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Santa Monica Daily Press

A newspaper with issues

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DAILY 3

Daytime: 6 1 1
Evening: 0 2 1

DAILY DERBY

1st: 01 Winning Spirit
2nd: 07 Eureka
3rd: 11 Money bags
RACE TIME: 1:46.99

NEWS OF THE WEIRD BY CHUCK SHEPARD

In August, The Washington Post profiled a staunch pillar of the community of Kalispell, Mont., Richard A. Dasen Sr., who is widely respected for the many good things he has done for the town and its citizens over the last 40 years. However, according to recent revelations, his beneficence is marred by one eccentricity (which has resulted in a criminal charge): In the course of counseling the many local women who have come to him for help, he has spent well over a million dollars (at \$1,000 to \$6,000 per episode) in gifts to some of the women in exchange for sex (including, allegedly, one who was underage).

TODAY IN HISTORY

ON OCT. 20, 1944, During World War II, Gen. Douglas MacArthur stepped ashore at Leyte in the Philippines, two and a half years after he'd said, "I shall return."

IN 1803, The U.S. Senate ratified the Louisiana Purchase.

QUOTE OF THE DAY

"Next to ingratitude, the most painful thing to bear is gratitude."

HENRY WARD BEECHER
AMERICAN CLERGYMAN (1813-1887)

INDEX

Horoscopes

Happy Birthday, Ludy 2

Local

Walk-about 3

Surf Report

Water Temperature: 65° 3

Letters to the Editor

Lessons from history 4

Opinion

Test of faith 4

State

By coastal 8

National

Boise will be Boise 11

Real Estate

Return to lender 12

Classifieds

Ad space odyssey 21

Service Directory

Got leak? 23

City, SMC lag in bond discussions

BY JOHN WOOD

Daily Press Staff Writer

SMC — Santa Monica City Hall is lagging in its negotiations with local college officials on how to best spend a \$135 million bond that goes before voters on Nov. 2, officials said this week.

Talks between City Hall and Santa Monica College — two institutions that, for years, have suffered from strained relations —

have been tabled until after the election. Meanwhile, the city of Malibu already has approved a joint legal agreement with the college related to the proposed bond.

"Where we are with Malibu is 10 steps ahead," said SMC President Dr. Piedad F. Robertson, in an interview at her office on 27th Street this week. "It's a marriage. It's how it should be between two entities that are interested in offering services to the

community."

If passed by 55 percent of voters, the \$135 million college bond would be used for a variety of building projects at SMC, and possibly to purchase or develop properties in Santa Monica and Malibu. By law, all of the bond money must be spent towards educational purposes.

SANTA MONICA'S SLICE

Officials have targeted two pos-

sible projects in Santa Monica for which a portion of the bond money could be earmarked. The first is to develop an early childhood development school which could both serve the city's childcare needs and be used by SMC as a laboratory. No site has been picked for the estimated \$7 million project, though officials are currently looking at the Civic Center area next to

See **BOND S**, page 6



Tom Pittman and D'Lynn Waldron/Special to the Daily Press

Conductor Allen Robert Gross leads the Santa Monica Symphony during the world premiere of Knell's 'Rhythm Changes'.

Symphony keeps rhythm for six decades

By Daily Press staff

CIVIC AUDITORIUM — More than 1,000 people gathered here earlier this month for the first concert of the Santa Monica Symphony's 60th season.

The enthusiastic audience gave a standing ovation to the world premiere of "Rhythm Changes," composed by young Los Angelino Peter Knell and directed by Allen Robert Gross. Martin Chalifour of the Los Angeles Philharmonic

played violin.

Knell was introduced by Maestro Gross and told the audience how "Rhythm Changes" riffs on the jazz tradition exemplified by George Gershwin's "I Got Rhythm" and displays the virtuosity of the violin, from lush lyricism, to delicate harmonics to technical fireworks.

Before "Rhythm Changes," the concert opened with the spirited "New England Triptych" by American composer William

Schuman, featuring the symphony's principal wind players. After the intermission, Chalifour played Ravel's "Tzigane," one of the most difficult showpieces ever written for the violin. This was followed by Robert Schumann's romantic "Rhenish, Symphony."

The diverse audience was welcomed by Mayor Richard Bloom. Some who had been to the concerts as children are now bringing their grandchildren.

A look at the rest of the sym-

phony's 60th anniversary season:

■ The Dec. 12 concert will be "A Salute to the Community" in which the symphony will be joined by baritone Jubilant Sykes, a Santa Monica native now a concert star, and by the Crossroads School Chamber Orchestra which will perform separately and then will join the full orchestra in playing Dvorak's melodic Eighth Symphony.

See **SYMPHONY**, page 6

Lack of 'quality': Candidates outnumber constituents

BY SUSAN TAM

Special to the Daily Press

COLORADO CENTER — A handful of city voters won't be citing a lack of representation anytime soon.

City Council candidates outnumbered members of the public on Monday night during a "Quality of Life" forum hosted by a group calling itself facts@santamonicaqualityoflife.info. A total of four people showed up for the two-hour fete.

If quality of life is an issue weighing on the minds of Santa Monica residents, you would have never guessed it.

"How nice, a candidate forum with just the candidates," remarked City Council candidate Kathryn Morea, with a trace of sarcasm, when she arrived at the Colorado Center.

At 7 p.m., candidates hoping to escape the rain and discuss the quality of life in Santa Monica arrived only to find an empty room with the air-conditioning blasting away and rows of empty chairs.

The evening had all the makings of an early dismissal, yet it turned out to be a revealing look at how some candidates really feel. Because the audience at its largest consisted of just four people,

issues not previously discussed surfaced. In the intimate setting, candidates felt free to converse about wide ranging topics such as the plausibility of a citywide alcohol policy, eliminating civil service protection for City Hall department heads and affordable housing spending.

Noticeably absent from the discussion were the often routine, deadlocked topics like homelessness and traffic congestion.

"Twenty minutes after the forum was scheduled to start, the group abandoned the panel format in the front of the room and assembled their chairs loosely in a circle.

"Time to call this candidate therapy session to order," joked City Council candidate David Cole.

While many of the candidates initially appeared vaguely amused, by the time the night drew to a close, many had engaged in a discussion that, at times, became lively and heated.

The discussion began in earnest when concerned resident Stephanie Barbanell, who called it "her dream come true" to have one-on-one time grilling the candidates, raised questions about implementing a city-wide alcohol policy. She

See **QUALITY**, page 7

Jacquie Banks

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Santa Monica Daily Press

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LOCAL

COMMUNITY BRIEFS

Hunger walk: Work up an appetite

By Daily Press staff

Get a workout and raise money for 25,000 hungry children at the fourth annual 5K Hunger Walk, sponsored by the Westside Food Bank.

The walk is on Sunday, Oct. 24, starting at Santa Monica High School, 601 Pico Blvd. Pre-walk festivities and registration begin at 11:30 a.m. in the science quad, and the walk-a-thon begins at 1:30 p.m.

All proceeds benefit the Westside Food Bank, which provides food to more than 65 local social service agencies. Each month, the Westside Food Bank provides food that reaches more than 50,000 hungry people, nearly half of whom are children. The local need for food assistance is at an all-time high while resources for meeting the need are becoming scarcer. The Westside Food Bank 5K Hunger Walk is an event for the whole family, with attractions for kids and adults — and it's dog-friendly to boot.

Individuals, schools and organizations are invited to participate in the walk. For additional information or to register, call (310) 828-6016, ext. 18, or log on to www.westsidefoodbankca.org.

Sunset Park posts candidate queries

By Daily Press staff

The neighborhood group Friends of Sunset Park has posted online answers from candidates for City Council and the local college board.

The responses can be found at www.friendsofsunsetpark.org, along with statements for and against Measure S, a proposed \$135 million college bond measure.

"We are pleased that so many candidates responded to our questionnaires, which focused on issues in our neighborhood," said Zina Josephs, president of Friends of Sunset Park.

Friends of Sunset Park is a non-profit neighborhood organization dedicated to improving the quality of life for all residents in the Sunset Park area of Santa Monica. The borders of Sunset Park are Lincoln Boulevard to the west, Pico Boulevard to the north, the east city limits, and the south city limits. Within its borders lie Santa Monica Airport, Santa Monica College, Clover Park and Fairview Library.

McKinley Elementary to be monitored

By Daily Press staff

The state of California has announced all schools identified as "Program Improvement Status" under the federal "No Child Left Behind" legislation. In all, 1,641 California schools have this label attached to them for the current school year. The No Child Left Behind Act sets numerous criteria for every school and every district in the country.

The criteria fall into four categories: Percentage of students participating on tests; percentage of students scoring "proficient" levels on these tests; graduation rates (for districts and for secondary schools); and a final indicator, to be determined by each state. In California, the fourth indicator is the API score.

The Act also identifies "numerically significant subgroups" and requires each subgroup within each school to perform at the same level that it requires of each school. Hence, a school with a rich array of ethnically diverse students will have more criteria to meet than a school with fewer ethnicities represented.

In the joint Santa Monica-Malibu district, one school — McKinley Elementary School — was designated as a program improvement school. McKinley was identified as a PI school based on participation rates, not based on achievement levels or overall API score.

"The designation of McKinley as a Program Improvement school is unfortunate, because it could easily misrepresent McKinley's history of success," said John Deasy, superintendent of schools. "It is important for parents and the community to

See BRIEFS, page 7



SURF REPORT

The remainder of the week will see mainly small scale pulses of S to SW swell. Further out, it looks like a better SW swell is possible for around Halloween. We'll know more as we actually see that storm pull together in the next few days.

We continue to watch an area of disturbed weather about 650 miles SSW off the Baja tip this afternoon. This feature has changed little over the past couple of days, with conditions unfavorable for significant development.

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

Today the water is:

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HIGH TIDES

	Morning	Height	Evening	Height	Morning	Height	Evening	Height
SATURDAY	4:25	1.8	5:50	-0.3	10:42	6.3	N/A	N/A
SUNDAY	4:55	2.2	6:51	-0.2	12:14	3.9	11:21	6.2
MONDAY	5:28	2.7	8:06	0.0	1:35	3.4	12:08	5.9
TUESDAY	6:14	3.2	9:35	0.1	3:42	3.3	1:13	5.5
WEDNESDAY	8:28	3.5	10:56	0.0	5:41	3.7	2:47	5.2
THURSDAY	10:51	3.2	11:58	-0.1	6:26	4.1	4:29	5.1
FRIDAY	N/A	N/A	12:11	2.6	6:58	4.6	5:49	5.2

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The Q Line

As election day draws near, voters are increasingly being inundated with political scare tactics, confusing campaign literature and promises from candidates — on the local, state and national levels.

Although many people might have made up their minds long ago on the presidential race, it is often much harder to make meaningful distinctions among local and state candidates and issues.

