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Santa Monica Daily Press

MONDAY
07.13.20
Volume 19 Issue 200

Santa Monica Star
The final batch of pages for the July edition of the Star are included inside this issue.

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Deli King passes away

MATTHEW HALL
Daily Press Editor

Longtime restaurateur Maurice Solomon, known locally as the Deli King for his decades of service at Fromin's Deli, has died from cancer. Solomon died at age 81.

Solomon was born in Brussels, Belgium, and his family said he spent two years as a "hidden child", evading Nazi capture by moving from town to town with his parents.

He began his deli career at Solomon's Deli and Lefton's after his family moved to Cleveland, Ohio when he was 10.

The future Deli King moved to Santa Monica in 1975, where he proudly owned Marjan's Deli in The Brentwood Countrymart and Fromin's for over 25 years, where is family said he served equal amounts of corned beef, love, and laughs every day.

Solomon retired in 2018 after working almost every day for 68 years. At the time, he said his favorite memories were the friendships with loyal customers both neighborhood faces and celebrities. He was known to have first served Cary Grant and made sandwiches for stars including Al Pacino, Adam Sandler and Dustin Hoffman.



Courtesy photo

DELI KING

His granddaughter Melanie said he will be deeply missed by his family, friends and beloved customers. She said a public memorial will be held post quarantine to celebrate the legacy of the beloved Deli King.

In lieu of flowers or food, the family requests that donations be made in Maurice's memory to The Shoah Foundation at charity.gofundme.com/mauricesolomonshoahfoundation or Stand Up To Cancer at charity.gofundme.com/mauricesolomonstanduptocancer

If you have any stories or memories you'd like to share, please reach out to Maurice's granddaughter, melanieshaevel@gmail.com

editor@smdp.com

Firefighters move into new Fire Station 1

MATTHEW HALL
Daily Press Editor

Santa Monica firefighters will have a new, seismically safe, home this week.

The newly constructed Fire Station 1 is now operational at 1337 7th Street. The new station replaces SMFD's first and oldest station located just down the street.

The community came together in 2018 to break ground on a new $41.2 million facility. At the time, city officials and elected leaders lined up to hold golden shovels while parents and small children lined up for hot dogs at the free community event.

The groundbreaking ceremony capped a decades-long effort to build the 28,000 square-foot station, which required a land swap with local developer NMS Properties. A 2007 study found the current wood frame and stucco fire station in desperate need of improvements to come up to code and withstand a major earthquake.

Santa Monica youth will again be invited back to the new station as part of the physically distanced opening ceremony. Kids can draw a welcome picture for the new station and families can drive up to the 7th Street location to drop off the artwork. The pictures will be temporarily displayed in the windows and kids who drive by will receive a goody bag and commemorative fire hat. All SMFD staff will follow COVID-19 protective standards. The drive-by

SEE **FIREFIGHTERS** PAGE 5

City Council to hear annual budgets for pier, downtown and SMTT

MATTHEW HALL
Daily Press Editor

After months of council meetings dominated by discussions of huge events, City Hall will be playing small ball on July 14 with an agenda that focuses on budget approval for several programs and second readings of previously discussed rule changes.

Council will hold a digital meeting on July 14 with several budget items clustered on the consent calendar. While consent items can be passed as a group with little or no discussion, any councilmember can ask for a consent item to be given a full public hearing.



Sammy Neustadt

BBB: The Council will discuss subsidized funding for Santa Monica College students on the Big Blue Bus.

On Tuesday Council will be asked to approve money for college student bus passes, Downtown Santa Monica's annual budget, Santa Monica Pier's budget and Santa Monica Travel and Tourism's budget.

The Big Blue Bus and Santa Monica College have had a partnership to provide discounted bus rides to anyone with an SMC identification card since 2008. The Any Line, Any Time program provides card holders with unlimited rides for a fixed annual cost and SMC reimburses BBB for

