Triguboff (No. 507, \$1.3 billion), Sydney, Australia.

36. George Argyros (No. 548, \$1.2 billion), Newport Beach, Calif.

37. Carl Berg (No. 548, \$1.2 billion), Atherton, Calif.

38. Thomas Flatley (No. 548, \$1.2 billion), Milton, Mass.

39. Olav Thon (No. 548, \$1.2 billion), Oslo, Norway.

40. Albert Gubay (No. 584, \$1.1 billion), Isle of Man, United Kingdom.

41. Edward Roski Jr. (No. 584, \$1.1 billion), Los Angeles.

42. Alexander Spanos (No. 584, \$1.1 billion), Stockton, Calif.

43. John Arrillaga (No. 620, \$1 billion), Palo Alto, Calif.

44. Neil Bluhm (No. 620, \$1 billion), Chicago.

45. Richard Peery (No. 620, \$1 billion), Palo Alto, Calif.

46. A. Alfred Taubman (No. 620, \$1 billion), Bloomfield Hills, Mich.

Next week, we'll go into detail about the world's richest investors. As popular as he is in Hollywood these days, at No. 228, Donald Trump will not make the cut.

The New York real estate mogul, and centerpiece of "The Apprentice" has a net worth of \$2.6 billion, with more than 18 million square feet of office and residential space in Manhattan. The Donald has spent the majority of his life expanding the real estate portfolio he inherited.

Currently, his portfolio includes such prize properties as 40 Wall Street, Trump World Tower and Trump International Hotel & Tower. Complicated partnerships make ascertaining net worth difficult. But there's no confusing the success of West Side rail yard residential development: an 80-acre parcel bought for \$80 million in 1985 is now fetching more than \$2,000 per square foot.

(For your real estate needs, e-mail Jodi Summers at jodis@boardwalkrealty.com, or call (310) 309-4219.)



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Don't ask: What if I don't read the fine print?



IN YOUR SPACE

BY CHRISTINA S. PORTER

The "What If?" nature of the scenarios presented in the insurance provisions of a lease and that those provisions only come into play if something goes wrong, makes them easy to skim over when reviewing a lease. As a result, it causes a person to not truly appreciate the power they hold should any of the circumstances cited in the provisions become reality.

The insurance and default provisions in a lease can initiate an adversarial attitude in tenants and landlords alike, and if any of them actually thought that the things described would happen they might not sign the lease — disagreement on the appropriate allocation of fault has caused many deals to fail. As we all know, most of the time the worst things don't occur but we must construct the provisions to satisfy both the tenant and landlord in the fairest way possible, just in case. The purpose of this section of a lease is to allocate the responsibility for the risks appropriately, or make sure that as Mark A. Senn,

Esq. puts it, "the one that can controls the risk bears the cost of the risk (including insuring it)."

There can be several types of insurance coverages required in a lease but the two major types are liability — or third party — and property insurance. Although a landlord is also required to have liability insurance and the lion's share of property (building and improvements) insurance, the tenant controls most of the risk associated with having possession of a property, so most of the risk and the cost of insuring it is allocated to the tenant. In the majority of leases, there is an indemnity clause obligating the tenant to "indemnify and hold harmless the landlord from claims resulting from or in connection with its occupancy of the premises."

This indemnity requirement and the need for a tenant to protect himself from any "third party" claims — claims resulting from the insured's conduct — is the main reason for liability insurance, the purpose of which is to protect the position the insured would have had if the a loss not occurred.

Along with liability insurance, a tenant can be required to obtain property damage (personal) and business interruption insurance. Business interruption insurance is one of the most important additional coverages. It protects a tenant in many ways, particularly if damage to the premises occurs that does not allow it to conduct business and maintain its income, while still having the obligation to pay rent and other expenses (salaried employees, etc.). Business interruption insurance is designed to allow the insured to maintain its income stream and its condition prior to the loss. From a landlord's perspective, it is important confirm that a tenant has all of the required coverages. Doing so protects its investment by reducing the risk of the tenant losing his income stream that allows him to pay rent.

The landlord is usually required (by the lender, if not by himself) to carry property insurance that covers the building, its improvements and the value of the lease.

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2001 Wilshire Blvd	Office	4/12/2005	1,255	\$2.20-\$2.40/fs
3201 Wilshire Blvd	Office	4/11/2005	280	\$2.86/fs

This information is deemed reliable but not guaranteed. The rates quoted are the asking and may not be the actual lease rates.

There is usually specific language in the clause excluding the lessee's personal property, as well as tenant improvements he has made of which ownership does not revert back to the owner, and trade fixtures that would be covered by their own property insurance.