So this week, Q-Line wants to know,

"How comfortable would you feel stepping into the voting booth right now? Have you been sufficiently informed about candidates, or have the political tactics employed this year left you dazed and confused?"

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

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LETTERS TO THE EDITOR

Farewell, Fisher ... hello, park

Editor:

I've been a Fisher Lumber customer for over 28 years. I'm one of those regretting the possible end of an era, and at the same time must speak up for my colleagues on the City Council. We voted unanimously to purchase the property only after the corporate headquarters at Weyerhaeuser decided to cut Fisher loose when their lease runs out.

Had we not acted quickly, May 2005 certainly would have been farewell to Fisher in Santa Monica, and the site likely would have been cleared for market-rate condos. Now, there is the option that Fisher may phase out over a longer period, retaining jobs (and resident convenience).

When capital improvement funds become available, those three acres in the heart of our city can meet various community goals, including the need for more park space and playfields.

Weyerhaeuser handed us lemons, but, with the community's help, we're working on lemonade.

Kevin McKeown
Mayor pro tem

Election rhetoric unfortunate

Editor:

It is very unfortunate that historic preservation is now being used as a wedge to attempt the removal of the Santa Monicans For Renters Rights majority from the Santa Monica City Council.

In 2002, Proposition A (the anti-preservation initiative cloaked as a homeowners freedom of choice issue) distorted facts using extreme and dramatic language to gain a base. In spite of all the hyperbole and a large war chest to spread it around, Prop A was defeated because Santa Monicans support historic preservation.

Landmark designation brings benefits not only to the community but to the owners of the landmarked properties. For example, at the November meeting of the Landmarks Commission, 11 Mills Act contracts were approved. These contracts

result in a significant tax break belittled by Prop A proponents. The five single family homes alone received tax reductions totaling \$102,650.00 to their annual rate.

The Landmarks Commission has never initiated a discussion of an historic district. The two districts that are designated were brought by the residents there. The discussion of the district north of Montana Avenue in 2001 was brought by a resident of that district. It was dropped because of lack of support from the other residents. The ballot initiative and the landmarks bashing that took place was not necessary to make the commission see that the district wasn't wanted. A simple show of hands would have done the job.

I hope Santa Monica residents will recognize the support they received in 2002 from incumbents Bloom, Feinstein and Genser (and McKeown and O'Connor) who had the courage to take a stand in the face of controversy, ensured that correct information was available by calling the election and made the polls accessible to the many, busy but caring Santa Monicans (renters and owners alike) who chose to preserve our heritage. Please re-elect Bloom, Genser and Feinstein.

Nina Fresco
Santa Monica

Who's behind sensible priorities?

Editor:

Well, as most residents in Santa Monica have seen over the last week, the level and content of the campaign mailers has been quite unique, particularly the ones from "Santa Monica Citizens for Sensible Priorities." I would say that this includes about everyone in Santa Monica. However, as we know, different people have different priorities, as well as their subjective ideas of what may or may not be "sensible." It's difficult for me to take any of the information in these seriously, as the people behind these mailers have chosen to remain anonymous.

Just think about all of the possibilities of where this information might be generated from. The subject matter usually includes some poor soul's horror story of difficulty in moving through Santa Monica's complex systems of planning, approval, and permits. Can I just say I'm sorry for some of those who have had a difficult time, and

See LETTERS, page 5

Name-calling is the refuge of those who can't think



INCITES

BY ED SILVERSTEIN

As evidenced by this year's presidential race, here in America intelligent discourse has taken a back seat to labeling. Bush has labeled Kerry a flip-flopper and a Massachusetts liberal.

Labels are the ultimate form of bigotry because it defames without any defense, which explains why name-calling is the favorite argument of the ignorant. But while most people understand that such attacks are meaningless and deceptive, labels, like false accusations of rape or sexual harassment, have a habit of leaving a smear.

For instance, critics of my column have labeled me a liberal, albeit without the Massachusetts qualifier, though I did receive an e-mail damning me as a California "Jew" liberal.

Some readers have assumed that I'm a liberal because of my vehement attacks against President Bush. They are wrong.

The reason I dislike our President is because he is an inveterate liar that has sold out this country to corporate interests and religious extremists.

In truth, I'm a centrist, or more accurately, have both conservative and liberal views. And these positions are subject to change, not because I'm a flip-flopper, but because I process new information and integrate it into my thinking, something you won't get from the President.

For instance, I'm a deficit hawk. I don't like P.E.T.A. I don't believe that "no" always means "no" or that a dirty joke creates a "hostile workplace." I do not believe in gender or race-specific museums or awards, and I hate political correctness. I support welfare reform, but would modify the program to make it more humane.

I do believe that we need to save Medicare and Social Security. I do not believe that there is any justification for a child to go hungry in this country or be without health care. I am pro choice. I know we need tort reform, but we need protection from predatory corporations and bad doctors more. And if we don't do something about the environment it will probably kill us.

More recently, some readers have taken to calling me an anti-Christian bigot. This was news to my Christian wife.

The impetus for these charges was my criticism of the President and extreme Christian fundamentalists who have taken over great swaths of policy in this country.

For instance, I have expressed concern about the use of federal tax dollars for Faith-Based Initiatives. It seems my concerns were justified.

According to Esther Kaplan in her book "With God On Their Side," despite the president's rhetoric about religious pluralism, all of the key personnel in the government's new faith-based office are Christian. What's more, out of hundreds of federal grants awarded to religious organizations, few, if any, have been awarded to Jewish or Muslim groups. When Bush was confronted with this fact his response was that he didn't want to have a quota system.

Worse, the federal money that Bush promised was to be used exclusively for charitable endeavors is being funneled into proselytizing activities. And many of these evangelical groups believe it is their divine right to force their beliefs onto the rest of the world. So, in effect, my taxes

are being used to spread a religion I don't believe in and whose anti-science, pro-life, anti-contraception policies, I believe, have caused great harm and suffering throughout the world, not to mention that it tramples my constitutional guarantee of separation of church and state.

And I would feel exactly the same way if this money were going to ultra orthodox Jewish groups who were trying to expand settlements in the Gaza Strip, fundamentalist Muslim groups that promote beating women or Christian scientists who would ban doctors.

Of course, the actions of many of these groups is indefensible to anyone outside their order, so they resort to labels such as "anti-Christian." It is no different or any less objectionable then when black leaders used racist and "Uncle Tom" to label anyone who suggested that some of the problems in the black community were self-inflicted.

These are simply ploys to marginalize and shut down dissent. But if we submit to such tactics, then we are all diminished.

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



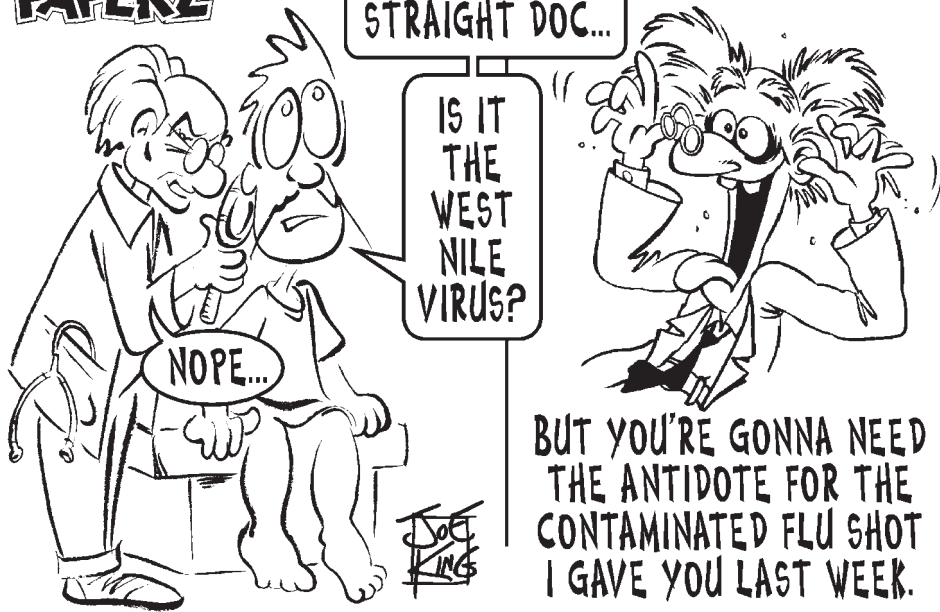
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OPINION



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LETTERS TO THE EDITOR

LETTERS, from page 4

for others, I'm not so sorry. There are continual attempts at building-/remodeling/expansion/etc. that totally violate neighbors' rights, the look and feel of a neighborhood, and the amount of increased density and congestion in both residential and commercial areas of Santa Monica.

It's a shame the cookie store was met with so many obstacles and I am sure it was very frustrating. However, to use that as an example to reflect on most people's experience is exaggerated and inaccurate. For the last five years or more there has been more building in Santa Monica — both residential and commercial — that somebody is obviously getting permits because it's rampant. It's difficult to find anywhere in the city right now where there isn't a new condo, a second story being added or a huge addition being built in residential neighborhoods. And then, of course, you have the "overhauling" of downtown, which has included a massive expansion of new "mixed use" buildings, condos, shops, restaurants, etc.

So, please, who ever you are sending out these mailers, don't try and sell me on the fact that it's hard to open up a new business or build a new addition on to your house. I see the building going on everywhere and the new businesses opening on a regular basis.

I have an idea. Why not use some of the money you're spending on these snappy, glossy mailers for some good "proactive" work in the community, perhaps for a positive solution for the many people who are hungry and homeless and need help desperately?

Judy Avery
Santa Monica

SMC building a war chest

Editor:

A curmudgeon is simply a voter who doesn't take his education too seriously and doesn't believe everything he sees or reads. I am astonished that Santa Monica Community College Trustees have been able to hide from the Santa Monica voter that \$100 million of Measure U money has not been spent on SMC construction and reconstruction. The Santa Monica voters are keeping themselves in the dark as to the real need for more SMC campus improvement money — Prop S. What did the SMC Trustees do with the \$100 million left over from Measure U? Is the SMC Board of Trustees involved in a \$100 million cover-up or are they just plain slothful in gathering the genuine facts and requesting an additional bond measure — Prop S? What about the \$25 million bribe to the Malibu City Council for their support of Prop S?

Did only \$60 million of the \$160 million go into building and rebuilding the current SMC campus? The SMC Board of Trustees, in a sweetheart deal, purchased two buildings (also part of the \$60 million) next to the Santa Monica Airport (an unsafe location for classrooms). The trustees are negotiating to lease these buildings to the privately owned West LA University School of Law. This transaction is headlined by the "Ocean Park Gazette" in their Oct. 12, 2004 edition. Under the Field Act, the buildings the SMC Trustees purchased are too treacherous for community college classrooms to be used by the public college, but can be used by the privately owned university. Yes, with the Measure U bond money SMC Trustees are becoming landlords. Now they want more of our money to purchase buildings and open space when they are harboring \$100 million of unspent bond money.