SEE **BUDGETS** PAGE 5

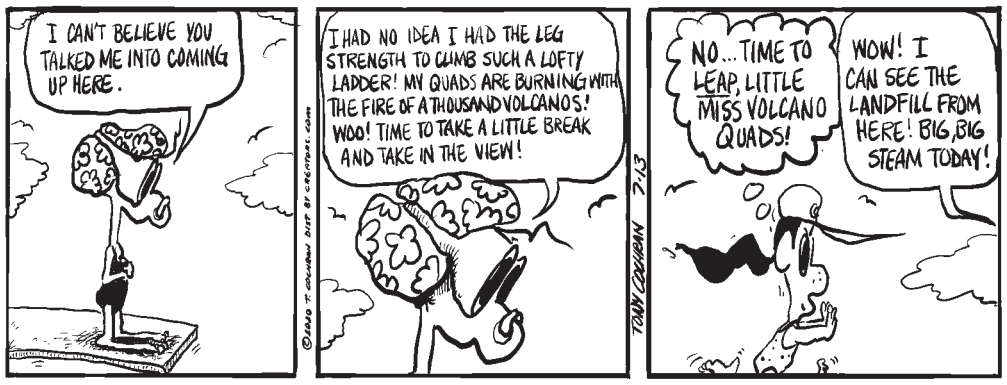

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By TONY COCHRAN



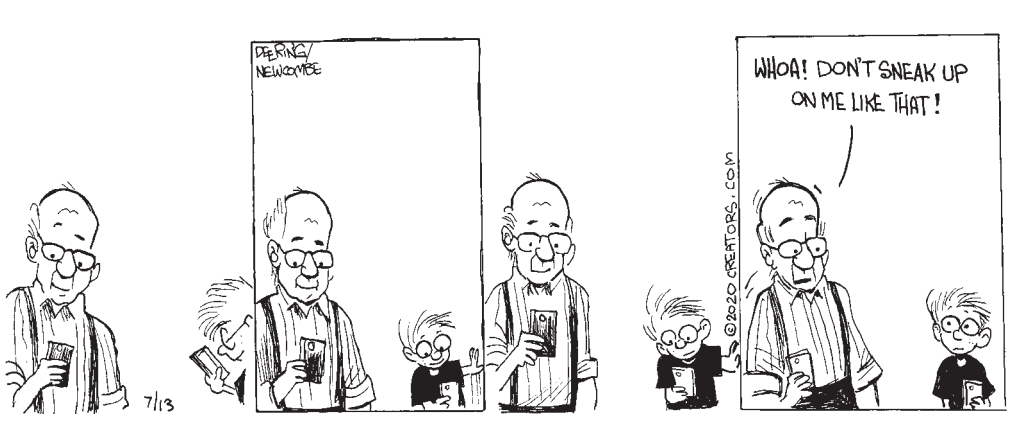
Dogs of C-Kennel

By MICK & MASON MASTROIANNI & JOHNNY HART



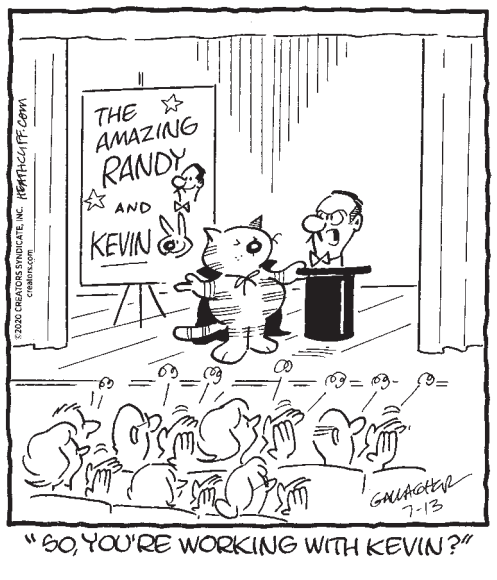
Zack Hill

By JOHN DEERING & JOHN NEWCOMBE



Heathcliff

By PETER GALLAGHER



Strange Brew

By JOHN DEERING





SURF FORECASTS

WATER TEMP: 68.0°

MONDAY - **FAIR** - SURF: 1-2ft Knee to thigh high occ. 3 ft
Minor SW swell creeps in. NW swell-mix continues. SSE/S swell from Cristina lingers.

TUESDAY - **FAIR** - SURF: 1-2ft Knee to thigh high occ. 3 ft
Minor blend of NW and SW swell. Tropical swell likely to drop out.

WEATHER

Monday: Patchy fog before 11am. Otherwise, mostly sunny, with a high near 76.
Monday Night: Patchy fog after 11pm. Otherwise, mostly cloudy, with a low around 64.
Tuesday: Patchy fog before 11am. Otherwise, mostly sunny, with a high near 73.
Tuesday Night: Patchy fog after 11pm. Otherwise, mostly cloudy, with a low around 63.
Wednesday: Patchy fog. Otherwise, mostly sunny, with a high near 71.

Date	Day of the Week	Time (LST/LDT)	Predicted (ft)	High/Low
2020/07/13	Mon	04:19 AM	3.12	H
2020/07/13	Mon	10:05 AM	1.83	L
2020/07/13	Mon	5:12 PM	4.66	H
2020/07/14	Tue	12:28 AM	1.74	L
2020/07/14	Tue	06:03 AM	2.99	H
2020/07/14	Tue	10:56 AM	2.14	L
2020/07/14	Tue	5:51 PM	4.96	H
2020/07/15	Wed	01:18 AM	1.17	L
2020/07/15	Wed	07:28 AM	3.10	H
2020/07/15	Wed	11:45 AM	2.35	L
2020/07/15	Wed	6:29 PM	5.28	H
2020/07/16	Thu	01:58 AM	0.63	L
2020/07/16	Thu	08:24 AM	3.29	H
2020/07/16	Thu	12:32 PM	2.46	L
2020/07/16	Thu	7:07 PM	5.62	H
2020/07/17	Fri	02:34 AM	0.13	L
2020/07/17	Fri	09:05 AM	3.48	H
2020/07/17	Fri	1:16 PM	2.49	L
2020/07/17	Fri	7:44 PM	5.96	H
2020/07/18	Sat	03:09 AM	-0.30	L