The more research I do, the clearer it becomes that the subject of insurance and leases is a very complicated one and one that should not be skimmed over. The insurance laws are constantly changing. Analyzing a tenant's and/or landlord's particular needs and if they are met by the insurance coverages required in a certain lease should be left strictly to the insurance professional or risk manager. Something good to keep in mind when negotiating with your insurance company is that the goal of a landlord and tenant is to get the most coverage for the least amount of money, and the goal of an insurance company is to give the least amount of coverage for the most amount of money, according to Senn.

(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 of office and industrial buildings, she can be reached at (310) 806-6104 or at cporter@naicapital.com.)

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INTERNATIONAL



The cardinal who could: Pope Benedict XVI

BY WILLIAM J. KOLE

Associated Press Writer

VATICAN CITY — Cardinal Joseph Ratzinger of Germany, the Roman Catholic Church's leading hard-liner, was elected pope Tuesday in the first conclave of the new millennium. He chose the name Benedict XVI and called himself "a simple, humble worker."

Ratzinger, the first German pope in centuries, emerged onto the balcony of St. Peter's Basilica, where he waved to a wildly cheering crowd of tens of thousands and gave his first blessing. Other cardinals clad in their crimson robes came out on other balconies to watch him after one of the fastest papal conclaves of the past century.

"Dear brothers and sisters, after the great Pope John Paul II, the cardinals have elected me — a simple, humble worker in the vineyard of the Lord," he said after being introduced by Chilean Cardinal Jorge Arturo Medina Estivez.

"The fact that the Lord can work and act even with insufficient means consoles me, and above all I entrust myself to your prayers," the new pope said. "I entrust myself to your prayers."

The crowd responded to the 265th pope by chanting "Benedict! Benedict!"

Ratzinger turned 78 on Saturday. His age clearly was a factor among cardinals who favored a "transitional" pope who could skillfully lead the church as it absorbs John Paul II's legacy, rather than a younger cardinal who could wind up with another long pontificate.

The new pope is the oldest elected since Clement XII, who was chosen in 1730 at 78 but was three months older.

Cardinals also had faced a choice over whether to seek a younger, dynamic pastor and communicator — perhaps from Latin America or elsewhere in the developing world where the church is growing.

Ratzinger is the first Germanic pope in nearly 1,000 years. There were at least three German popes in the 11th century.

Benedict XVI decided to spend the night at the Vatican hotel, the Domus Sanctae Marthae, and to dine with the cardinals, said Vatican spokesman Joaquin Navarro-Valls. He was to preside over a Mass on Wednesday morning in the Sistine Chapel and will be formally installed on Sunday at 10 a.m. (4 a.m. EDT).

If Ratzinger was paying tribute to the last pontiff named Benedict, it could be interpreted as a bid to soften his image as the Vatican's doctrinal hard-liner.

Benedict XV, who reigned from 1914 to 1922, was a moderate following Pius X, who had implemented a sharp crackdown against doctrinal "modernism." He reigned during World War I and was credited with settling animosity between traditionalists and modernists, and dreamed of reunion with Orthodox Christians.

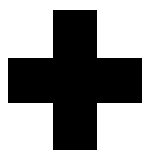
Benedict comes from the Latin for "blessing" and is one of a number of papal names of holy origin such as

Clement ("mercy"), Innocent ("hopeful" as well as "innocent") and Pius ("pious").

On Monday, Ratzinger, who was the powerful dean of the College of Cardinals, used his homily to warn the faithful about tendencies that he considered dangers to the faith: sects, ideologies like Marxism, liberalism, atheism, agnosticism and relativism — the ideology that there are no absolute truths.

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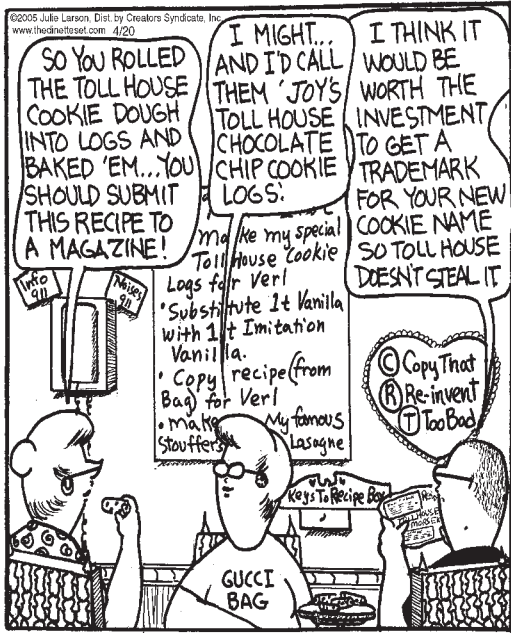
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- 5 Wanders off
- 11 Poet Khayyam
- 12 Chiang Kai-shek's capital
- 13 Morsel
- 14 Senior
- 15 List abbr.
- 16 Tempo
- 17 17-syllable poem
- 19 Trite
- 22 Perfume
- 24 Heat home
- 26 Sunrise spot
- 27 Cease
- 28 Oil container
- 30 Candle parts
- 31 Faucet
- 32 "Wouldn't that be great!"
- 34 Laura of "Jurassic Park"
- 35 "I" strain
- 38 Get away
- 41 Seoul setting
- 42 Intro
- 43 Camp bed
- 44 French race site
- 45 Resorts for the pampered