Remember, senior citizens, study Prop S carefully as there are no senior exemptions.

Tom Fakehany
Santa Monica

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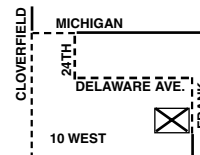
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SMC president defends controversial Bond S

BOND S, from page 1

City Hall and the courthouse.

The other possible project would be to develop several athletic fields that would serve residents primarily in the afternoons, evenings and weekends, and SMC sports programs in the mornings. Like Santa Monica, SMC is severely short of field space and has appropriated \$37 million for the project.

"We don't have that many projects with Measure S," Robertson said. "If we have two (with City Hall), that'd be good."

Robertson said discussions with City Hall had been moving ahead with promise before city officials tabled them in September. Both college faculty and city workers responsible for open space and cultural services had apparently agreed on much of the proposal's details, and made some headway on a possible development agreement between the two institutions. Those talks are expected to resume after the election, that is, if the bond is approved by voters.

A Sept. 28 memo to elected leaders

from Assistant City Manager Gordon Anderson said there was a clear opportunity to partner with the college on an early childhood facility, but added "it is not as clear, however, that a partnership on joint play field acquisition, site determination and improvement is achievable. It does appear that a partnership for joint use of play fields is feasible in terms of scheduling and hours of demand."

City Manager Susan McCarthy said Tuesday it would be up to the City Council on how to proceed. At its Sept. 28 meeting, the council decided to table the college bond discussions until a later meeting.

"We really don't have anything new to report," McCarthy said. "If partnerships emerge, they'll be at a later juncture. There's certainly still potential, but there's nothing to find at this time."

Also on the \$135 million bond's "to do" list are a variety of SMC projects, including the \$24 million Madison Theater for performing arts, a \$20 million career center, a \$20 million fitness building and \$2 million worth of upgrades intended to promote energy savings with-

in existing facilities.

College officials have set aside another \$25 million to purchase land in Malibu, which could then be used as athletic fields and for other purposes, including a new, advanced water treatment facility for the city that would be studied by SMC students.

CONTESTED ROOTS

The bond proposal has run up against two major criticisms within the community. First, it was pushed forward by the college at the last minute, and minimally discussed before being placed on the ballot. Secondly, it's been titled Measure S, the same moniker taken by a parcel tax passed last year to benefit cash-strapped local K-12 schools.

College officials said they were forced to wait on announcing the bond proposal until late in the political process because they were wary of flooding the ballot with too many school funding measures. Up until May it was unclear if a group of school parents were going to force a controversial charter amendment to a vote. That effort died after City Hall agreed to give the local school district \$6 million annually for the next five years.

SMC faced additional criticisms over an emergency meeting of its board, called days after the board rejected the original bond proposal for \$175 million. Robertson shaved off many of the longer-term projects and called the second meeting with minimal notice. Don Girard, Robertson's executive assistant, defended that decision this week.

"It's not unprecedented for the city of Santa Monica to act in a speedy fashion when it benefits them," said Girard, referring to a meeting concerning downtown parking garages that was called by city officials at the last minute and held in the library basement without television or radio coverage. "Please don't tell me it's unprecedented to act on 24 hours notice."

As to the naming of Measure S, Girard said "S" was picked because it stands for "Santa Monica" and "student success,"

and not to piggy back on last year's successful school funding measure.

"We thought it had been a sufficient duration that there wouldn't be confusion," Girard said. "It's neither helpful nor harmful."

THE FINAL STRETCH

All controversy aside, it appears likely the bond will pass. A phone survey of 400 residents conducted by SMC in July found 69 percent approved of the bond. Recent door-to-door polling of more than 10,000 residents shows approval of the bond even higher, at 72 percent, Girard said. What's more, opposition to Measure S is minimal and underfunded, as most of the city's major education and political groups back the proposed bond. As of Sept. 30, supporters had raised more than \$160,000.

Still, college officials don't plan to let up. "We'll be campaigning on Nov. 3," Girard joked.

"You never stop until it's over," Robertson added.

In the meantime, SMC is still spending proceeds from Measure U, which passed in 2002 and authorized \$160 million in college facility upgrades. Girard said about \$28 million of that bond has been spent and another \$20 million is in the process of being spent. He added that the money coming from Measure U must be doled out over 10 years.

Projects funded by Measure U proceeds include building renovations, parking at the Bundy campus, and the new Emeritus, liberal arts and main stage buildings, according to officials.

That leaves \$112 million in remaining college bonds and, if Measure S passes, another \$135 million, for a total of \$247 million. Though it's needed, spending that money can be difficult, Robertson said.

"We still have classes going, so we can't have everything going at once or we'll drive everyone crazy," she added. "We'll do one at a time because, again, we can't drive ourselves crazy. We're close to that already."

Symphony's swan song to include 'Ode to Joy'

SYMPHONY, from page 1

■ The March 13, 2005, concert will open with Mozart's "Sinfonia Concertante, for Oboe, Clarinet, Bassoon, Horn and Orchestra," featuring the symphony's principal wind players. This will be followed by Shostakovich's thrilling Fifth Symphony.

■ On May 29, 2005, the grand finale of the 60th anniversary season will be Beethoven's Ninth Symphony, "The Choral," with its famed "Ode to Joy." For

this, the Santa Monica Symphony will be joined by the Santa Monica College Chorale, the Occidental-Foothill Master Chorale, and soloists Elin Carlson, Tracy Van Fleet, Jonathan Mack and Jinyoung Jang.

(All concerts are in the Santa Monica Civic Auditorium and begin at 7:30 p.m. There is a pre-concert talk by Raymond Knapp at 6:45 p.m. in the meeting room. For more information, call (310) 996-3260 or log on to www.smsymphony.org.)

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Santa Monica Daily Press

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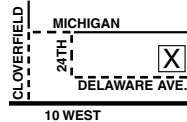
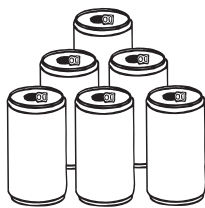


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Wednesday, October 27

- 12:00 noon - 2:00 pm
- UCLA, Kerckhoff Hall,
Student Union
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Super 12)

Thursday, October 28

- 6:00 - 8:00 pm
- Vera Davis McClendon
Youth & Family Center
610 California Avenue,
Venice (use Line 2)

Saturday, October 30

- 10:30 am - 12:00 noon
- Ken Edwards Center,
1527 4th Street,
Santa Monica
(use Lines 1, 2, 3, 4, 5, 7,
Super 7, 8, 9, 10)

LOCAL



Baseball playoffs, rain douse voters' enthusiasm

QUALITY, from page 1

complained that city government has issued far too many liquor licenses in Santa Monica, which has led to public intoxication, open container law violations and crime. She also said the City Council has ignored for years making a new policy to curb alcohol consumption.

"When will City Council make it a priority to return to the citywide alcohol policy after 13 years (of not addressing it?)" she asked.

Most candidates didn't have enough information to address the issue because they weren't familiar with the concept. Others, including Morea, who offered personal accounts of picking up empty beer bottles around her property, and City Council Maria Loya who acknowledged the need to have the community involved, were in favor of possibly implementing a policy if a study indicated it would reduce alcohol-related problems in the city.

Cole questioned the need for new rules when current ordinances are not being enforced.

"I don't know enough detail, but we can't make new laws when (other laws, like) the noise violations are not enforced," he said, citing the Saint John's Hospital project that he said violates the development agreement every day.

The conversation also turned to city planning and department managers. Certain positions, such as the city manager, have civil service protection and cannot be directly removed from their post without a long process. A history of complaints about the mismanagement of the planning department prompted discussion and candidates took turns asserting who they felt wasn't doing their job adequately.

"If I'm elected, the first thing I will do is tell the city manager to look for a new planning director," said City Council candidate Bill Bauer.

The lack of power from the City Council to remove personnel also was acknowledged.

"Let me get this straight," said Mayor Richard Bloom. "We have all the challenges who want to get out the incumbents."

"He (Bauer) wants to fire the planning director and Matt (Dinolfo) wants to fire the city manager ... after she has fired the planning director, I presume?" he said, amid laughter from the group.

City Council candidate Bobby Shriver, who showed up more than halfway through the forum due to an event con-

flict, then asked City Councilman Ken Genser questions about the process of amending the city charter to strip certain officials of their civil service protection.

"Finally, a fun forum," he said.

Another longtime resident, Jacob Samuels, asked about his neighborhood near Sixth Street, between Ocean Park and Pico boulevards. He was worried about the impact of low-income housing, high rises and urban planning.

"It doesn't look like the artist's conception (that we were given)," he said of the new Rand Corp. building and the project's apparent lack of open space.

Bloom, who arrived late to the forum, was able to provide details on the entire project, which will take about 10 years from start to finish, and includes retrofitting downtown parking structures, 300 units of affordable housing and the conversion of space in front of the Civic Center into soccer fields.

"We can't build a wall around Santa Monica and say 'no one is allowed in' but we can't keep allocating \$5.4 million for this affordable housing, and so on," said Morea, who also said that additional families moving in would cause overcrowding in schools.

"Low-income housing shouldn't be in the Civic Center area," she said. "The housing is already too dense."

Genser pointed out that the state mandates that 20 percent of redevelopment funds must be affordable housing, and that often times the money spent is not city funds, but state and federal grants restricted to specific uses.

The event was meant to provide a channel of communication between residents and city government to discuss matters of importance to the community.

"I think residents are at a critical mass of discontent," said resident Anita Holcomb, who helped organize the forum. She added that she considered the event successful even though the very people who said they wanted to be more informed didn't show.

Holcomb said she had received messages from 50 people reserving a spot in the audience. Candidates attributed the no-shows to the rainy weather and the Yankees-Red Sox playoff baseball game.

As the participants filed out, Holcomb stood up to collect the unused name cards at the front of the room.

"It was OK to break with the format," she said. "We got more detail than we potentially (would have had) and much deeper answers than I've ever heard."

"It was lively."

COMMUNITY BRIEFS

BRIEFS, from page 3

understand that McKinley is a very high achieving school, with an API score of 819, well over the state's interim target of 800. It is our highest achieving Title I school.

When a Title I school misses a single criterion for two consecutive years, the school is identified as PI. McKinley met 19 of its 21 criteria, including all criteria related to academic proficiency. However, one subgroup at McKinley (White, non-Hispanic students) participated at a rate of 92 percent according to state records on both the math test and English test, and this situation alone has created the PI identification at the school.

District officials with the assistance of the school leadership have begun a comprehensive data review to ensure that all records are accurate.