DAILY LOTTERY

POWERBALL calottery
Draw Date:07/084
3 10 34 36 62
Power#: 5
Jackpot:79 M

calottery MEGA MILLIONS
Draw Date: 07/07
16 20 25 30 43
Mega#: 18
Jackpot: 83 M

SuperLotto calottery PLUS
Draw Date: 07/08
2 25 36 42 47
Mega#: 6
Jackpot: 22 M

calottery Fantasy5
Draw Date: 07/09
11 19 23 26 32

calottery Daily 3
Draw Date: 07/09
Evening: 9 1 5
Draw Date: 07/09
Midday: 5 8 8

calottery Daily Derby
Draw Date: 07/09
1st: 01 - GOLD RUSH
2nd: 8-GORGEOUS GEORGE
3rd: 04 - BIG BEN
RACE TIME: 1:47.99

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

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TODAY'S BIRTHDAY (JULY 13)

The limits of your talent have yet to be determined, and you will not find them this year, though you'll stretch and power through many an obstacle. You're not doing it for the applause, though the applause will come anyway. You'll get more organized, which allows you to place your efforts where they are most likely to be appreciated. Taurus and Capricorn adore you. Your lucky numbers are: 8, 13, 37, 41 and 26.

ARIES (March 21-April 19). When it's important, you act fast. Something you care about hangs in the balance. You'll rush forward and handle the issue, right the wrong and get the odds stacked back in your favor.

TAURUS (April 20-May 20). Because you're sensitive and soulful, you'll quickly figure out what kind of attention someone needs. Whether you are the right one to give it, now, that's another story.

GEMINI (May 21-June 21). Your tendency toward levity will be today's superpower. You'll make your point and make someone laugh at the same time. This is the beginning of a building attraction.

CANCER (June 22-July 22). In following the laws of inertia, some amount of force is needed to start, stop or change the direction of an object, you included today. After that initial push to get in motion, in motion you will stay.

LEO (July 23-Aug. 22). When you're willing to read the signs, people always give them to you. A million minute gestures will tell you what a person is about. You'll quickly discern whom you should be working with from the ones who will waste your time.

VIRGO (Aug. 23-Sept. 22). Life is not inherently serious, sweet, profound or funny... but if you look for any quality, you will find it. They are all out there waiting for you. Whatever tone you most want to see will be represented.

LIBRA (Sept. 23-Oct. 23). It happens more often than not that the remedy for the problem becomes the new problem. And yet, in today's case, a new problem isn't such a bad thing to have, as it keeps you sharp and vital.

SCORPIO (Oct. 24-Nov. 21). Who you are is always in a state of flux but usually not quite as obvious and evidential as your current transition. Keep an open mind, as this is a fun house full of illusions.

SAGITTARIUS (Nov. 22-Dec. 21). You will devote yourself to a pursuit because it brings you a sense of rising above the ordinary world, and indeed, you were meant for such transcendence.

CAPRICORN (Dec. 22-Jan. 19). Ice melts. Water boils. Ash falls. Trees grow. Nature unfolds in soft and exciting ways all around you as well as inside the chambers of your heart, where a new landscape is being born.

AQUARIUS (Jan. 20-Feb. 18). If life is a test, sometimes you feel like you're cramming for it the night before, hoping to be able to retain what you need just long enough to do well. This is a temporary stress. Muscle through.

PISCES (Feb. 19-March 20). There will be fine examples and mentors to copy. Fix your attention on what you want to be, collecting nuances so you can model your behavior the way an actor would trying to play a part.