DOWN

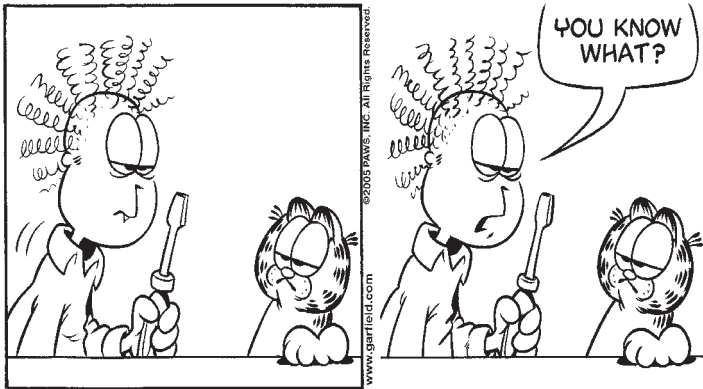
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- 39 Take in
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8310 RAINTREE CIR CULVER CITY 90230
2 BD 2 BA WITH DEN FIREPLACE WET BAR
\$530,000



1448 25TH ST., 3 UNITS
SANTA MONICA \$1,400,000



3230 W 43RD PL LOS ANGELES
4BD 4BA \$720,000

COMING SOON

SPECTACULAR PROPERTY

1855 BENICIA
3BD., 2BA.
PLUS DEN
THOROUGHLY
REMODELED
WITH VIEWS

\$1,250,000
Century City



2801 LA CASTANA DR
LOS ANGELES \$1,590,000
PRIME MULHOLLAND ESTATE
WITH VIEWS



3648 EMPIRE DRIVE
CULVER CITY 4 UNITS \$1,295,000
THIS COULD BE YOURS.
CALL FOR FREE ESTIMATED VALUE



10610 VENICE BLVD. 4 UNITS
LOS ANGELES \$949,500

Properties recently put into escrow by
Pacific Ocean Properties.

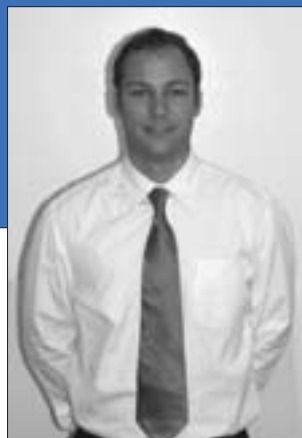
Let our sales team go to work for you today!

LOCATION	LOCATION
SOLD 1072 W. Edgeware	Los Angeles
122 N. Rampart	Los Angeles
7027 Ramsdale	Westchester
SOLD 931 N. Rose St.	Burbank
1432 Ellmsere	Los Angeles
5657 S. Bronson Ave.	Los Angeles
2700 Newell	Silverlake
1458 Princeton	Santa Monica
3508 6 TH Street	Los Angeles
419 W. Kelso	Inglewood
JUST SOLD 846 Eucalyptus	El Segundo

(310) 392-9223



Welcoming the first time buyer. Valuable consultants for the seasoned investor.



Rob Schultz
Broker

LICENSED CALIFORNIA BROKER #01218743



- Over 300 banks approved
- Residential & Commercial loans
- 100% financing
- 30 years of experience
- Purchase or Refinances
- Expert loan consultations
- Lines of Credit
- **CONSTRUCTION LOANS**
- Apartment Buildings
- Timely performance

100% Finance Interest Only Loans

\$500,000.00
1st - \$400,000.00 @ 5.25%
\$1,750.00 Per Month

2nd - \$100,000.00 @ 7.75%
\$645.00 Per Month

Total \$2,395.00 Per Month
*Not Including Tax & Insurance

\$650,000.00
1st - \$520,000.00 @ 5.25%
\$2,275.00 Per Month

2nd - \$130,000.00 @ 7.75%
\$834.00 Per Month

Total \$3,114.00 Per Month
*Not Including Tax & Insurance

Wholesale lending through:



Pre-Approval in minutes.

VERY AGGRESSIVE RATES

30 year fixed 5.75%

10 year/1 arm 5.625%

7 year/1 arm 5.5%

5 year/1 arm 4.875%**

3 year/1 arm 4.625%**

1 year/1 arm 4.25%

6 mos./6 mo. arm 4.25%

1 mo./1 mo. arm 1.0%***

* Rates subject to change

* As of April 12, 2005

** Denotes an interest only loan

*** Denotes Neg Am

2212 Lincoln Blvd., Santa Monica, CA
310-392-9223 1-888-FOR-LOAN (367-5626)