Schools identified as PI by the state are subject to certain requirements, and are also provided with district-level support. The district is expected to provide technical assistance to such schools; to notify parents of the school's status; to offer transfer rights based on space availability; to set aside increased funding for professional development; and to establish a peer review process to review the school's strategic plan.



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STATE

States accused of withholding access to Megan's Law data

BY KIM CURTIS

Associated Press Writer

SAN FRANCISCO — Many Americans might believe Megan's Law means a police officer will knock on their front doors if a sex offender moves into the neighborhood.

But a nationwide survey by New Jersey-based Parents for Megan's Law suggests most states aren't providing much access to information contained in their sex offender registries.

"Megan's Law was supposed to guarantee that if a sex offender moved in next door, you would be notified by law enforcement," the group's executive director Laura Ahearn said Monday. "But that's just not the case."

The group spent more than three months gathering information from 48 states; Louisiana and Utah didn't respond to their 144-question surveys.

When graded on how much information they make available to the public, the average state received 58 percent or a failing grade, Ahearn said.

In 1994, 7-year-old Megan Kanka was raped and murdered by a twice-convicted sex offender who lived across the street. In response, a federal Megan's Law was passed two years later. It was intended to notify communities when dangerous offenders move into neighborhoods. But each state is allowed to decide just how to do that and some are tougher than others.

"Lawmakers and politicians have peddled a very strong Megan's Law when, in reality, that's not what's happening," Ahearn said.

Florida and Maryland received the highest grades, while Vermont and South Dakota scored the lowest.

Five states, including California, don't currently make their registries available on the Internet, Ahearn said. California lawmakers recently passed a bill requiring the sex offender registry to be posted on the Web by July 1, 2005, but the Attorney General's office plans to have it ready earlier.

Making the database accessible on the Internet with home addresses will help protect Californians, said department spokeswoman Hallye Jordan, who said she hadn't seen the survey.

"California has a very strong privacy rights law," she said. "So, for those reasons, the legislature has put restrictions on releasing information about all sex offenders."

Among the survey's other findings: 22 states don't require active community notification when offenders move into new neighborhoods; 27 states don't offer a phone number to access the registry; 21 states don't include all sex offenders on their Internet registries; 15 states don't require juvenile sex offenders to register.

STATE BRIEFS

Schwarzenegger a beach boy

By The Associated Press

CARMEL — Gov. Arnold Schwarzenegger announced a plan this week to protect Pacific waters off the state's coast that seeks to make California a national leader in ocean conservation.

The plan, called Protecting Our Ocean: California's Action Strategy, outlines a series of legislative actions, studies and state programs aimed at restoring the state's coastline and coastal waters to benefit the environment, recreation and the economy. The plan only offers \$12.5 million in new funding so far, but calls on state agencies to devise ways to finance new projects.

Schwarzenegger called for the plan after the release of two well-publicized national reports — by the Pew Oceans Commission and U.S. Commission on Ocean Policy — that detail the poor health of the nation's oceans and recommend ways to restore depleted fisheries, reduce pollution, improve governance and limit the impact of coastal development.

"I wanted California to go above and beyond what was being recommended at the federal level," Schwarzenegger said, standing on a seaside promontory against a dramatic backdrop of jagged rocks and crashing waves at the Los Lobos State Reserve in Carmel. "I wanted California to have its own plan because (the ocean) is a place we are duty bound to protect today, tomorrow and forever."

Blue Christmas for toy makers

By The Associated Press

LOS ANGELES — Toy makers and major retailers are bracing for potentially weak Christmas sales this year amid concerns that consumers, many squeezed by skyrocketing gas prices or uneasiness over the economy, will spend less on holiday shopping.

On Monday, No. 1 toy manufacturer Mattel Inc. and No. 2 Hasbro Inc. both reported weak third-quarter earnings and sales. They also warned investors their fourth quarter earnings might suffer if the consumer sluggishness carries forward into the critical holiday season.

Robert A. Eckert, Mattel's chairman and chief executive officer, told Wall Street analysts Monday the company is contending with "challenges unique to the toy industry."

"It can't be good for the industry when major retailers are saying they expect sales of discretionary items like toys to lag until fuel prices come back down and we see more positive consumer attitudes," Eckert said.

Alfred Verrecchia, Hasbro's president and chief executive officer, also warned it would be unlikely the company will reach its goal of revenue growth for 2004, citing "the uncertain retail environment."

Tempered enthusiasm for job gains

By The Associated Press

LOS ANGELES — California's economy gained 4,900 payroll jobs in September, a moderate increase in step with weaker-than-expected gains posted by the U.S. economy in the same month.

A survey of employers indicated that more than 14.5 million people held payroll jobs last month, the state's Employment Development Department said Monday.

Farm workers and the self-employed were not included in the survey. Nationally, the number of payroll jobs grew in September by 96,000.

"We have two months in which the gain is minuscule," said Joseph Hurd, a senior economist and co-author of the quarterly UCLA Anderson Forecast. "We're just not growing as fast."

A separate survey suggested a record number of people were employed last month in California.

More than 16.6 million people held a job — an increase of 37,000 from August and up 352,000 from September 2004.

The disparity between the household and payroll job surveys suggests many Californians are self-employed, likely working as independent contractors without the benefits of full-fledged hires, Hurd said.

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STATE ELECTION BRIEFS



Heavy metal miffs mayor

By The Associated Press

THOUSAND OAKS — The mayor of one of the nation’s safest cities is embarrassed: a metal detector has been installed at City Hall because of the unruly behavior of a council candidate.

The City Council approved extra security measures last week, including armed bodyguards for council members, as a precaution after candidate Daniel Avila, 25, was arrested at an Oct. 5 candidates forum for shouting obscenities over a bullhorn.

Avila, who previously waved a hatchet during a city hearing and publicly called for President Bush’s assassination, was excluded from the forum because he showed up late. After his release from jail, Avila showed a TV reporter a pistol.

Mayor Bob Wilson Sr. said he’d had enough.

Although the bodyguards have already been discontinued, Wilson said Monday he thinks use of a metal detector should continue and City Hall should get a full-time security guard.

“We want residents to feel safe to come down to City Hall to conduct business or to express their opinions,” he said. “This is probably a wake-up call for us.”

“It’s certainly embarrassing that our city has to be subjected to this. Here I am the mayor of the ‘safest city in the nation’ and I’m walking around with a bodyguard,” Wilson said.

Avila said Monday that hiring guards and installing a metal detector are a waste of taxpayer money. He told council members he would accept restraining orders from public officials who feared him, and he offered to stay away from city events for a year if the city agreed not to file charges against him.

Senior Deputy District Attorney James Ellison said Avila’s suggested bargain had no bearing on whether the district attorney would file misdemeanor charges in the incident. An arraignment was scheduled Nov. 9.

Officials see Edison as turn-off

By The Associated Press

MORENO VALLEY — City officials say Southern California Edison is running a power play with its backing of Measure N, which would severely restrict the city’s new utility company.

Officials at Edison, which has spent more than \$1.3 million to push the initiative on the Nov. 2 ballot, said it

is merely supporting its customers who fear the new municipal power agency will be a drain on city finances.

The city set up its own utility after the 2001 California energy crisis. Edison provides power to nearly all current residents in Moreno Valley and it was critical of the city’s new utility, set up to provide electricity to all new homes and businesses in the city.

Measure N, consumer activists and city officials said, is Edison’s attempt to eliminate the competition.

"It dwarfs any campaign ever in the history of Moreno Valley," said Councilwoman Bonnie Flickinger, chairwoman of the effort to defeat the measure.

The City Council voted to create the utility to serve future growth and allow the city to generate revenue and use discounted power rates to attack businesses. The city’s new utility began operating in February and 1,000 customers are expected by the end of the year.

Measure N would place restrictions on the city’s utility, forbidding use of money from the general fund; requiring it to maintain a reserve account equal to 20 percent of the agency’s operating expenses; forbidding the utility from spending profits for five years; and requiring it to charge similar customers the same rates.

“It builds in several safeguards to protect the taxpayers,” said Arthur Murray, co-chairman of Moreno Valley Residents for Responsible Utility Service.

A false sense of security

By The Associated Press

LOS ANGELES — Proponents of sales tax hike Measure A to pay for more police protection in the county used phony headlines and an Arkansas newspaper article to falsely claim the crime rate is at a record high.

The Web site for Measure A showed a newspaper article with the headline: “Crime rate at an all-time high. More police needed on streets.” Next to that image appeared another headline: “L.A. Streets no longer safe for children.”

The headlines were made up and the Jacksonville, Ark., Leader newspaper wasn’t about crime _ it was about transportation planning in the Little Rock suburb. FBI statistics show major crime in Los Angeles County and its cities has fallen from record levels in the early 1990s.

Rick Taylor, the consultant running the advertising campaign for Measure A, initially defended the use of the two headlines and article, saying Monday they were meant merely as “a graphic” to illustrate the crime problem and not intended to be taken as actual news. Taylor later pulled the material from the Web site and apologized.

“It was a mistake we made internally. It’s a campaign error,” he said. “I accept full responsibility. We removed it as soon as it was brought to our attention.”

Measure A would raise the sales tax from 8.25 percent to 8.75 percent. An estimated \$560 million would be raised in the first year to pay for up to 5,000 additional police officers.

Candidates flee from format change

By The Associated Press

ANAHEIM — Eight candidates for City Council walked out of an election forum sponsored by Hispanic groups because the format was changed, angering organizers who called the boycott a “slap in the face.”

“We had a right to structure it whatever way we saw fit,” said Amin David, president of Los Amigos of Orange County. “They totally disregarded our efforts.”

United Latinos of Anaheim, an umbrella group representing more than a dozen local organizations, sponsored Saturday’s forum. Candidates said they were expecting a public event with audience questions.

But only a few members of the public were on hand and candidates were told they would be interviewed separately by the panel, which would then announce endorsements.

"The whole thing was misleading," candidate Lucille Kring said. “We were brought there on false representation.”

Kring and fellow candidates Robert Flores, George Johnson, John Karczynski, Craig Merrihue, Stefanie O’Neill, Harry Sidhu and Rubin Skipper released a statement Monday alleging forum organizers were “functioning as the personal advocate” of Lorri Galloway, the only candidate present who chose not to leave.

Thirteen candidates are running for the council; four did not attend the event.

“I think in some sort of weird sense of unity, they all stormed out together,” organizer Rich Olquin said. “I am still trying to understand why there is so much disrespect and anger.”

Absentees make presence known

By The Associated Press

LOS ANGELES — A record number of absentee ballots have been requested by Los Angeles County voters.

By Monday, some 633,326 had requested absentee ballots for the Nov. 2 election, up from 499,853 in the 2000 general election, Registrar-Recorder Conny McCormack said.

“We could well hit 750,000 to 800,000 absentee ballots by the deadline,” McCormack said. “There are still eight more days to apply. We are getting more than 30,000 applications a day. That is huge.”