SOLUTIONS TO YESTERDAY'S CROSSWORD

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

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

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

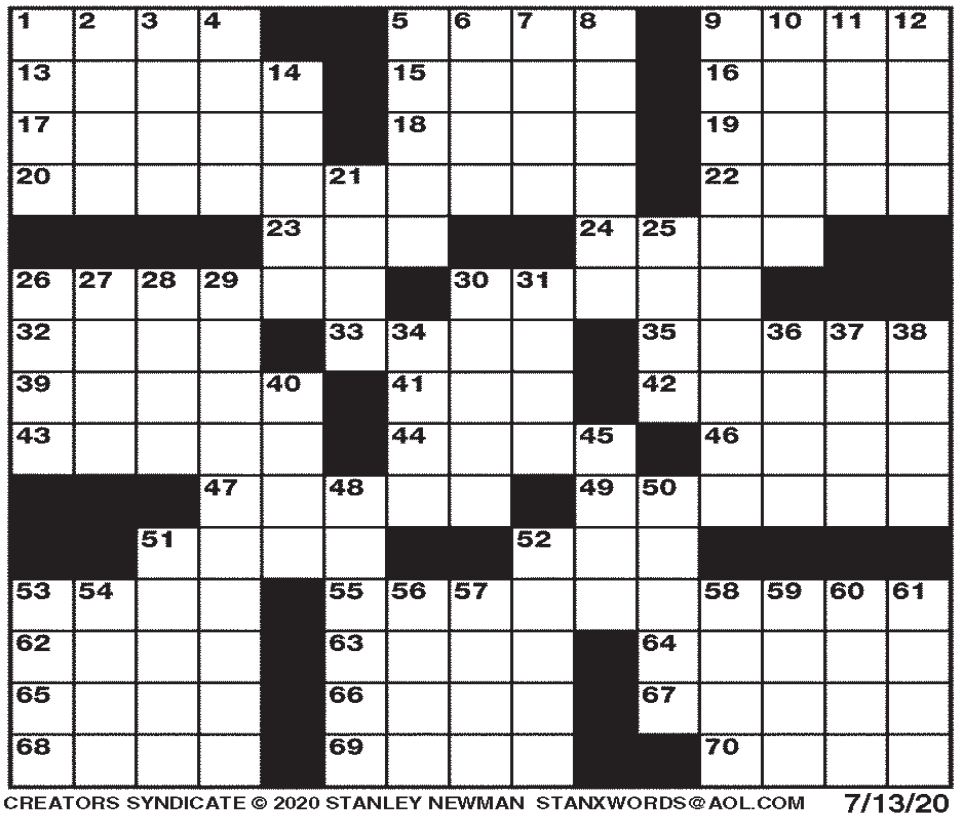
2	4		9	8				
	5			6		9		2
	6	9				3	4	
	1		8		2		3	
3		4				2		5
	7		3		5		6	
	3	5				8	7	
4		7		5			9	
				3	6		2	4

Newsday Crossword

HOUSE PAINTING HELPERS by Brad Wilber
Edited by Stanley Newman
www.stanxwords.com

ACROSS
1 Gambling probabilities
5 Actress Stone or Watson
9 Two-year-old kids
13 Exams where answers are spoken
15 Sit with a book
16 "Once __ a time . . ."
17 Backyard cookout spot
18 Not fooled by
19 Pro __ (proportionally)
20 . . . to help you paint the ceiling
22 Sugar cube-into-tea sound
23 Compete (for)
24 Sheep mothers
26 More difficult
30 Washbowl
32 __ about (approximately)
33 Wild guess
35 Post office purchase
39 Got up from a chair
41 Fury
42 New staff member
43 Musical speed
44 Local sandwich shop
46 Orderly and clean
47 Wept
49 Doesn't play by the rules
51 Shut a door angrily
52 Glide down snowy slopes
53 Farm's grain tower
55 . . . to help you scrape off old paint
62 Make socks or a sweater
63 Largest continent
64 Spooky
65 Twelfth of a foot
66 Any smartphone, for short
67 Full of wry humor
68 "For shame!" sounds
69 Maple or magnolia
70 Change for a five

DOWN
1 "Sorry I dropped that"
2 "Darn it!"
3 Go out with
4 Lose one's footing
5 Crumble away gradually
6 Repair, as a garment
7 Spouse
8 Likes very much
9 . . . to help you wipe away old paint
10 Milky gemstones
11 Dog visiting Oz
12 Break sharply
14 Unravel, as a mystery
21 Ventilates
25 Genie's offering
26 Party thrower
27 Initial poker stake
28 Kitchen or den
29 . . . to help you keep paint off furniture
30 Revealed, as a secret
31 Eve's second son
34 Ocean's rise and fall
36 Vicinity
37 Pork or beef
38 Parakeets and poodles
40 Girl explorer of cartoons
45 Disgusting, to a child
48 Force of a collision
50 Walked a nature trail
51 Slippery, as an icy road
52 No longer fresh, as old bread
53 Short comedic sketch
54 Picturesque lodgings
56 Computer manual reader
57 Ceramic flooring material
58 Infamous Roman emperor
59 Press wrinkles out of
60 Keep in a cabinet folder
61 Long, slinky fishes



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Probate Notice

NOTICE OF PETITION TO ADMINISTER ESTATE OF:
RICHARD MAULLIN
CASE NUMBER:
20STPB05071

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may otherwise be interested in the will or estate, or both of RICHARD MAULLIN
.

A Petition for Probate has been filed by NATHALIE MAULLIN AND CELINE MAULLIN in the Superior Court of California, County of Los Angeles.

The Petition for Probate requests NATHALIE MAULLIN AND CELINE MAULLIN be appointed as personal representative to administer the estate of the decedent.

The petition requests the decedent's will and codicils, if any, be admitted to probate. The will and any codicils are available for examination in the file kept in court.

The petition requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A hearing on the petition will be held in this court as follows: Date: 11/19/2020 Time: 8:30 a.m Dept.5 Room - Address of Court: 111 N. Hill St Los Angeles, CA 90012

If you object to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.

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

You may examine the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.

Attorney for Petitioner: Natalie Elisha, ESQ Gold Legal Group, LLP 100 Wilshire Blvd, Suite 700 Santa Monica, CA 90401

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FIREFIGHTERS

FROM PAGE 1

art showcase will be held Friday, July 24 and Saturday, July 25 from 11 a.m. - 2 p.m.

"While an official community celebration for the opening of Santa Monica's newest fire station will have to come at a later date, we look forward to inviting youth to help us celebrate the station with the drive by art event. The art will welcome fire fighters serving Santa Monica in this critical moment for community health," said Chief Bill Walker.

The downtown station is the most active in Santa Monica with about 9,000 calls per year. It also houses the largest equipment and will be home to 15 firefighters.

STATION 1 FACTS:

Able to remain operational after a major disaster, allowing fire personnel to continue providing vital services to the public

Bathrooms and 20 dormitories to accommodate both male and female firefighters

Community room available to the public to reserve for use

Secured underground parking for fire personnel and smaller equipment

State of the art infrastructure that supports fire department equipment storage, maintenance and repair

Rooftop solar panels that convert sunlight into electricity, which will cut down on energy costs

The building will achieve LEED V4 certification to ensure the project is designed and constructed to the highest level of sustainability

For questions about the drive-up event can be directed to email Fire@SMGOV.NET.

editor@smdp.com

BUDGETS

FROM PAGE 1

the cost of the program.

Staff are recommending approval of a two year extension with an optional third year pickup. SMC has agreed to pay BBB $3,016,000 over the three years with vastly reduced service this year to account for the move to digital classes. The contract is structured with a $500,000 payment for 20/21 as most students will not be on campus. Payments increase to $1,258,000 for the next two years assuming Los Angeles County has continued to reopen and additional people are accessing the SMC campus.

While Downtown Santa Monica is funded through a pair of taxes levied on local businesses, the City contracts with DTSM for various programs and the Council is being asked to approve DTSM's work plan and budget for the year.

The organization plans for the next year are heavily focused on handling the fallout of the coronavirus pandemic. DTSM said it plans to focus on economic development through marketing, infrastructure and policy efforts.

DTSM has put some projects on hold, such as capital improvements to the street, but is working with businesses to help them implement health orders to facilitate reopening and is monitoring the larger business environment for problems that could impact retail, office and housing downtown.

DTSM projects to bring in $8,668,995 and spend $8,941,393. The $272,398 gap will be funded with a one-time allocation from operating reserves.

The Santa Monica Pier is proposing a $1,066,250 budget for the year with total expenditures in the amount of $1,130,500 resulting in a projected deficit of $64,250. The Pier Corporation will draw on reserves to pay the difference following reductions in revenue due to the pandemic and less money from the city.

City Hall reduced the Pier's funding from $546,402 to $250,000 this year and $200,000 for the concerts has been eliminated entirely.

In the past, much of the Pier expenses went to programs.

"However, in the post-COVID world, event production and marketing of the Pier will need to be significantly minimized until government regulations and associated public health department guidelines allow for the easing of physical distancing requirements and authorization of larger gatherings," said the staff report. "The focus for the upcoming Fiscal Year will be on public awareness messaging and expectation management for both the Pier and beaches."

Santa Monica Travel and Tourism is funded through hotel fees and state law requires the council to approve their annual report and budget.

SMTT has a balanced budget of $3,320,002 with no excess revenues or expenses. That figure is a 40% reduction from last year due to massive losses at local hotels associated with the recent shutdowns.

"The FY20/21 workplan also includes efforts to help Santa Monica's hospitality sector safely re-open and operate in accordance with LA County Public Health's "Roadmap to Recovery" guidelines and to promote Santa Monica as a safe and welcoming destination for visitors," said the staff report. "With that lens, strengthening and enhancing Santa Monica as a brand, marketing and promoting Santa Monica as a tourism destination, increasing occupancy, establishing partnerships within the tourism community, private sector and government entities to position Santa Monica as a filming destination, and expanding a presence in emerging markets would continue to be core goals of the SMTMD."

In addition, SMTT has applied for and received a Small Business Administration Economic Injury Disaster Loan (EIDL) of $150,000.

editor@smdp.com



Ross Furukawa

CLOSING: Founded in 1923, Fisher Lumber is closing their Lincoln and Colorado Blvd location. The independently lumber and hardware store is one of the oldest retail businesses in Santa Monica.