Meantime, the number of registered voters in Los Angeles County shrank by 136,430 because McCormack’s office recently purged the voter database of those who had moved or had not voted in eight years.

Since that file cleanup in late September through Friday, however, the number of registered voters in the county has climbed from 3,860,270 to 3,901,106.

Boxer can taste victory

By The Associated Press

SAN FRANCISCO — Flush with cash and maintaining a double-digit lead in most polls, Democratic Sen. Barbara Boxer on Tuesday continued her “road to victory tour” of some of the state’s smallest towns and most rural areas.

Following a trip through northernmost California counties last week, Boxer planned a four-day campaign swing through several Central Valley communities, including Fresno, the home base of her Republican challenger Bill Jones.

Boxer campaign spokesman Roy Behr denied accusations from the Jones campaign that Boxer’s low-key tour through sparsely populated areas was an effort to run out the clock on the campaign.

“The senator has committed to running a statewide campaign,” Behr said.

For his part, Jones, whose campaign has suffered from poor fund raising and low name recognition, did live radio and television interviews Tuesday for stations in Los Angeles, San Francisco and Oakland.

Residents stoked about voting

By The Associated Press

SAN FRANCISCO — California registrars are reporting a huge uptick in the number of people who have registered to vote in the Nov. 2 election.

“The numbers all over the state are huge,” said Conny McCormack, the Los Angeles county registrar and president of the statewide association of elections officials.

Santa Clara County registrar spokeswoman Elma Rosas said 847,336 voters had registered as of Monday

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Angry over gang violence, citizen frustration boils over

BY BOB FICK

Associated Press Writer

NAMPA, Idaho — Frustration over escalating gang violence boiled over Monday as prosecutors and police urged residents to confront what law enforcers are calling a crisis in a farm county west of Boise.

"There's been shootings and shootings and shootings, and no one's arrested," said Christina Sanchez, whose brother was killed in August in what authorities believe was a gang-related shooting.

The 28-year-old Caldwell woman, her 2-year-old daughter in her arms, was among more than 150 people in the assembly room at the Hispanic Cultural Center at midday to hear Young and others talk about plans to deal with violence.

Many of the county's 150,000 residents say they fear for their safety following a rash of recent shootings.

"We had one car shoot at another right in front of our house," said Jennifer Bennett, 33, who lives on Nampa's northside. It prompted her to recruit 20 of her neighbors last week to form the area's first neighborhood watch.

"I see the drug dealings going on right in the street," Bennett said. "We want to take back our neighborhood."

The house next door still has the holes from the bullets fired during a drive-by shooting, she said, and a neighbor sent her children to live with relatives to keep them away from gang influence.

But evading the violence is becoming harder.

Since July, police have received 170 reports of shootings in Nampa and Caldwell, the county's two largest cities, and police believe a large number were gang-related.

Most have been in Caldwell, an area that has a long history of Hispanic farmworkers migrating annually to

work summer crops but has since seen many of the families settle there. Gang activity, involving both young Hispanics and whites, has grown with the population.

But it was not until last week's midday drive-by shooting, which left one man dead in a northwest Caldwell neighborhood, that police looked to mobilize the community.

Two men have been charged in the Oct. 11 killing of Sigmund Goode, 21. But no arrest has been made in the August killing of Sanchez's 22-year-old brother, Carlos Chavez.

"Everybody knows who's involved here. That's no secret," Deputy Prosecutor Virginia Bond said. "But there's a difference between having an opinion and having the evidence to prove it in court."

Young acknowledged that beefed-up patrols and other efforts by police and sheriff's departments must be

joined by help from residents who know the shooters and are afraid to turn them in.

"People in the neighborhoods are the key to solving these cases," he said.

"By not stopping it, you're enabling it," he said. "The frustration's just not from them. It's both sides. We're frustrated, too."

The county is forming a roster of people to serve on its newly created Public Safety League that Young hopes will come up with innovative ways to deal with the danger. The shootings may be cyclical, he said, but the cycle seems to be shortening and the violence is getting worse.

"We have a generation, pretty much, that has not been held accountable. It's time for that," Young said. "We need to stop the violence before we get an innocent child or somebody's grandmother killed."

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STATE ELECTIONS BRIEFS, from page 10

morning, eclipsing the 807,767 who registered in 1996, the highest until now.

And that doesn't include the thousands of people who waited until Monday's deadline to register. The county, which typically has a very high registration rate, hit 81 percent last week.

In San Mateo County, the number of registrations reached an all-time high with nearly 356,000 registered as of midday Monday, topping the previous record of 355,053 registered in 1996. That's about 77 percent of those eligible to vote — the largest proportion since 1992.

In Sacramento County, registration is up from 589,000 in the March primary to 627,000 and still counting, the registrar's office reported Monday.

In Alameda County, Registrar Brad Clark said he's getting a large number of e-mails from Americans living overseas who want to make sure they vote.

Jim McCauley, the clerk and registrar in heavily Republican Placer County, said he expects voter turnout to top 75 percent.

Just the fax, judge

By The Associated Press

SAN FRANCISCO — The state Supreme Court has ordered a judge to review a challenge by three overseas voters to a new California law allowing them to vote by fax as long if they agree to give up their right to a secret ballot.

The court said it would allow the law to stay in effect for the Nov. 2 election, prompting a lawyer from the voters who filed the suit to say he may go to federal court to seek pre-election review.

The attorney, Scott Rafferty, said he believed that certain safeguards could be used to protect the privacy of those who vote by fax. And he said the notice sent by the state, telling fax voters that "your vote will no longer be secret," could discourage voting.

But Tony Miller, special counsel to Secretary of State Kevin Shelley, said the law helps give military personnel and others living overseas an option that may be easier than requesting and mailing in a ballot.

Democrats have complained that Omega Technologies, the company that accepts faxed ballots from a toll-free Pentagon service and routes them to local registrars, is headed by a member of the National Republican Congressional Committee's Business Advisory Council.

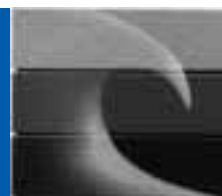


*APY = Annual Percentage Yield. \$1,000 minimum opening balance. No additional deposits accepted during the term of the certificate. Personal accounts only. Rates are effective as of 10/14/04 and are subject to change. There is a substantial penalty for early (premature) withdrawal of certificate funds. **Bump-Up rate will match rate currently in effect at time Bump-Up option is exercised for the then-current rate of the 2-Year Regular Certificate. New rate will carry forward from the date of increase and will not be retroactive. Unless you indicate otherwise, at the time of maturity the certificate will be reinvested into another 20-month term at the then-current rate in effect for the 20-Month Bump-Up Certificate or the current rate for the 1-Year Certificate should the Bump-Up Certificate no longer be offered.

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How to finalize that home loan



**BUYING
AND SELLING**
BY BRENT PARSONS

(Editor's note: This is the second in a series of articles detailing how mortgages work. Last Wednesday's article focused on how to get past the intimidation factor when buying a home).

After you've picked out a home and have decided which loan program is right for you, the next step in obtaining financing is to fill out the loan application with an experienced loan officer.

Whether you choose to meet with a loan officer or fill in an online application, you will eventually need to provide the lender with some personal and financial information before your loan will receive final approval. Below are some of the items that you would need for a loan requiring "full documentation."

Credit information:

- Full legal name including any previous name(s)
- Social Security number
- Age and number of years of schooling
- Marital status
- Number of dependents and their ages
- Complete residence information for the past two years
- Name, address and telephone number(s) for all landlords for past two years
- Mortgage statements on all open real estate loans (including rentals)
- Complete divorce papers or separation agreement (if applicable)
- Complete bankruptcy papers including discharge (if applicable)

- Explanation letter regarding derogatory credit (if applicable)
- Income and employment
- General information:
 - Most recent pay stubs to cover one full month with year-to-date figures
 - The last two years of W-2s and 1099s
 - The last two years of Federal Tax returns (including schedules)
 - Award letters for Social Security or disability income (if applicable)
 - Award letters from pension or retirement income (if applicable)
 - Copies of canceled checks for the last 12 months for alimony or child support
 - Rental agreements for all investment properties
 - Name, address and telephone number for all employers for the past two years

Self employed individuals also require the following information based on their business classification:

- Sole proprietor
 - Year-to-date profit and loss statement
- Partnership (General or Limited)
 - Two years of partnership returns (Form 1065)
 - Two years of individual partners returns (Form K-1)
- Corporation (includes S-Corporations)
 - Year-to-date profit and loss statement
 - Two years of corporation returns (Form 1120 or 1120S)
- Asset information
 - Provide copies of all pages of the following accounts:
 - Checking and savings accounts account numbers, and if available three months

- Money market account(s)
- Certificate of deposits (CDs)
- Retirement and 401Ks
- Stock and bonds
- Equity in a life insurance policy
- Vehicle information (year, model, and approximate value)
- Approximate amount of cash gift from a relative
- Miscellaneous information
 - If you are not a U.S. citizen, you will need a copy of your green card (front and back)
 - If you do not have a green card, provide a copy of either an H-1 or L-1 visa
 - If you are a recent graduate, provide copies of your transcripts and diploma
- VA applicants
 - A copy of your DD-214 discharge from military form
 - The original Certificate of Eligibility
 - A copy of a picture ID

Once you have chosen a loan program and interest rate, the application has been filled out and you have provided the lender with the necessary information, they will then send out verification forms to verify your employment history and bank account information, obtain your credit report, order your preliminary title report from the title company and order your appraisal. Once that information is returned to the lender, they will compile your loan documents and submit them to the underwriter for final approval.