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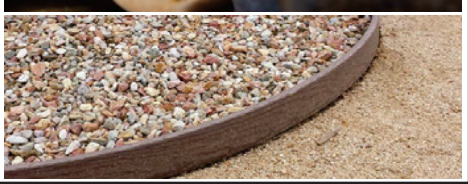
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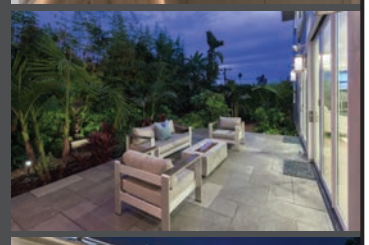
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Passing Through the Pico Neighborhood

Dairy-Free Living with Chef Jahrid

Our Chef Jahrid Longsworth, a resident of the Pico neighborhood and a middle school student, decided to make Dairy Free Cheese Quesadillas, a festive entrée for a family celebration. We hope you will enjoy them as much as his family did.

Dairy Free Cheese Quesadillas

Ingredients:

4 (10-inch) flour tortillas
1 cup grated Almond Mozzarella cheese
4 Tbsps. vegan butter
Salsa, for garnish
Guacamole, for garnish
Optional: Chicken, Steak, or Shrimp

Directions:

1. Lay the tortillas flat on a cookie sheet.
2. Sprinkle some of the cheese on one half of each tortilla. Try not to get it too close to the edge.
3. Fold the tortillas in half over the cheese to make a half-moon.
4. Warm a skillet over low heat and add 1 tablespoon of the butter.
5. Add the tortilla to the skillet and cook until it is lightly brown, about 2 minutes.
6. Using a spatula, gently lift the edge so you can check. When one side is brown, turn the tortilla over and cook the other side until brown and the cheese is melted.
7. Use a spatula to transfer to individual plates or a large platter. Repeat with remaining butter and tortillas.
8. Top with salsa and guacamole. Enjoy!



Chef Jahrid is showing off his plate of dairy free cheese quesadillas.

Teen Scene

Find Something to Do Solely for Fun

By Julia Abbott

As a self professed optimist, I've been trying to find some light in this darkness. I've noticed that this quarantine has inspired many to take a break from screens and pick up new hobbies.

True, there's been an increase in screen time since we've all been quarantined to our homes. However, I've noticed that many are using some of their extra time to pick up new hobbies. School and work take up a large portion of our lives. With more time on our hands, I've seen a real increase in "fun" hobbies throughout this quarantine. It's been wonderful to see so many of these hobbies flourish in the summer, with even more time to participate.

One of my friends has been doing yoga for the first time in her life. Another one is drawing again. My father is hiking every chance he gets and my mother is learning how to cook. I've been writing more than I have since high school began.

I truly believe everyone should take advantage of this quarantine to find something they like to do, solely for fun. Not only will it provide a beneficial distraction, it will also positively impact your life when this quarantine is over.

The confidence you get from challenging yourself will help you grow as a person. They can also improve your physical or mental health, especially in these trying times. Take the opportunity and try something new! You won't regret it.

Julia is a local high school student.



My brothers are now learning about gardening.

Is Now a Good Time to Refinance?



By Carolyn Hemann, CFP

Interest rates recently hit all-time lows as the Federal Reserve made cuts to mitigate the financial impacts of COVID-19. If you're a homeowner with a monthly mortgage payment, you might be wondering if now is a good time to refinance. While a lower interest rate may yield a more affordable monthly payment, there are other factors to consider. Here are seven questions to ask yourself before making the decision to refinance:

• **Will you qualify for a better rate?** The best interest rates are reserved for borrowers with optimal credit. If you are one of the millions of Americans who has filed for unemployment benefits during the Covid-19 outbreak, your employment status is not included in your credit report. However, your credit score can be affected by many factors such as if you suddenly carry more credit card debt, have missed or made late payments or have applied for new credit during this challenging time.

• **What will your new loan cost?** A lower interest rate and lower monthly payment do not always add up to savings in the long run. Your loan will have closing costs and fees. Factor in prepayment penalties, if applicable. Costs often vary by lender, so it may be a good idea to shop around for the best rate. Talk to your financial advisor or reference one of the many online refinance calculators to help you determine the breakeven period, or how long it will take before you realize savings with a new loan.

• **Do you plan to move in the next five years?** The value of refinancing can be diminished when you exit a new loan before you've had the chance to recoup closing costs and fees.

• **Will your new loan eliminate lender insurance?** If your home's market value has increased enough to grow your equity, refinancing with a conventional mortgage can potentially remove private mortgage insurance (PMI) sooner. Federal Housing Administration (FHA) loans require mortgage insurance regardless of equity.

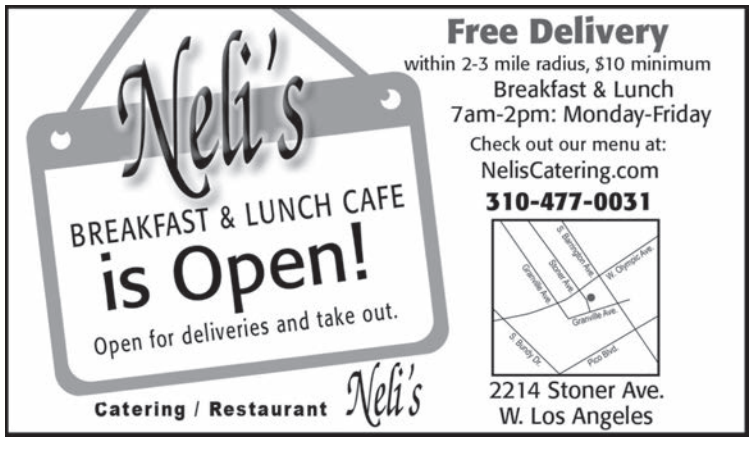
• **Are you trying to get out of an adjustable-rate mortgage (ARM)?** Switching from an ARM to a fixed-rate mortgage can mean more predictable monthly payments.

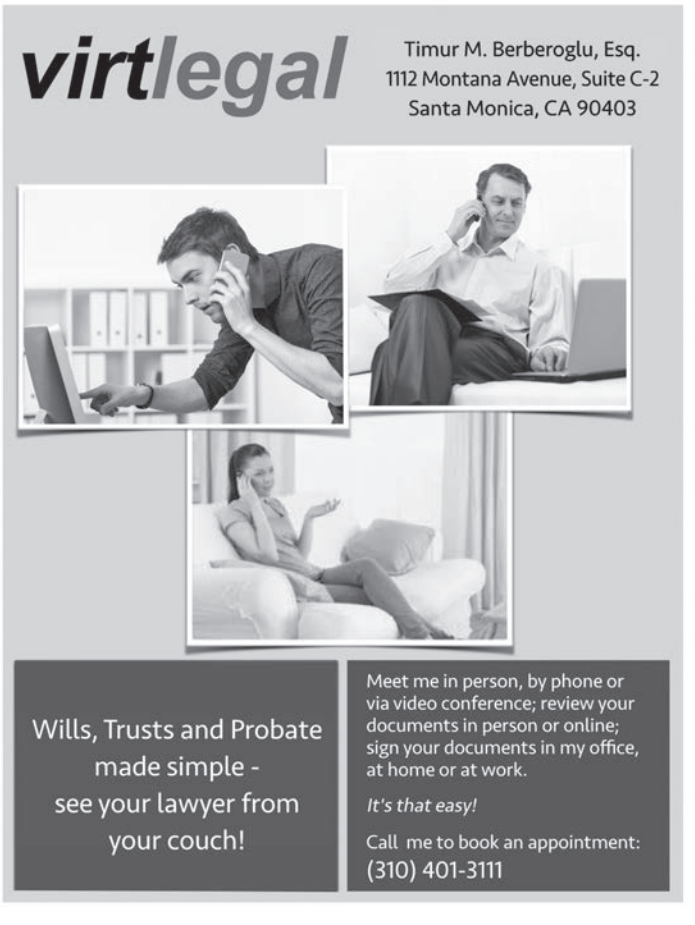
• **Are you seeking a new term length?** A shorter-term loan may offer better rates, but it can mean a higher monthly payment. If your income is threatened by the current situation, this may not be a good time to increase your monthly obligations. On the flip side, you may want lower monthly payments that come with a longer-term loan. Although it's important to note you will have to make those payments for many more years, incurring greater expense and reducing your ability to save.

• **Can you afford your current home?** If you're having trouble making your loan payments, refinancing is not the only way to find relief. As an alternative to refinancing a house you're struggling to afford, you might explore downsizing to a property with a mortgage your budget can handle.

These uncertain times reinforce the importance of financial planning. Talk to your financial advisor for guidance on how to build equity in your financial future.

Carolyn Hemann, CFP, is a Private Wealth Advisor with Hemann, Preator & Associates, a private wealth advisory practice of Ameriprise Financial Service, Inc. in West Los Angeles. She specializes in fee-based financial planning and asset management strategies and has been in practice for over 30 years. She can be reached at 310-477-2500.





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What to Do to Avoid Unwanted Visitors This Summer

As our weather becomes warmer, you may notice that an uninvited insect suddenly appears in your home. According to a pest control expert, roaches living in the sewer become dehydrated so they look for water in the pipes leading to our homes.

If your shower and bath are separate and you only use one or the other, the expert suggests running water down the drain once a week in the one you don't use.

Also, if you are away, or even at night, cover the drain so the insect can't get into your house through drains into your tub, shower, or sinks.

The expert suggested doing this during the warm weather periods.





Emersion
By Sunshine Banister

Dear Black People

Stay on course and stand tall,
God hears your cry and sees it all –
Continue to be kind, and know the gospel to be true –
Because in His timing you will prevail without further ado –
Tenacity and adversity brings forth sovereignty to the masses –
When your class passes tread through solid ground, move swift with your sword of honor.
Extending hands of love, hearts of faith, because that is the beauty of your race.

--Sunshine Banister

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Our move to a larger centralized warehouse in the Valley will allow for us to have larger quantities of appliances, laundry, and room air conditioners in stock and readily available for your needs.