Your loan may be approved as submitted, approved with conditions, or a counter offer may be made for your consideration. If there are conditions on the loan, the loan officer will work with you to

See HOME LOAN, page 14

SANTA MONICA RESIDENTIAL REAL ESTATE TRANSACTIONS: SINGLE FAMILY HOMES, CONDOS AND INCOME HOMES

Sold Santa Monica 10/12/2004	915 IDAHO AVE SqFt: 1,032 Lot Size: 2,997	SANTA MONICA 90403 List Price: \$849,000 Sold Price: \$839,000	4281-031-012 Bed: 2 Bath: 1.00
Sold Santa Monica 10/13/2004	1814 12TH ST SqFt: 1,306 Lot Size: 7,497	SANTA MONICA 90404 List Price: \$997,000 Sold Price: \$900,000	4283-026-017 Bed: 3 Bath: 1.00
Sold Santa Monica 10/15/2004	327 E RUSTIC RD SqFt: 2,189 Lot Size: 7,143	SANTA MONICA 90402 List Price: \$1,795,000 Sold Price: \$1,760,000	4410-013-015 Bed: 4 Bath: 3.00
Sold Santa Monica 10/14/2004	610 25TH ST SqFt: 2,976 Lot Size: 8,700	SANTA MONICA 90402 List Price: \$1,995,000 Sold Price: \$2,020,000	4278-009-005 Bed: 5 Bath: 4.00
Sold Santa Monica 10/13/2004	1008 BAY ST SqFt: 960 Lot Size: 6,500	SANTA MONICA 90405 List Price: \$788,000 Sold Price: \$850,000	4284-015-002 Bed: 2 Bath: 1.00
Sold Santa Monica 10/15/2004	2201 ALTA AVE SqFt: 3,850 Lot Size: 8,940	SANTA MONICA 90402 List Price: \$2,749,000 Sold Price: \$2,926,000	4278-019-013 Bed: 6 Bath: 6.00
Sold Santa Monica 10/14/2004	3019 PROSPECT AVE SqFt: 972 Lot Size: 7,500	SANTA MONICA 90405 List Price: \$799,000 Sold Price: \$780,000	4285-032-006 Bed: 2 Bath: 1.00
Sold Santa Monica 10/14/2004	443 MESA RD SqFt: 2,276 Lot Size: 4,617	SANTA MONICA 90402 List Price: \$1,680,000 Sold Price: \$1,585,000	4410-016-031 Bed: 4 Bath: 2.50
Sold Santa Monica 10/14/2004	1415 26TH ST #4 SqFt: 1,505 HOD: \$170	SANTA MONICA 90404 List Price: \$649,000 Sold Price: \$637,500	4267-021-076 Bed: 2 Bath: 2.50
Sold Santa Monica 10/14/2004	2225 20TH ST #1 SqFt: 1,770 HOD: \$256	SANTA MONICA 90405 List Price: \$549,000 Sold Price: \$600,000	4273-003-047 Bed: 2 Bath: 2.50
Sold Santa Monica 10/14/2004	1317 12TH ST #8 SqFt: 0 HOD: \$188	SANTA MONICA 90401 List Price: \$499,000 Sold Price: \$515,500	4282-014-037 Bed: 3 Bath: 2.00
Sold Santa Monica 10/13/2004	1337 CENTINELA AVE #3 SqFt: 1,734 HOD: \$250	SANTA MONICA 904044267-014-045 List Price: \$649,000 Sold Price: \$700,000	4277-008-041 Bed: 2 Bath: 2.50
Sold Santa Monica 10/12/2004	823 17TH ST #6 SqFt: N/A HOD: \$350	SANTA MONICA 90403 List Price: \$899,000 Sold Price: \$900,000	4277-008-041 Bed: 2 Bath: 2.50
Sold Santa Monica 10/14/2004	1133 9TH ST #306 SqFt: 1,332 HOD: \$285	SANTA MONICA 904034281-028-089 List Price: \$775,000 Sold Price: \$725,000	4277-008-041 Bed: 2 Bath: 2.00
Sold Santa Monica 10/15/2004	914 LINCOLN BL #207 SqFt: 724 HOD: \$245	SANTA MONICA 904034292-002-047 List Price: \$399,000 Sold Price: \$400,000	4270-021-074 Bed: 1 Bath: 1.00
Sold Santa Monica 10/12/2004	2666 31ST ST #2 SqFt: 1,274 HOD: \$250	SANTA MONICA 90405 List Price: \$529,000 Sold Price: \$527,000	4270-021-074 Bed: 2 Bath: 2.50
Sold Santa Monica 10/14/2004	1925 WASHINGTON AVE SqFt: 1,709 HOD: \$250	SANTA MONICA 904034277-011-045 List Price: \$759,000 Sold Price: \$760,000	4270-021-074 Bed: 2 Bath: 2.50
Sold Santa Monica 10/15/2004	1329 PRINCETON ST SqFt: 1,839 Lot Size: 5,597	SANTA MONICA 904044267-009-015 List Price: \$1,175,000 Sold Price: \$1,100,000	4270-021-074 Bed: 2 Bath: 2.50 GRM: \$0

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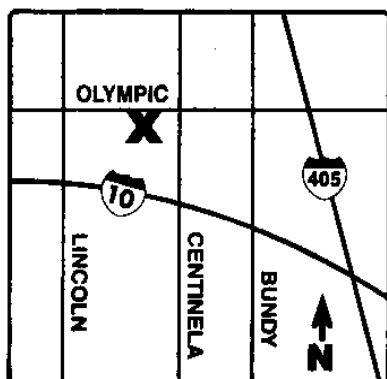
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‘Governator,’ Shriver sell out of Palisades



DAYS ON THE MARKET

BY JODI SUMMERS

Arnold Schwarzenegger and Maria Shriver two years ago moved from their estate in Pacific Palisades to a mansion in Brentwood. It cost them approximately \$11.9 million to buy their ocean view home, which sits on six acres. This is where the couple now spends time when they are in Southern California.

Last year, they decided to sell their Palisades digs. The original asking price was \$16 million, making it one of the most expensive properties in the area. Customized and personalized, the five-plus acre province off of Sunset Boulevard was a masterpiece estate.

“It’s a great property,” noted a family friend who wished to remain anonymous. “It’s over the bridge and through the woods to a very special paradise.”

Schwarzenegger and Shriver purchased their first home in Palisades in 1986, the year they were married. They began their expansion when they purchased the adjacent properties in 1993. At its pinnacle, the Schwarzenegger estate features three homes with 16 bedrooms, 19 bathrooms, three tennis courts and three swimming pools.

As with many top-end properties, it took several months of innovative marketing to sell the property. Offered as a compound, the four parcels also were divided into three properties for those potential buyers who do not have movie star salaries.

Maria’s cousin, Matthew Maxwell Taylor Kennedy, purchased one property. According to the Los Angeles Times, the property was slightly more than an acre with a pool and a tennis court. The asking price was \$3.4 million. The house had been a Valentine’s gift from Arnold to Maria in 2001.

As you know, Maria’s brother, Bobby Shriver, is running for the Santa Monica City Council. Inevitably his relationship with his sister and the Governor is a popular topic.

A woman who calls Fort Lauderdale

her primary residence bought the two of the parcels, which were packaged as a 2.5-plus acre estate located on Sunset between Amalfi Drive and Will Rogers State Park Road. She paid close to the asking price of \$7.95 million. Her estate has a fabulous living room with projection facilities, as well as a large master bedroom suite and six bedrooms. She also got bragging rights to say, “Arnold slept here.”

The third property — 1.25 acres with a pool and a tennis court — sold in August. The asking price was \$4.95 million for this gated, 5,000-square-foot country English retreat with paneled walls and beveled-glass windows. The family also owns property in La Canada.

On the economic statement he submitted when he ran for governor, Schwarzenegger listed several other real estate holdings, including Easton Town Center shopping complex in Columbus, Ohio, valued at more than \$1 million. He listed himself as president of Main Street Plaza in Santa Monica — 3110 Main Street — the shopping area that houses Maria’s former restaurant, Schatzi, and a Terminator mural by the elevator.

When Schwarzenegger won the recall election on Oct. 9, 2003, he praised his wife for her political skills. “I know how many votes I got today because of you.”

Money and politics run in the family.

According to <http://www.celebrity-wonder.com>, at his Hollywood peak, Schwarzenegger was paid \$30 million for T3: Rise of the Machines. At his body-building peak, his chest was 57 percent, waist 34 percent, biceps 22 percent, thighs 28 percent, calves 20 percent, and his competition weight was 235 pounds — 260 pounds during the off-season. Yet he finds politics more satisfying than either success.

“The greatest thing you can do is serve the people,” the Governor says of his new role. “It gives me the greatest satisfaction — much more than going down another red carpet to do a movie premiere — to go and create after-school programs, help special Olympians, inspire kids to stay away from drugs and gangs.”

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

HOME LOAN, from page 12

satisfy those conditions. Conditions might include an explanation letter of some sort, copies of investment documents, copies of divorce papers, or any number of things that may help clarify your qualifications for the loan.

After the loan conditions are met and the loan is approved, the necessary documents are prepared for closing.

The task of closing the loan is normally the responsibility of the escrow officer. Following the lender’s instructions, the escrow officer calculates the various prorations, charges and adjustments, makes sure all of the funds are deposited (if any) and provides you with a settlement statement.

Once all of the conditions of the loan have been met and all of the documentation needed is received by the escrow officer, your loan can close escrow.

Once a loan is ready to fund, your new loan will be recorded. The mortgage is recorded as a trust deed or deed of trust at the county recorders office in the county where your property is located. This recorded document is of public record and is a lien or encumbrance against the title to the property.

Once the escrow officer receives confirmation that the trust deed has recorded, the escrow officer makes sure that all of the parties involved in the loan process are paid, including any real estate agent commissions, mortgage broker fees, pay offs for prior loans, taxes, homeowners hazard insurance, title fees, sellers/borrowers proceeds, etc.

Then, the loan is done.

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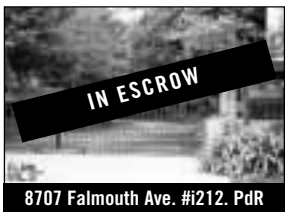
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\$400,000 – CARSON

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\$370,000- SAN DIMAS

Three bedrooms, three bath townhouse, situated on beautiful grounds and great amenities. Special features include an atrium, fireplace, enclosed yard positioned across from pool.

PRESENTED BY: DERRICK WALKER

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\$260,000 – COMPTON

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IN YOUR SPACE

BY CHRISTINA S. PORTER

Being a Landlord in today's office market has been more of a struggle than some signed on for. The tech boom of the fabulous '90s is behind us and the post Sept. 11 recession is gone. The economy is gaining steam.

After the flamboyant spending of the dotcom era, landlords have learned many lessons and one of the more important ones is the advantage of having a letter of credit, as opposed to a cash security deposit as an instrument of lease securitization. This is especially important when a tenant bankruptcy comes into play.

From a bankruptcy court's standpoint, a cash security deposit is considered property of the debtor's bankruptcy estate — making it the responsibility of the landlord to obtain a court order to use the cash security deposit. On the other hand, courts view letters of credit as enforceable third party agreements between landlords bene-

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520 Broadway	Office	10/13/2004	5,765	\$2.20/fs
2400 Broadway	Office	10/15/2004	30,832	\$3.20/fs
2400 Broadway	Office	10/15/2004	29,237	\$3.20/fs
501 Colorado Ave	Office	10/12/2004	1,018	\$2.35/fs
2900-2910 Lincoln Blvd	Office	10/14/2004	1,500	\$1.50/mg
3420 Ocean Park Blvd	Office	10/13/2004	9,280	\$2.35/fs
3420 Ocean Park Blvd	Office	10/13/2004	10,401	\$2.35/fs
3420 Ocean Park Blvd	Office	10/13/2004	9,845	\$2.35/fs
3420 Ocean Park Blvd	Office	10/13/2004	9,615	\$2.35/fs
3000 W Olympic Blvd	Office	10/14/2004	17,000	\$2.75/mg
3000 W Olympic Blvd	Office	10/14/2004	10,000	\$2.65/fs *

The information contained herein is deemed reliable but not guaranteed. The rental rates quoted are the asking rates not the final lease rate.