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When our showrooms open for walk-in business again, we will invite you to our Grand Opening party, so keep an eye out for that invitation!

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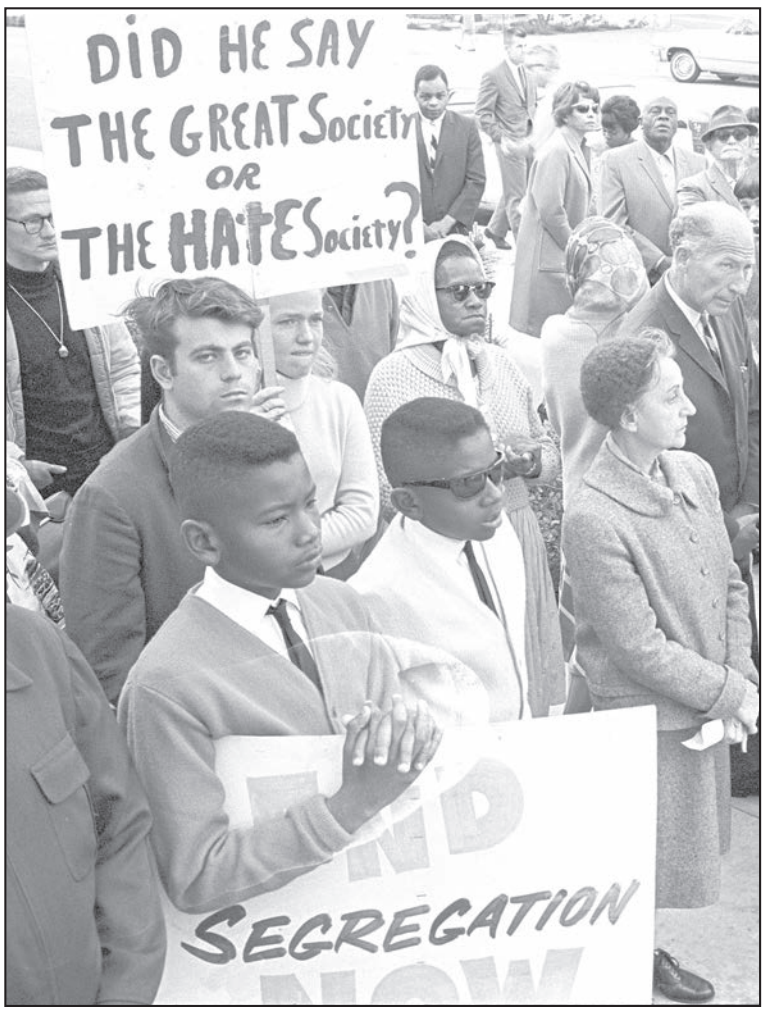
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From the Santa Monica History Museum



Civil Rights Protest Rally, circa 1964--
Civil-rights demonstrators participate in a protest rally in front of the Santa Monica Main Post Office on 5th Street. Courtesy: Santa Monica History Museum, Outlook Collection [For historical reprints, please contact SMHM and specify image # 1998.1.205.]

Thoughts From a Second-Time Father

Adapting to the "New Normal"



By Michael Margolin

As a family, we have taken a lot more bike rides in the last several months than we ever had before.

Alexa, age seven, loves to hang on the monkey bars – so much so that her palms have become calloused and can take on the look of a sailor's palms, and not a first grader's. Access to monkey bars has become slim with schools and playgrounds being closed. Not far from us is a large park we bike to that has lonely soccer goals waiting to be used. Alexa has been able to hang on to the goals at that park. Where there's a will, there's a way.

So, she is able to hang and has done several pull ups in succession as well. Alexa is not slow, either, and challenging her to races is plenty of fun. She cannot beat me yet, and I do not anticipate her being victorious against me anytime soon.

Maybe I could let her have an advantage at a board game or playing hide and seek. But, winning a foot race? She is going to have to work for that one. There has to be some type of rite of passage earned.

For the most part, our kids have done fairly well adjusting to whatever "normal" they are having to get used to. Jake just turned four and spends his days with his mother and older sister, so I tend to think he is pretty satisfied with the current set up. This set up includes Enjoli taking the kids to work with her. Both kids have had Zoom conference calls. Yes, even Jake and his preschool classmates have participated in them. It is amazing, and maybe should not be surprising, at some of the similarities you see with four year olds or 40 year olds on video conference calls. Not everybody is an expert at waiting his/her turn.

Recently, when I was eating breakfast with the kids, I opened our sliding glass door to let a little breeze in. Alexa commented that it was nice to get some fresh air. She said it in such a contented fashion. It is an escape I am blessed with. I come home every day, and for at least a brief period of time, I see the world through my children's eyes. Now, more than ever.

Michael Margolin is the father of two young children. He is an avid sports fan and a soccer coach on Alexa's team.



Mike and his family went cycling in their neighborhood.





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