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Lovely Traditional Home 3-bedroom, 3.5-bath, approximately 2,500 sf. R3 lot, zoned for up to 5 units. Vintage charm. West Los Angeles. Must See! **SOLD** **Reduced to \$789,000**

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ficiary and the issuing bank, not as property of the tenant's bankruptcy estate. A tenants' collateral may be subject to the jurisdiction of the bankruptcy courts, but the issuer of the credit assumes that risk, not the landlord.

Even though a letter of credit is preferable to a cash security deposit, it is not a cure all. Banks follow the terms and conditions set forth in the letter of credit very strictly. It's important that they are drawn precisely in that obtaining the funds provided in a letter of credit can also be time consuming. One suggestion is to not make obtaining the funds contingent on any event or circumstance, dependent on any third party's control and make sure that there are precise instructions given to the issuer as to when to disburse funds or "draws." A letter of credit should state that a "draw" can be made if the beneficiary delivers the original letter of credit and, at most, a note from the beneficiary stating that the tenant is in default of the lease. It should not require that the tenant acknowledge the default occurred or that it received a written notice of such default.

It is important to know that a letter of credit is a "negotiable instrument," meaning that if the original is lost or stolen the issuing bank will not replace it. Each letter of credit is unique to each beneficiary. Banks have strict assignment rules and will usually charge a transfer or reissuance fee. A landlord might want to make it a condition of the letter of credit that there be no transfer or reissuance fee, especially if there is a possibility it may sell the building.

A bank that has a local branch as the issuer of the letter of credit is important. Dealing face to face with a banker is sure to facilitate a draw on a letter of credit. However, it is not uncommon for an out of state or non-domestic bank to be "confirmed" by a local bank. This confirmation is reflected in an additional document from the confirming bank and basically amounts to a promise from the confirming bank to honor the letter of credit if the issuer does not do so.

Most letters of credit are for a term of one year and automatically renew annually. If there is a nonrenewal clause — many times there is — be sure to thoroughly understand the conditions upon which the letter of credit does not automatically renew. There are creative ways to use letters of credit, especially in relation to a lease requiring landlord financed tenant improvements. Finally, as with all legal issues, a consultation with expert legal counsel prior to constructing a letter of credit to insure you have the most up to date and accurate information is essential.

Some leases may include the letter of credit in the "damages cap" imposed by a bankruptcy court. Be sure to add the language that the letter of credit is "in lieu of" a security deposit. Of course nothing is guaranteed but this type of language could give a building owner a better chance on recouping any losses from a tenant bankruptcy sooner than later.

(Christina S. Porter is in the business of selling and leasing office and industrial buildings she can be reached at (310) 806-6104, or e-mail cporter@naicap-ital.com).

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Measure S. For a Better Santa Monica College Today and Tomorrow.

"SMC is among the top community colleges in the nation. This past Spring, SMC was rated 'outstanding' and earned the highest accreditation possible from the Western Association of Schools and Colleges. Vote 'YES' on Measure S."

– **SHEILA JAMES KUEHL,**
CALIFORNIA STATE SENATOR

"Measure S will acquire new ball fields in Santa Monica, which is severely deficient in field space. All fields will be available for public use."

– **NEIL CARREY, SANTA MONICA RECREATION
& PARKS COMMISSIONER**

"Today's economy includes new careers in emerging technologies. Measure S will fund a Career Opportunity Center to support such career programs as advanced transportation, healthcare, environmental technology, logistics (transport of goods), and biotechnology."

– **LOUISE JAFFE & SHARI DAVIS,**
**CO-CHAIRS, COMMUNITY FOR
EXCELLENT PUBLIC SCHOOLS (CEPS)**

"No money can be used to pay administrators' or other salaries. Independent audits will be conducted annually. An independent oversight committee of local citizens will monitor all expenditures to ensure funds are spent properly."

– **DR. MARGARET QUIÑONES, CHAIR, SANTA
MONICA COLLEGE BOARD OF TRUSTEES**

"We unanimously support Measure S for Santa Monica College."

– **SM-MALIBU COUNCIL OF PTAS**

"We support Measure S!"

– **LEAGUE OF WOMEN VOTERS OF
SANTA MONICA**

"Santa Monica College is recognized as one of the best managed community colleges in the nation, providing exceptional programs in transfer, job training, and basic skills. SMC serves about 8,000 residents annually and two out of three families in Santa Monica and Malibu report attending classes at the College in the last five years."

– **ROBERT HOLBROOK, SANTA MONICA CITY
COUNCILMEMBER**

"Yes on Measure S. Measure S is the final step in the College's Facility Master Plan drafted in 1998. It will help fund the new Madison Performing Arts Center, a new Career Opportunity Center (a modernization of the vocational programs lost), new athletic fields and a Childcare and Early Childhood Development Lab School. All great stuff and worthy of community support."

– **SANTA MONICA MIRROR
EDITORIAL BOARD**

"Many of the good-paying occupations in today's world were little more than science fiction when Santa Monica College was built. Measure S will build a new career opportunity center in emerging technologies to teach jobs skills and provide counseling services to help students prepare for the jobs of the future."

– **FRANK STIEFEL, PRESIDENT, SANTA MONICA
COLLEGE FOUNDATION**

"I endorse Measure S!"

– **SANTA MONICA POLICE CHIEF JAMES BUTTS**

"SMC is the major teaching institution for local early childhood educators. A lab school that combines childcare with teacher training will meet community priorities."

– **IRENE B. ZIVI, SANTA MONICA
CHILDCARE TASK FORCE**

"All funds raised by Measure S will stay in our community. All projects funded by this measure will be available for public and student use."

– **JEFF SKLAR, CHAIR, SANTA MONICA RENT
CONTROL BOARD**

"Measure S will directly benefit seniors and Emeritus College, with new opportunities in Malibu, use of the new Performing Arts Complex here in Santa Monica, and improved health facilities at the College appropriate for all ages."

– **MAGGIE HALL, DIRECTOR,
EMERITUS COLLEGE**

"SMC is severely deficient in facilities to support transfer programs in the arts. West LA, East LA, Compton, and Irvine Colleges have already secured public funding for performing arts complexes. Measure S will help SMC meet new admission standards in performing arts now required by the University of California and will support specialized training needed in the Applied Music program."

– **DR. JAMES SMITH, CHAIR,
SMC MUSIC DEPARTMENT**

"The Corsair supports Measure S. Measure S will enable SMC to replace obsolete buildings...[and] is a wonderful opportunity for the entire community to benefit from new projects designed to enhance learning."

– **SANTA MONICA COLLEGE
WEEKLY CORSAIR**

"Santa Monica College is the number one job trainer for our community. Yet SMC lacks many of the specialized facilities available to other communities that today's training requires."

– **DR. JOSÉ J. ESCARCE, PRESIDENT,
SMMUSD BOARD OF EDUCATION**

SANTA MONICA SAYS "YES ON S" Endorsed by Santa Monica Chamber of Commerce, Santa Monicans for Renters' Rights, Santa Monica-Malibu Council of PTAs, League of Women Voters of Santa Monica, Santa Monica-Malibu Unified School District Board of Education, Community for Excellent Public Schools, Santa Monica College Board of Trustees, Santa Monica Childcare Task Force, SMC Academic Senate, SMC Faculty Association, Santa Monica Rent Control Board, and more than 1,000 individuals.

Yes on S

Vote November 2, 2004



NATIONAL

Two plead guilty in Los Alamos fraud scandal

By The Associated Press

ALBUQUERQUE, N.M. — Two former Los Alamos National Laboratory employees accused of being part of a purchasing scandal that rocked the lab two years ago have pleaded guilty to charges of conspiracy and mail fraud.

Peter Bussolini, 66, and Scott Alexander, 42, each entered guilty pleas in federal court Monday as part of a plea agreement in which prosecutors dropped 26 other charges against each man.

U.S. District Judge James Parker heard the pleas Monday but said he would not formally accept them until he receives a pre-sentencing report.

If the judge accepts the pleas, he will sentence Bussolini and Alexander in January. Attorneys for the

two men said their clients face 12 to 18 months in prison under the plea deal.

The agreement also specifies that the federal government could still mount a civil case against the two men.

Bussolini had worked at the lab for 24 years and was a team leader in facilities management. Alexander was part of the facilities management team.

They were fired in December 2002 after being accused of making hundreds of thousands of dollars in questionable purchases using a lab account.

Between Feb. 1, 2001, and Oct. 31, 2002, the two bought television sets, CB radio equipment, vacuum cleaners, barbecues, hunting gear, automobile tires and many other items, according to a 20-page indictment.

The items were given bogus names to make them seem more in line with lab uses. A television was

called a "command center monitor" and a picnic table was a "workbench."

While the lab recovered many of the items and has put them to use, prosecutors said the plea deal specifies that Bussolini and Alexander remain responsible for losses at the lab that range from \$120,000 to \$200,000.

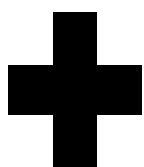
The case was part of a scandal that broke in November 2002 when allegations surfaced of fraud and mismanagement at the lab.

Attorneys for both defendants said they felt the pleas were in their clients' best interest.

Under the deal, Bussolini and Alexander stipulated that they were in a position to discover weaknesses and vulnerabilities in the lab's property purchasing and control system, and they ultimately exploited those weaknesses for their own personal gain.

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Social Security Administration announces 2.7-percent increase

BY MARTIN CRUTSINGER
AP Economics Writer

WASHINGTON — More than 47 million Americans receiving Social Security will get a 2.7 percent increase in their monthly checks next year, but much of the increase will be eaten up by higher Medicare premiums.

The Social Security Administration announced the cost-of-living adjustment Tuesday, and the increase will start showing up in checks in January.

The latest increase was the largest since benefits rose by 3.5 percent in 2001. A 2.1 percent increase went into effect at the beginning of this year.

The annual cost of living adjustment, or COLA, is based on the rise in the government's Consumer Price Index from the July-September quarter of last year through the third quarter of this year.

The \$25 will mean that the monthly check for the average Social Security retiree will rise from \$930 this year to \$955 next year.

The average retiree will see only a little over half of that increase because the government announced last month that monthly Medicare premiums for doctor visits are going up by \$11.60 a month next year, a record in dollar terms.

Sen. John Kerry's presidential campaign, which is trying to make Bush's handling of Social Security and Medicare election-year issues, called the 2.7 percent cost of living increase "disappointing news."

"Today's announcement shows that for a typical senior, nearly half of this year's Social Security COLA is going to be eaten away by the record rise in Medicare premiums," the Kerry campaign said.

On Sunday, Kerry accused President Bush of planning a surprise second-term effort to privatize Social Security, saying such a move would be a "disaster for America's middle class." The Bush campaign has called the charge "flat inaccurate."

Social Security will face a funding shortfall beginning in 2018 as more baby boomers retire, meaning the government's biggest benefit program will be paying out more in benefit checks than it is collecting in payroll taxes from current workers.

While Bush campaigned in 2000 on a program to partially privatize Social Security by giving younger workers the option of diverting some of their payroll taxes into

private investment accounts, he has never pushed the proposal in Congress, in large part because of sizable transition costs that some estimate will top \$1 trillion.

Under law, no Social Security beneficiary will get lower benefits than that person is currently getting even if the Social Security cost-of-living adjustment does not cover the entire cost of the Medicare premium increase.

Advocates for the elderly said that protection still means that millions of Social Security beneficiaries at the low end of the benefit scale will see no gain at all this year because the COLA increase will be eaten up by the Medicare premium increase.

The 2.7 percent benefit increase will mean that the average retired couple will see their Social Security benefits rise from \$1,532 a month currently to \$1,574 next year, a gain of \$42 per month.

John Rother, policy director at AARP, formerly the American Association of Retired Persons, said retired people were not only getting hit by higher Medicare premiums but also faced the prospect of soaring heating bills this winter.

"That means that many people will have no ability to keep up with inflation," Rother said.

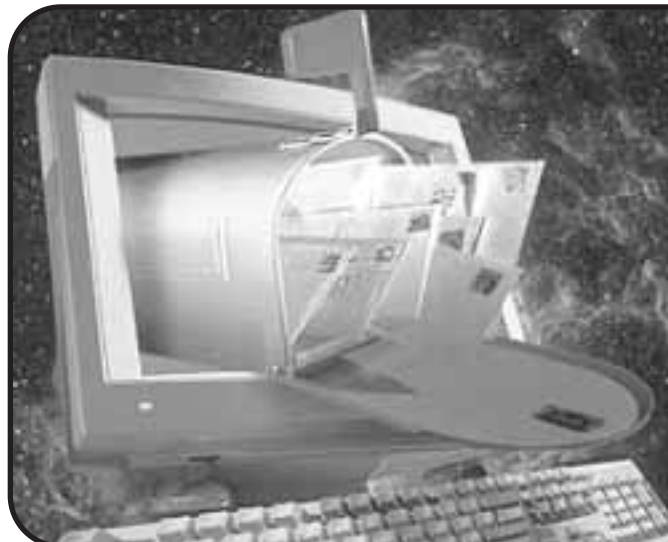
The cost of living adjustments announced Tuesday will go to more than 52 million people. That includes 47 million people receiving Social Security benefits; the rest receive Supplemental Security Income payments that go to the poor.

The standard SSI payment will go from \$564 per month to \$579 per month for an individual and from \$846 to \$869 for a couple.

The average monthly Social Security payment for disabled workers will increase from \$871 currently to \$895 next year.

Monthly Social Security benefit checks have been adjusted automatically since 1975 to protect retirees' income from erosion caused by rising inflation. The largest one-year increase was a 14.3 percent jump in 1980, a period when the country was battling double-digit inflation.

About 9.9 million workers will have to pay higher payroll taxes next year because the maximum amount of Social Security earnings subject to the payroll tax will rise from \$87,900 to \$90,000. An estimated 159 million workers will pay Social Security taxes next year.



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NATIONAL



Bush doesn't envision occupation akin to WWII

BY TOM RAUM
Associated Press Writer

ABOARD AIR FORCE ONE — President Bush says he doesn't envision a longtime presence of U.S. troops in Iraq similar to post-World War II deployments in Europe and South Korea that continue today.

"I think the Iraqi people want us to leave once we've helped them get on the path of stability and democracy and once we have trained their troops to do their own hard work," Bush said Monday in a wide-ranging interview with The Associated Press.

Still, Bush said, "It's very difficult for me to predict what forces will exist although I will tell you that Iraq's leadership has made it quite clear that they can manage their own affairs at the appropriate time."

If free and open Iraqi elections lead to the seating of a fundamentalist Islamic government, "I will be disappointed. But democracy is democracy," Bush said. "If that's what the people choose, that's what the people choose."

Bush steered nearly all questions dealing with Iraq to criticism of Democratic rival John Kerry just two weeks before a U.S. election that polls show to be close.

As to reports that Gen. Ricardo Sanchez, the former top general of U.S. forces in Iraq, had warned nearly a year ago of supply problems in Iraq, Bush said:

"There's a chain of command. When the commanders on the ground say they need more, we respond as quickly as possible," Bush said.

"He was asking about much needed supplies. The Congress had an opportunity to vote on funding to get those supplies in the pipeline. And my opponent voted against that funding," Bush said.

"What he needs to do is address why he voted against

the \$87 billion," Bush said.

Kerry, a Massachusetts senator, voted against the \$87 billion in October 2003, and Congress gave its final approval to the measure in November. A memo written by Sanchez asking for more equipment, according to a story in Monday's Washington Post, came a month later.

Kerry used the Sanchez incident to deliver fresh criticism of the president's Iraq policy.

In his first interview since three debates with Kerry, Bush sat in his cabin on Air Force One, relaxing in shirt sleeves in a leather chair on a flight from Washington to New Jersey. Although Democrats have carried the state in every presidential election since 1988, Bush said, "We have a shot" this year.

Bush said he would not pass judgment on a unit of Army reservists who refused a mission on grounds that it would be too dangerous. The Army announced last week it was investigating up to 19 members of a platoon from a company based in South Carolina after they refused a supply mission.

"That's up to the military. The military will take the appropriate action on both their concerns as well as their actions," Bush said.

Asked whether the defiance reflected larger concerns among U.S. troops in Iraq, Bush said, "I need to know more about that. I understand this is a very rare incident."

Bush served in the Texas Air National Guard during the Vietnam War but did not go overseas.

The president spent the night in St. Petersburg Beach, Fla., and was campaigning across Florida on Tuesday.

Asked whether he thought another overtime election was possible, like the 2000 contest that led to a recount of Florida ballots and a U.S. Supreme Court decision in Bush's favor, the president said: "Having gone through

one election that didn't end until mid-December, I certainly hope we don't have to go through another.

"And so, therefore we will do everything we can to maximize our vote," he added with a smile.

On other topics, Bush:

■ Said Iran and North Korea, both with nuclear ambitions, are dangerous states, but not necessarily more so than when he was elected. He said the strategy he has followed "makes them less likely to take action that would make the world more dangerous."

■ Insisted he would not bring back the military draft, even if there were a crisis with North Korea or Iran. "I believe we've got the assets and manpower necessary to be able to deal with another theater should one arise," the president said.

■ Accused Kerry of using "scare tactics" on Social Security and the draft to frighten older and younger voters. That drew a response from Kerry spokesman Phil Singer that, "These points aren't scare tactics, they're facts."

Cameras catch elusive jaguars wandering across U.S. border

By The Associated Press

TUCSON, Ariz. — At least two jaguars have been caught on camera since late August, offering new evidence that the endangered cats at least sometimes roam into Arizona from Mexico.

The cats' full bodies and trademark spotted coats are visible in four nighttime shots by an automated camera near the border, south of Tucson. It's unclear if the secretive animals are living in Arizona or just visiting from Mexico, wildlife officials said.

Jaguars were regularly shot by hunters in the American Southwest in the 20th century. About 70 to 100 jaguars continue to live in Mexico about 135 miles

south of Douglas.

Each jaguar has a unique coat pattern, so Arizona Game and Fish Department officials have concluded that one of the cats filmed in September is the same animal caught on film in 2001 and 2003.

The recent sightings don't necessarily mean jaguar activity is on the rise. More motion- and heat-activated cameras have been installed recently, so observation may simply be better.

Jaguars may travel up to 500 miles searching for food or a mate, but the size of their territory can be as small as 10 square miles.



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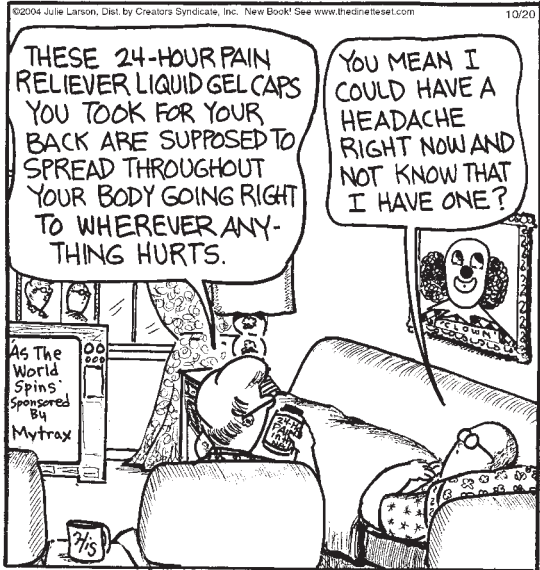
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FICTITIOUS BUSINESS NAMES STATEMENT FILE NO. 04-2280220 FIRST FILING. The following person(s) is (are) doing business as One Life Pictures, 1625 Glendon ave. #6B , LA, CA 90024. The full

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name of registrant(s) is/are : Edwin Porres, Jr. , 1625 Glendon ave. #6B , LA, CA 90024 This Business is being conducted by, an individual. Signed: The registrant commenced to transact business under the fictitious business name or names listed on (Date)3/3/2003. /s/: Edwin Porres, Jr. This statement was filed with the County Clerk of LOS ANGELES County on 3/3/2003. NOTICE: THIS FICTITIOUS BUSINESS NAME STATEMENT EXPIRES FIVE YEARS FROM THE DATE IT WAS FILED IN THE OFFICE OF THE COUNTY CLERK. A NEW FICTITIOUS BUSINESS NAME STATEMENT MUST BE FILED PRIOR TO THAT DATE. The filing of this statement does not of itself authorize the use in this state of a fictitious business name statement in violation of the rights of another under federal, state, or common law (see Section 14411et seq.,Business and Professions Code). SANTA MONICA DAILY PRESS to publish 9/29/2004, 10/6/2004, 10/13/2004, 10/20/2004

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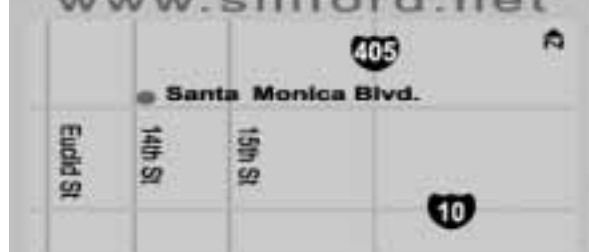
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